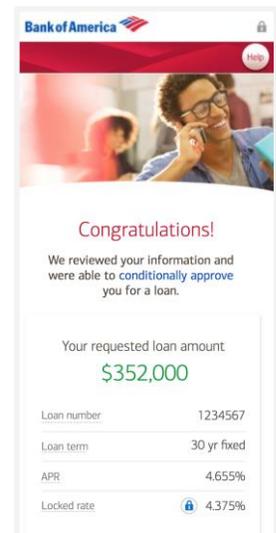
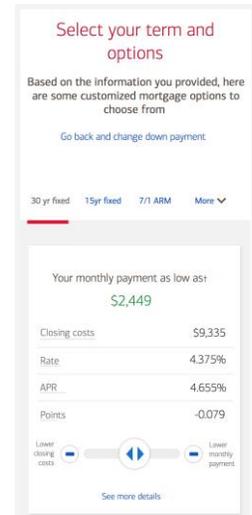


Bank of America Digital Mortgage Experience Fact Sheet

The Bank of America Digital Mortgage Experience™ – the company’s newest industry-leading digital capability – is a simple, guided solution that enables consumers to complete a mortgage application through its award-winning mobile banking app or online, either independently or with integrated personal assistance from a lending specialist.

- **Fast and seamless digital mortgage experience puts the client in control**
 - Personalized loan terms – Clients can consider a variety of loan options and combinations and select the features that matter most to them, including flexible monthly payments, closing costs and loan terms.
 - Access to lending specialists – With just one click or a phone call, clients can consult a professional lending specialist every step of the way.
 - Ability to lock interest rates – Clients can lock their rate or choose to leave it open to lock at a later time.
 - Save and return – Clients can save at any point in the application and finish when convenient for them.
- **Advanced application prefill capabilities reduce time and effort**
 - Bank clients can securely log in to the bank’s mobile banking app, enter the Digital Mortgage Experience, and immediately have many aspects of their mortgage application auto-populated, for example with their contact information and banking and investment data from the accounts they hold with the bank.
 - They can also request that account information from other institutions be drawn into their online application.
- **Same-day conditional approval**
 - In many cases, clients will receive a same-day conditional approval, while others may need to supply additional information to complete the process.
- **Seamless blend of on-demand digital access combined with live lending specialists, making it one of the only solutions in the industry with this feature**
 - The Digital Mortgage Experience was designed to ensure clients can take advantage of the personal expertise and insights of live lending specialists every step of the way.
 - Clients will have full access to lending experts who can pick up an application in progress and assist them in completing it.
 - Once an application is submitted, users integrate with the Home Loan Navigator® to track their loan, view action items, upload documents, and review and acknowledge disclosures, all from their mobile device.



To learn more about the Digital Mortgage Experience and download multimedia, visit bankofamerica.com.