



The Merrill Lynch Partner ReferralSM Program

Innovative Home Financing Solutions for Distinctive Properties

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

*That's why
White Oak Properties
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.*



TOTAL MERRILL™

Features and Benefits of the Program Include:

■ Complimentary pre-approvals through the Qualified BuyerSM Program

The Merrill Lynch Qualified BuyerSM Program allows you to be pre-approved 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. Our Financial Advisors can help you make the right mortgage decision to complement your overall financial objectives.

- Fixed-rate, fixed-to-adjustable-rate and adjustable-rate mortgages.
- 100% financing with no mortgage insurance.³
- Interest-only payment options that can provide greater cash flow.
- Construction-to-permanent home financing with one application and one closing.
- Financing programs based on LIBOR index designed to maximize potential tax deductions.⁴

■ 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.⁵
- Track loan status using online tools.
- On-time closing guarantee.
- Automatic payment withdrawal from checking account.

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

Bryan Andersen

at:

(800) 898-1923

or,

obtain information online at:

<http://mlcc.ml.com/whoak>

¹Merrill Lynch Realty Advisory Services are offered through Cendant Mobility Services Corporation. You are not required to obtain mortgage financing from Merrill Lynch Credit Corporation in order to receive Realty Advisory Services.

²Where permitted by state law. Cash-back bonus is only available for purchase and sale transactions. In some states, a commission credit may be provided in lieu of a cash-back bonus, subject to availability. Ask your Real Estate Consultant for details. Please note that the cash-back bonus is not available as a mortgage credit. It is only available with the purchase or sale of your home through the Cendant Mobility program. States with restrictions include: Alaska, Iowa, Louisiana, Mississippi, New Jersey, Oklahoma, West Virginia and Kansas.

³Merrill Lynch's 100% financing programs require the pledge of eligible securities owned by an individual and maintained in a Merrill Lynch, Pierce, Fenner & Smith Incorporated brokerage account. Should the value of the securities pledged as collateral decrease below a certain level (as specified within the loan documents), the deposit of additional assets and/or liquidation of assets may be required. Mortgage interest may not be deductible if tax-exempt obligations are pledged as additional collateral. Trading within the brokerage account for the 100% financing programs is subject to restrictions.

⁴Please consult your tax advisor regarding the deductibility of mortgage interest.

⁵Large loan amounts are available to qualified clients with excellent credit histories on a negotiated basis.

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. Certain conditions, restrictions and costs may apply.

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. AZ License BK-10071; CA Real Estate Broker's License 00831469 - CA Department of Real Estate (916) 227-0931; IL Residential Mortgage Licensee; MA Mortgage Lender License ML1436 & ML2078; Licensed by the New Hampshire Banking Department; Licensed by the NJ Department of Banking and Insurance; RI Licensed Lender. This is not an offer to enter into a rate lock-in agreement under Minnesota law. An offer may only be made in writing. MLCC is a primary and secondary mortgage lender.

Merrill Lynch, Pierce, Fenner & Smith Incorporated, 4 World Financial Center, New York, NY 10080, toll-free telephone: 800-338-2814, Member, Securities Investor Protection Corporation (SIPC), offers residential mortgage programs, but does not make commitments for or fund loans: AZ License MB6054; GA Residential Mortgage Licensee; MA Mortgage Broker License MB0825; MA Small Loan Lender License SL0735; Licensed by the New Hampshire Banking Department; Licensed by the NJ Department of Banking and Insurance; Registered Loan Solicitor - NYS Banking Department; RI Licensed Loan Broker.



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