



GoldKey Mortgage

A mortgage program developed exclusively for Key Private Bank clients.

Your achievements set you apart. Take advantage of them. We understand your unique needs and status. Let us tailor a mortgage solution that best fits your situation and goals.

Program highlights:

- Fixed- and variable-rate options available
- Up to 90% LTV to \$1 million with no Private Mortgage Insurance (PMI) required
- Loan amount up to \$3.5 million
- Owner-occupied and second homes
- Available for several property types
- Asset depletion allowed for additional qualifying income
- Rates that reward your Key relationship*

Mortgage solutions you can depend on.

Finding the right home loan, one that fits within a sophisticated financial plan, requires big-picture thinking and attention to detail. KeyBank has a full suite of mortgage products and services to match your specific needs. Our dedicated and knowledgeable staff delivers straightforward advice and attractive solutions.

Call me today to learn more about all our mortgage solutions or go to key.com/mortgage.

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 Loan Officer
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The loan process

A KeyBank Mortgage Loan Officer will personally guide you through the mortgage process:

- Pre-qualification
- Loan application
- Appraisal of the home
- Loan review/approval process
- Escrow and title preparation
- Processing
- Pre-closing
- Closing/signing of papers
- Title transfer

NOTICE: This is not a commitment to lend or extend credit. Conditions and restrictions may apply. Information and offer are subject to change without notice. All loans are subject to credit and collateral approval. Not all loans or products are available in all states.

* For Key Private Bank clients only.