

Bring More. Get More.

Introducing mortgage relationship discounts

The more money you have in Huntington accounts, the better the discount you are eligible to receive on a home loan.

To qualify, you must have all of the following:

- **SmartInvest CheckingSM, Huntington Platinum Perks CheckingSM, or Private Client Account[†].**
- **Huntington balance.** Qualifying balances may not include your down payment and must be in a Huntington account and verified one business day before the Closing Disclosure is issued.
- **Automatic payments.** Set up mortgage payments to be automatically deducted from your linked Huntington checking account.

Eligible discounts vary, depending on account balances.

Deposit or investment (Consumer accounts only. Retail life insurance products and new annuities are excluded ‡.)	Price discount on points (Saleable loans only.)	Rate discount[‡] (Portfolio loans only. For variable rate loans, the rate discount will apply to the initial rate prior to the first rate adjustment.)
TIER 1 \$25,000 >	0.250%	or 0.100%
TIER 2 \$100,000 >	0.500%	or 0.150%
TIER 3 \$250,000 >	0.625%	or 0.250%
TIER 4 \$500,000 >	0.750%	or 0.375%
TIER 5 \$1,000,000+ >	1.000%	or 0.500%

See reverse side for important information.

Discount offer limited to one pricing discount per loan.

Effective as of 10/24/2022.

For use with a Huntington mortgage professional only.

Ready to learn more? Contact me today.

Michael Pelagio

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*Huntington Private Bank® is a team of professionals dedicated to delivering a full range of wealth and financial services. The team is comprised of Private Bankers, who offer premium banking solutions, Wealth and Investments Management professionals, who provide, among other services, trust and estate administration and portfolio management from The Huntington National Bank, and licensed investment representatives of The Huntington Investment Company, which offers securities and investment advisory services. The Huntington Investment Company is a registered broker-dealer, member FINRA and SIPC, and a registered investment adviser with the U.S. Securities and Exchange Commission (SEC). The Huntington Investment Company is a wholly-owned subsidiary of Huntington Bancshares Incorporated.

‡Mortgage Insurance may be required for loans that have a less than 20% down payment which will increase the APR and result in a higher loan payment. Interest rates and fees are subject to change without notice. Huntington's mortgage division offers many different mortgage products; your APR may vary depending on the product for which you apply. All loans are subject to loan application and credit approval and receipt of a property appraisal demonstrating sufficient value. To be eligible for the Rate Discount, you must have or open a Huntington Platinum Perks CheckingSM, SmartInvest CheckingSM, or Private Client Account (these accounts are a "qualifying checking account,") and have at least \$25,000 in qualifying relationship balances ("qualifying balances"). Mortgage Relationship Discounts vary based on the (1) type of mortgage product the customer has applied for, and (2) the customer's Mortgage Relationship Balance held in any eligible account, which include all Huntington consumer deposit accounts (checking, money market, savings, certificates of deposit (CDs), and individual retirement accounts (IRAs) on which you are an owner), and all Huntington consumer investments (IRA and non-IRA) held in brokerages, trusts, or managed money accounts. Existing annuities with a cash value account balance opened by Huntington Financial Advisors®, are also eligible accounts, however, annuity accounts opened on or after the mortgage loan application date are excluded from the Mortgage Relationship Balance. Investment, trust and annuity account balances will be assessed based on the account balances that are periodically reported to Huntington systems by a variety of third-party sources. Other requirements include an open Huntington Platinum Perks CheckingSM, SmartInvest CheckingSM or Private Client Account checking account and a signed agreement at the time of closing for Huntington to automatically draw monthly mortgage payments from any Huntington checking account. The Mortgage Relationship Balance amount(s) must be on deposit at Huntington at least one (1) business day prior to the issuance of the final Mortgage Closing Disclosure prior to the loan closing in order to receive this benefit, and will not include any funds needed for down payment on the mortgage transaction. Huntington's Mortgage Relationship Discounts are subject to change without notice. Program eligibility is subject to account and balance validation.

All loans are subject to application and credit approval, satisfactory appraisal and title insurance. Terms, conditions and loan programs are subject to change without notice. Other terms, conditions and restrictions may apply.

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Rate Lock: Security & Flexibility While You Build Your Home

Huntington is proud to offer flexible financing options with the security of rate locks.

Building a home can be an intimidating process. Let Huntington take some of the worry away by locking in your interest rate with one of our long-term rate lock programs.

Features:

- Up to a 12-month rate lock
- Closing occurs when the home is complete
- If rates lower, you have the option of relocking at a lower rate

For more information, contact:

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A mortgage program specifically for physicians

That's just how we operate

You logged the hours. You earned your degree. You're set with a job. You deserve to be rewarded for your hard work. Huntington's physician mortgage program is tailored specifically to medical doctors, dentists, and veterinarians¹.

The program offers a wide range of options, including 100% financing up to \$1,000,000, 95% financing up to \$1,250,000, and 90% financing up to \$2,000,000¹. Other features include:

- **No private mortgage insurance requirement.**
- **No prepayment penalty.**
- **No restrictions on residency status.** We have an income-based student calculator for anyone in a residency or fellowship program to help determine financing options.

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¹Program only available to medical doctors who have a minimum degree of M.D., D.O., D.M.D., D.V.M., or D.D.S. and proof of sufficient income or active employment contract with proof of sufficient income and reserves. Minimum reserves required vary depending on amount of the loan. Maximum loan amount at 100% financing is \$1,000,000, at 95% financing is \$1,250,000 and 90% financing is \$2,000,000. Loan-to value (LTV) financing options vary based on customer FICO score. Maximum overall loan amount is \$2,000,000 with a maximum overall cash out option of \$250,000 for refinances. Program is limited to the purchase or refinance of a primary residence.

All loans are subject to application and credit approval, satisfactory appraisal, and title insurance. Terms, conditions, and loan programs are subject to change without notice. Other terms, conditions, and restrictions may apply.

