

Helping to achieve your goals with a mortgage that's right for you



Making a smart home financing choice is integral to your overall wealth management plan.

Getting a residential mortgage is more than a one-time transaction. It's the type of financial decision that impacts your life for years to come. That's why it is important to work with partners who see your bigger financial picture and understand what you're trying to achieve today and into the future.

Your UBS Financial Advisor can introduce you to a UBS Mortgage Banker¹ who can help you evaluate mortgage strategies that are consistent with your overall wealth management plan. Whether you choose a fixed rate, adjustable rate or interest-only mortgage, UBS Mortgage offers the following options:

Conforming mortgages

For most borrowers, conforming loans—mortgages up to \$417,000—offer the most attractive rates. In some U.S. markets, the median home value is greater, so conforming plus loans are available up to \$729,750.

Jumbo mortgages

Sometimes it may be difficult to secure financing for a home above conforming loan limits, but UBS offers mortgages up to \$10 million.

Combination loans

Pairing a traditional mortgage with a UBS Credit Line² may be the right choice if you are seeking extra financial flexibility.

The time is right

No matter what size mortgage you need, our dedicated team of UBS Mortgage Bankers is there to serve you and guide you every step of the way. Contact your UBS Financial Advisor, who can introduce you to a UBS Mortgage Banker, or call 866-536-3827.

See next page for indicative daily mortgage rates.

¹ UBS Financial Advisors are employees of UBS Financial Services Inc. UBS Mortgage Bankers are employees of UBS AG, Tampa Branch or, in certain states for certain products, UBS Bank USA or their authorized agents.

² Credit Lines are provided by UBS Bank USA, an affiliate of UBS Financial Services Inc., and are subject to credit approval.

Indicative daily mortgage rates

Residential mortgages

The rates below are indicative rates only and the jumbo indicative rates are for clients with \$100,000 or more in assets at UBS when the loan closes. For clients who do not meet these asset criteria, the jumbo indicative rates would be higher. All rates are subject to change. The actual rate quote and product availability will vary based on your mortgage application and credit qualifications. Quotes may only be communicated by a UBS Mortgage Banker.

Today's Indicative Rates (as of 07/08/2011 - 9:30 AM)

Product	Points	Conforming ¹ (<\$417K)		Conforming Plus ² (\$417K-\$729K)		Jumbo ³ (>\$417K)	
		Rate	APR	Rate	APR	Rate	APR
30 Year Fixed	0	4.750%	4.778%	4.849%	4.874%	5.157%	5.172%
30 Year Fixed	1	4.550%	4.664%	4.653%	4.765%	4.961%	5.065%
30 Year Fixed I.O.	0	5.400%	5.426%	N/A	N/A	5.407%	5.421%
30 Year Fixed I.O.	1	5.180%	5.285%	N/A	N/A	5.211%	5.304%
15 Year Fixed	0	3.875%	3.923%	4.007%	4.050%	4.468%	4.494%
15 Year Fixed	1	3.730%	3.926%	3.757%	3.948%	4.218%	4.394%
1 Mo ARM I.O.	0	N/A	N/A	N/A	N/A	1.811%	1.765%
6 Mo ARM I.O.	0	N/A	N/A	N/A	N/A	2.399%	2.388%
3/1 ARM	0	3.750%	3.190%	N/A	N/A	3.316%	3.087%
3/1 ARM	1	3.190%	3.159%	N/A	N/A	3.003%	3.106%
3/1 ARM I.O.	0	3.940%	3.200%	N/A	N/A	3.441%	3.095%
3/1 ARM I.O.	1	3.375%	3.159%	N/A	N/A	3.128%	3.102%
5/1 ARM	0	3.210%	3.102%	3.404%	3.172%	3.463%	3.177%
5/1 ARM	1	2.875%	3.062%	3.091%	3.137%	3.151%	3.155%
5/1 ARM I.O.	0	3.375%	3.136%	3.654%	3.220%	3.588%	3.192%
5/1 ARM I.O.	1	3.040%	3.100%	3.341%	3.190%	3.276%	3.162%
7/1 ARM	0	3.625%	3.321%	N/A	N/A	4.071%	3.510%
7/1 ARM	1	3.290%	3.239%	N/A	N/A	3.821%	3.481%
7/1 ARM I.O.	0	3.875%	3.391%	N/A	N/A	4.196%	3.521%
7/1 ARM I.O.	1	3.500%	3.299%	N/A	N/A	3.946%	3.482%
10/1 ARM	0	4.030%	3.655%	N/A	N/A	4.578%	3.973%
10/1 ARM	1	3.810%	3.599%	N/A	N/A	4.328%	3.903%
10/1 ARM I.O.	0	4.330%	3.802%	N/A	N/A	4.703%	4.021%
10/1 ARM I.O.	1	4.030%	3.693%	N/A	N/A	4.453%	3.941%

* Rates are as of 7/8/2011. Rates and points provided are indicative only, and do not include other pricing adjustments or closing costs. The maximum loan amounts will vary based on property type, location, loan-to-value ratio (the loan amount expressed as a percentage of the value of the house), loan purpose and other factors.


All scenarios assume the following parameters: 720 FICO (Fair Isaac and Company) or credit score, 60-day interest rate lock, refinance transaction, primary residence, single family home in NY with escrows for taxes and insurance waived, and a 65% loan-to-value ratio (the loan amount expressed as a percentage of the value of the house).

¹ Conforming Scenario Parameters: \$400,000 loan amount. Conforming rates up to \$417,000 in all states.

² Conforming Plus Parameters: \$500,000 loan amount. Conforming Plus maximum loan amounts vary up to \$729,750 and apply only in high-cost markets. Maximum loan size is based on county.

³ Jumbo Scenario Parameters: \$1,000,000 loan amount. Maximum loan size is \$10 million and will vary depending on product and specific loan characteristics. Other scenarios, including higher loan amounts and higher loan-to-value ratios, may be considered with your UBS Mortgage Banker. Jumbo refers to programs that generally meet secondary market guidelines and are available based on specific loan characteristics.

All mortgage products are offered by UBS Mortgage. UBS Mortgage is a trade name for UBS AG, Tampa Branch or, in certain states for certain products, UBS Bank USA. All loans are subject to underwriting, credit and property approval. Not all products are available in all states, or for all loan amounts. Other restrictions and limitations may apply. UBS Mortgage currently offers residential mortgage loans within the 50 states of the United States of America and the District of Columbia.

Equal Opportunity Lender. Equal Housing Lender. 

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