



Chase Home Lending Benefit Program

October 2025

Chase Exclusive Benefits



Products and Programs



COST SAVINGS

- \$1,000 Closing Cost Credit
- Earn up to 1% rate discount with the Relationship Pricing Program
- Get up to \$10,000 when you buy or sell a home using the Chase Agent Express Program



CUSTOMIZED MORTGAGE PRODUCT SET

- Conforming/Jumbo financing nationwide
- Fixed and Adjustable-Rate Mortgages (ARM) up to \$9.5M
- DreaMaker 3%, FHA & VA Loans
- 10.1% Jumbo without PMI



CHASE EXCLUSIVE PROGRAMS

- Homebuyer Grant – Get up to \$5,000
- Homebuyer Advantage with Lock & Shop



PURCHASE CLOSING GUARANTEE

- Customers' can sign a new home purchase contract stress free with our promise of an on-time closing or they receive \$5,000



DIGITAL LENDING PROCESS

- Dedicated [URL](#) for your HR/Benefit Portal
- Online Application Process
- Dedicated Team of Home Lending Advisors
- Access to financial resources & tools



PORTFOLIO CAPABILITIES

- Ability to leverage our balance sheet for unique situations & scenarios
- Flexible lending solutions
- Mortgage financing up to \$9.5M

Home Affordability

How can the Chase Home Lending Benefit Program help?



Chase MyHome

- **Explore:** Search for properties, explore personalized offers, affordability calculators
- **Buy:** Access loan products & pricing, start application process, track your progress
- **Manage:** View real estate trends, access to amortization calculator



Affordable Lending Options

- **Homebuyer Grant:** Up to \$5,000 towards new home purchase
- **DreaMaker:** A low 3% down payments and reduced PMI rates
- **Government Loans:** FHA loans with down payments as low as 3.5%, VA with low or no down payments and no PMI



Stackable Benefits

- **Exclusive Cost Savings:** Access to multiple discounts that can be stacked and applied to a new home purchase or refinance
- **\$1K closing cost credit, up to \$5K Chase Agent Express, up to \$5K Homebuyer Grant, up to 1% rate discount with the Relationship Pricing Program**



Dedicated Resources

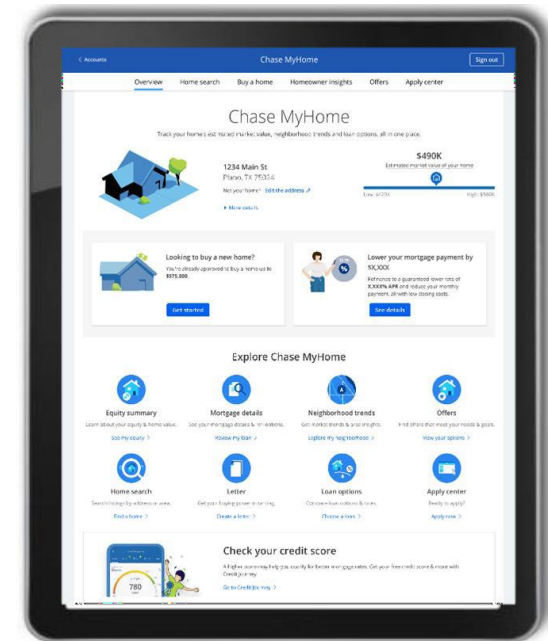
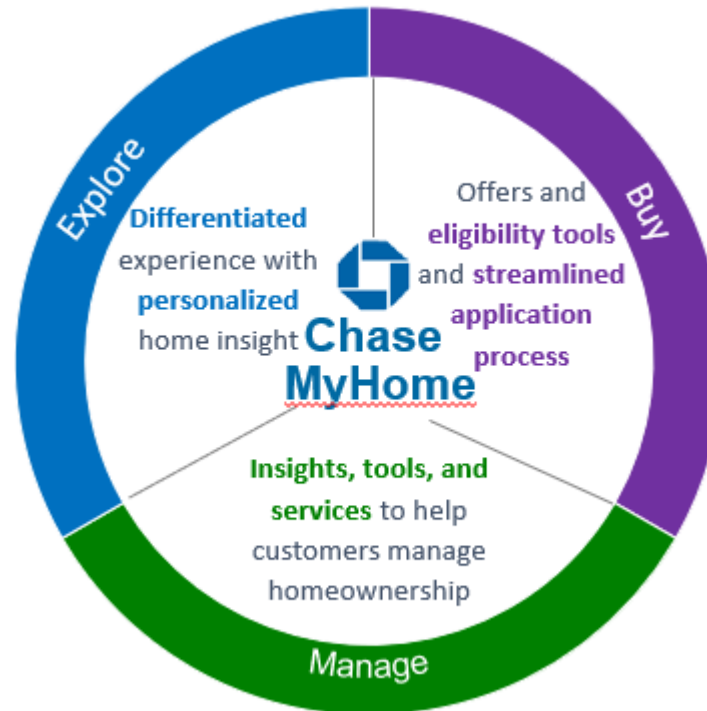
- **Personalized Service:** Dedicated teams of Home Lending Advisors & Client Care Specialists that will guide you throughout the mortgage process
- **More than a Mortgage:** We will provide financial solutions before, during and after your purchase or refinance. From banking, to credit cards to auto loans

