

Mortgage 100[®] and Parent Power[®]

100% financing solutions to help keep your investment strategy on track



CREDIT AND LENDING



If you are buying a new home but prefer not to liquidate assets and don't want the added expense of mortgage insurance, consider leveraging eligible assets by combining a 100% home financing strategy with a mortgage from Merrill Lynch Home Loans.[™]

What are the Mortgage 100 and Parent Power programs and their benefits?

Mortgage 100 is a 100% home financing program that allows you to pledge eligible securities instead of liquidating assets to make a cash down payment. Parent Power allows you to help a family member finance up to 100% of a primary residence. This can be done without co-signing on the loan, paying gift taxes or disrupting your investment strategy.

Leverage assets and remain fully invested

- You can remain fully invested by leveraging eligible assets and holding them in a Merrill Lynch pledge account.

- Continue to buy, sell or trade eligible securities held in the pledge account (with certain restrictions).
- The pledge account will be released once the mortgage is paid down to the release amount.
- You continue to have the potential to earn dividends, interest and/or capital appreciation.
- By keeping assets invested for long-term growth, you can potentially enhance your net worth.

Minimize upfront mortgage expense

- Reduce your down payment — even to zero — without having to pay mortgage insurance.

continued

About Mortgage 100 and Parent Power.

Merrill Lynch's Mortgage 100 and Parent Power programs require the pledge of eligible securities owned by an individual and maintained in a Merrill Lynch, Pierce, Fenner & Smith Incorporated brokerage account. Member Securities Investor Protection Corporation (SIPC).

These programs may not be suitable for everyone, and a default on your mortgage could result in both the loss of your home and your securities. Should the value of the securities pledged as collateral decrease below a certain level (as specified within the loan documents), the deposit of additional assets and/or liquidation of assets may be required.

Merrill Lynch may liquidate some or all of the securities in the account without contacting you. You are not entitled to an extension of time to meet a collateral call or choose which securities in your account are sold to meet the collateral call. Liquidation may result in adverse tax consequences. Mortgage interest may not be deductible if tax-exempt obligations are pledged as additional collateral. Trading within the brokerage account for the 100% financing programs is subject to restrictions.

[COMPANY NAME associates
COMPANY NAME associates]

[To learn more, please contact:]

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[Merrill Lynch Wealth Management]
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Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), a registered broker-dealer and member SIPC, and other subsidiaries of Bank of America Corporation ("BAC").

Banking products are provided by Bank of America, N.A., and affiliated banks, members FDIC and wholly owned subsidiaries of BAC.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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- You have the opportunity to use mortgage programs that offer zero points to reduce your total out-of-pocket mortgage closing costs.
- There are no additional fees or higher interest rates for taking advantage of our 100% financing programs.

Enjoy potential tax benefits

- By avoiding the liquidation of assets for a cash down payment, you can defer potential capital gains tax exposure. (Consult your tax advisor.)
- When you finance the entire purchase price of your home, rather than an amount decreased by a down payment, you can potentially increase the amount of your tax-deductible mortgage interest expense.¹

How do Mortgage 100 and Parent Power work?

Pledge eligible securities

- You or a qualified sponsor can pledge securities in an eligible Merrill Lynch, Pierce, Fenner & Smith Incorporated pledge account, including:
 - Delaware Cash Account
 - Merrill Lynch Consults®
 - Merrill Lynch Mutual Fund Advisor®
 - Cash Management Account® SubAccount²
 - Merrill Lynch Unified Managed Account
 - BlackRock Private Investor Service
- Use a diversity of nonretirement assets as collateral, including stocks, bonds, treasuries, mutual funds, cash and certificates of deposit.

Select from available mortgage options

- Combine 100% financing with a variety of mortgages and our construction-to-permanent financing.
- Select interest-only payments for your mortgage (where applicable). This allows you to reduce your monthly mortgage payment, giving you more funds available to pay down high cost credit card debt or meet other financing needs.³

Securities Pledge Example

Following is an example of the guaranty, initial collateral value and maintenance calculations for 100% financing on a \$500,000 home.

The guaranty amount is generally 30% of your purchase price and/or appraised value (A). The initial collateral value, which is the amount required to close, is generally 130% of the guaranty amount (B). You will also be required to keep a maintenance amount of 110% of the guaranty amount in the account (C).

Please note: These values are affected by underwriting and securities issues and vary.

\$500,000	Purchase price and/or
x 30%	appraised value (.30)
\$150,000	Guaranty amount (A)
\$150,000	Guaranty amount
x 130%	(1.30)
\$195,000	Initial collateral value (B)
\$150,000	Guaranty amount
x 110%	(1.10)
\$165,000	Maintenance amount (C)

How can you get started?

To learn about Merrill Lynch's innovative home financing solutions, visit our website at merrillhomeloans.com. Or call your Merrill Lynch Financial Advisor.

¹ Please consult your tax advisor regarding the deductibility of mortgage interest.

² When you hold pledged assets in a Merrill Lynch CMA SubAccount®, you will receive an account statement as part of your monthly statement package.

³ This is an interest-only mortgage that allows you to pay only the interest on the money you borrow for a certain number of years. If you pay only the amount of interest that's due, once the interest-only period ends, you still will owe the original amount you borrowed, and your monthly payment will increase – even if interest rates stay the same – because you must pay back the principal as well as interest. You should ask what the payments on your loan will be after the end of the interest-only period. If you are considering an adjustable-rate mortgage, ask what your payments can be if interest rates increase. Visit our Web site at merrillhomeloans.com for more information about the risks of interest-only mortgages.

Merrill Lynch Home Loans™ residential mortgage programs are offered and funded by Bank of America, N.A., 4804 Deer Lake Drive East, Jacksonville, FL 32246-6484; toll-free telephone: 1.800.854.7154.

Merrill Lynch, Pierce, Fenner & Smith Incorporated, 4 World Financial Center, New York, NY 10080, toll-free telephone: 1.800.338.2814, Member, Securities Investor Protection Corporation (SIPC), does not make commitments for or fund loans.

Residential mortgage programs, options, and property types are not available in all states and jurisdictions and are subject to change without notice. Loans are offered on properties in all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico. Additional terms, conditions, restrictions, and costs may apply. Bank of America Corporation, its subsidiaries, and their employees may receive compensation for its products and services.

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