



The Merrill Lynch Partner ReferralSM Program

Innovative Home Financing Solutions for Heritage Creek Homebuyers

Features and Benefits of the Program Include:

Your mortgage is often the largest component of your financial strategy. Choosing the right home financing can affect how successfully you build net worth.

*That's why **Heritage Creek** is making the Merrill Lynch Partner ReferralSM program available to you.*

Allow Merrill Lynch to apply more than 90 years of financial experience towards your home-financing solution.

■ Complimentary pre-approvals through the Qualified BuyerSM Program

The Merrill Lynch Qualified BuyerSM Program allows you to be preapproved for a mortgage – in 24 hours or less – before you begin shopping for a new home. Approved financing can be used as a powerful negotiating tool with prospective sellers. Additionally, it saves you valuable house-hunting time by identifying the appropriate price range of homes to target.

■ Wide variety of innovative home financing products

Merrill Lynch offers competitively-priced home financing solutions not available from many other lenders. We can help you make the right mortgage decision to complement your overall financial objectives.

- Fixed-rate, fixed-to-adjustable-rate, adjustable-rate, and the Blended Rate[®] mortgages.
- 100% financing
- Interest-only payment options that can provide greater cash flow.¹
- Construction-to-Permanent home financing with one application and one closing.²
- Financing programs based on LIBOR index.
- Designed to maximize potential tax deductions.³

■ Special Home Financing Services

Merrill Lynch offers additional benefits and services including:

- Apply-by-phone service to save you time by completing the application over the phone.
- Access to two dedicated financing experts, one to assist you from application to approval and another to help you from approval to closing.
- Interest rate lock or rate protection options.
- Jumbo and super jumbo loans available.⁴
- Track loan status using online tools.
- Guaranteed fast loan approval decision⁵ and the best service⁶ on meeting your closing date or money back.
- Automatic payment withdrawal from checking account.

For more information or to apply for a loan,
please call

Carey / Primack Group:
Ellison M. Carey
at (800) 887-6044

or
obtain information online at:
<http://mlcc.ml.com/herc>



¹After the interest-only payment period, monthly payments will increase because they will be based on a fully amortized repayment schedule of principal and interest.

²The construction period requires interest-only payments based on the prime rate as quoted in *The Wall Street Journal*. Six-month extension permitted with interest rate margin increase and lender approval.

³Interest expense may not be deductible for all taxpayers. Please consult your tax advisor.

⁴Large loan amounts are available to qualified clients with excellent credit histories on a negotiated basis.

⁵Applicable for loans that meet acceptable underwriting standards and/or loan requests less than \$2,000,000. Subject to verification of information provided by or on behalf of the applicant, lien status and eligibility of the property. To be eligible for this guarantee, you must submit accurate and complete pre-approval or application information between 8:30 a.m.- 6:30 p.m. Monday through Friday Eastern Time.

⁶We will meet our agreed upon closing date when you purchase a home or we will credit \$500 at closing for loans up to \$1 million or we will credit \$1,000 at closing for loans greater than \$1 million (if no closing date is determined, then we will apply the appropriate credit if your loan does not close within 45 days). For refinance applications, we will apply the appropriate credit if your loan does not close within 60 days. All guarantees are subject to applicant's ability to satisfy closing conditions either by the agreed upon closing date or within the applicable 45- or 60-day period. If the credit is not applied at closing, the client will receive a check after closing in the appropriate amount.

Programs, options and property types are not available in all states and are subject to change without notice. Loans are offered on properties in all 50 states, the District of Columbia and the U.S. Virgin Islands. Additional terms, conditions, restrictions, and costs apply. Merrill Lynch, its affiliated entities, and their employees may receive compensation for its products and services.

All residential mortgage programs are offered and funded by Merrill Lynch Credit Corporation ("MLCC"), 4802 Deer Lake Drive East, Jacksonville, FL 32246-6484; toll-free telephone: 800-854-7154.

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