



## SilverKey Mortgage

### Think big.

Your home is probably the highest valued asset you'll own. The SilverKey Mortgage is an affordable solution that offers a very competitive interest rate.

### A SilverKey Mortgage can make owning your own home more affordable:

- Fixed- and variable-rate options available
- Up to 90% loan-to-value (LTV)\* or combined loan-to-value (CLTV) for loans up to \$1.5 million
- Loan amounts to \$3.5 million
- No Private Mortgage Insurance (PMI) required
- Loan options available for purchase, as well as rate/term and cash-out refinances
- Eligible property types include owner-occupied primary residences, second homes, and investment properties
- Available for 1- to 4-unit properties, including single family homes, condos, or planned unit developments

### 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](http://key.com/mortgage).**



### The loan process

- Step 1: Get pre-qualified
- Step 2: House hunt and make an offer
- Step 3: Submit your loan application
- Step 4: Application processing
- Step 5: Receive initial loan approval
- Step 6: Prepare for your loan closing
- Step 7: Close and sign final paperwork
- Step 8: Get the keys to your new home!

\*Geographic restrictions may apply. Ask us for details.

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.