

Ultimate Cash-out Refinancing Program

What is it?

Home equity loans and home equity lines of credit allow you to access the equity in your home and provide a source of funds for the things you need. In addition to these great solutions, we offer even more flexibility for your borrowing needs through our exclusive Ultimate Cash-out Refinancing program.¹

What's in it for me?

Refinancing your home through our Ultimate Cash-out Refinancing program allows you to:

- Be approved for a loan up to 90% or 95% loan-to-value (LTV), depending on loan amount²
- Receive up to \$250,000 cash out
- Avoid multiple loans and access more of your home's equity with a single loan
- Lower monthly payments through longer terms

How do I qualify?

Your situation is unique, but creditworthy clients should:

- Maintain a FICO score above 700³
- Meet debt to income requirements

What else do I need to know?

You'll need private mortgage insurance, which can be paid as monthly payments or upfront. Mortgage insurance coverage amounts depend on LTV. Additional information follows:

- Borrow up to \$1,000,000²
- Financing available for various loan repayment terms
- Program only applies to refinances of primary residences

How do I get started?

- Call 1-816-760-3663 to speak to one of our Mortgage Bankers
- Apply online at commercebank.com/mortgage
- Stop by a Commerce Bank branch near you and ask to speak with a Mortgage Banker

At Commerce, we've helped customers like you become homeowners for more than 150 years. So whether you have questions about buying for the first time, making a big move or refinancing your current home, we can provide answers. Commerce Bank. Challenge Accepted®.



1. Not available in Texas

2. Loans up to \$700,000 may qualify for 95% LTV offer. Loans exceeding \$700,000 and up to \$1,000,000 in value may be eligible for 90% LTV offer. Loans subject to credit approval.

3. Loans exceeding \$700,000 and up to \$1,000,000 require a credit score of 740 or above