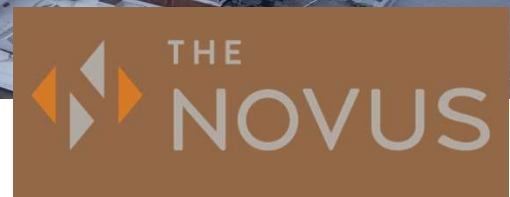


J.P.Morgan

PRIVATE BANK

# A mortgage solution tailored for you



**Delivering  
customized  
solutions to  
fit your needs**

**At J.P. Morgan, we understand the complexities of purchasing in a new development, and we're ready to help you find the right loan for your goals. Now and over the long term.**

We approach your mortgage options in the same way we help you with your investments: by understanding you as an individual, your risk tolerance and your timeframe. With your purchase at The Novus, we want you to feel confident that your mortgage is designed to serve you now and in the future.

INVESTMENT PRODUCTS: • NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE



## Working together to find your mortgage solution

Your J.P. Morgan team is ready to help you identify and address your financing needs within the context of your entire portfolio, including:

- Ability to lend to trusts, LLCs and partnerships
- We offer up to 85% loan-to-value ratio on loans of up to \$5 million, with no upper loan amount limits
- Benefit from asset-based lending guidelines in lieu of providing full financials
- Lending capabilities available to international clients
- Portfolio Line of Credit so you can compete in an all-cash market
- Unique capabilities to increase tax efficiencies and estate planning
- Fully underwritten pre-approval with the ability to lock a rate for up to 120 days<sup>1</sup>

### You have access to:

Traditional and nontraditional mortgages, cash-out mortgages, stacked mortgages, interest-only options including a 30 Year Interest Only product, home equity lines of credit, up to 100% financing through our Pledged Asset Mortgage program.

No points or nuisance fees.<sup>2</sup> You will have dedicated support from your J.P. Morgan team as your single point of contact.

**Please connect with us to learn more.**

**Banker: William Heming**  
212-464-0015  
William.c.heming@jpmorgan.com

**Mortgage Specialist: Ronald Popa**  
312-732 4760  
Ronald.d.popa@jpmorgan.com

The Private Bank is the #1 ranked mortgage provider for households with at least \$10MM net worth.<sup>3</sup> Our business is built on supporting families with complex wealth structures across the globe, with a team which has an average of 20 years of experience.

We dominate in the \$3MM+ homes with 19% market share (vs. the closet competitors at 9%).<sup>4</sup>

<sup>1</sup> Pre-approvals are valid for 180 days. Financial information needs to be refreshed after 90 days.

<sup>2</sup> A .250% rate premium and 2% origination fee applies for loans under \$650,000.

<sup>3</sup> Source: KYC, Suitability, Lending, Wealthx, Factset, Pitchbook, Corelogic, and others, February 2024, U.S. only

<sup>4</sup> Source: KYC, Suitability, Lending, Wealthx, Factset, Pitchbook, Corelogic, and others, February 2024, U.S. only

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JPMorgan Chase Bank, N.A. Member FDIC

Not a commitment to lend. All extensions of credit are subject to credit approval.