Chase MyHome

All things home, all in one place

In Chase MyHome, customers can:

- See eligible offers in one place
- See how much home they can afford (Affordability Calculator)
- Search for homes
- Access Purchase & Refinance rates and payments with multiple products & pricing
- Explore home value, mortgage details & equity, neighborhood trends, even if your mortgage isn't with Chase
- Initiate the application process



Products
& Pricing



Affordability
Calculator



Personalized
Offers



Property
Search



Home
Insights



Home Value



Savings
Calculator

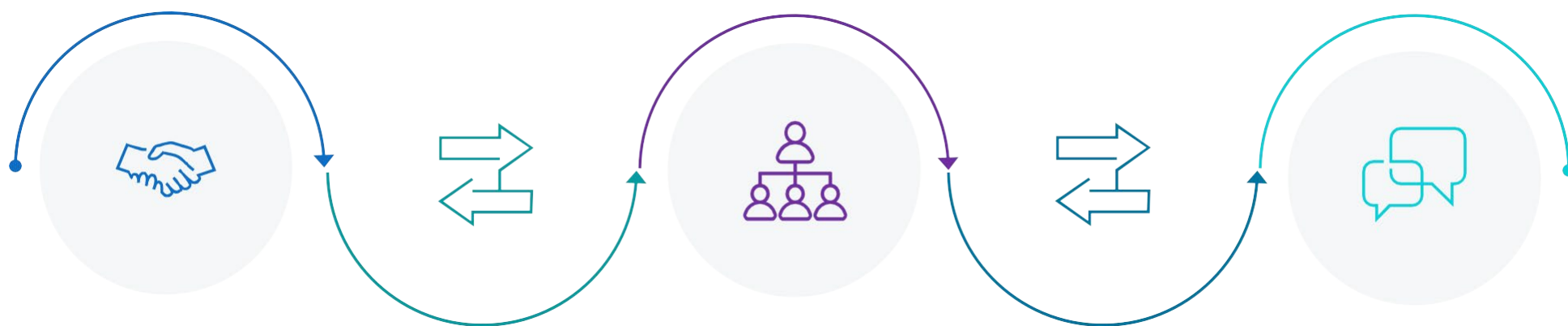


Amortization
Schedule



Apply
Center

Corporate Home Lending Process



Team Approach

- Centralized Delivery – Dedicated Process
- Dedicated pods with Home Lending Advisors & Client Care Specialist
- Knowledge of Program Benefits

Program Management

- Joint Welcome Calls
- Set clear expectations of documentation requirements & milestone updates
- Regular updates 2-3 times a week

Proactive Communication

- Weekly review of loans scheduled to close within 10 days with management

We work closely with our internal partners to ensure that your end-to-end experience with us is seamless and exceeds expectations. Our organization is committed to your **success**, and we partner **together** to develop innovative ways to drive improvement. With exceptional people, infrastructure and capabilities, our goal is to provide best-in-class service each and every day.

Chase Dedicated URL Link Tutorial

DTCC Dedicated URL Link

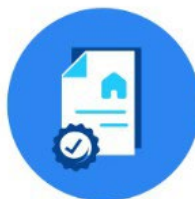
Special benefits for DTCC employees

Take advantage of the lending options, competitive rates, expertise and personalized service you'll get from your Chase Home Lending Advisor. Plus, combine our \$1,000 credit with our other offers and discounts to save even more when you buy or refinance a home with Chase, if you qualify.



\$1,000 credit at closing

Get a \$1,000 credit when you buy a new home or refinance your current home.²



\$5,000 Closing Guarantee

We promise an on-time closing for eligible products in as soon as three weeks or you'll get \$5,000, if you qualify.³

[Learn more](#)



Get up to \$10,000 when you sell or buy home.^{4, 5}

When you enroll in the Chase Agent Express program and sell or buy a home through a participating agent, you may be eligible for up to \$5,000 for each closing from HomeStory, based on the purchase price and location.



Chase Homebuyer AdvantageSM with Lock and Shop

With rates changing daily, get more control when you lock in the rate you want. There are no upfront fees, plus you get a float-down option⁶ — all with a conditional letter⁷ of approval to show sellers



Chase Homebuyer GrantSM

With our Chase Homebuyer Grant, you could get \$2,500 or \$5,000 toward buying a home. To qualify, the home has to be your primary residence located in select areas across the country.⁸

[Learn more](#)



Chase MyHome[®]

It's all things home, all in one place: See a home's estimated value, neighborhood trends, loan rates and more when you use Chase MyHome.^{9, 10}

[Learn more](#)

[Apply now](#)

Chase Team



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