

Quick and Easy Guide to Home Mortgages

房屋抵押 貸款 快速簡易 指南



FIRST REPUBLIC BANK
It's a privilege to serve you[®]



If you're interested in buying your first home, your next home, or improving or refinancing your current home, First Republic Bank would like to help.

We've created this booklet to answer some of the questions you may have about securing a mortgage. For additional information or to find the lending office nearest you, please give us a call at (800) 392-1400 or visit our website at firstrepublic.com.

We would be delighted to hear from you.

Homeownership is an attractive investment that allows you to build up equity over time. You can also tap the equity in your home in the future with a home equity loan or line of credit to finance a business, pay for education, improve your home or achieve other financial objectives.

Let's start with the basics.

What Is a Mortgage?

Since most home buyers don't have the financial resources to pay cash for a home, they borrow money from a lender in the form of a mortgage. A mortgage is a long-term loan that a borrower obtains from a bank, savings and loan, independent mortgage broker or credit union. The house and the land that it occupies, or if a condominium, the unit deed, serve as collateral for the loan. This means that you agree to forfeit your interest in the property to the lender if you are unable to repay the loan under the agreed upon terms. Mortgage loans are generally structured to be paid off in monthly installments over a 15- or 30-year period.

Every Mortgage Loan Contains Four Components:

1. **Principal:** The amount of money you borrow.
2. **Interest:** The amount that you pay the lender for the use of the borrowed funds.
3. **Term:** The amount of time in which you agree to repay the loan.
4. **Amortization:** The gradual reduction of a debt by periodic payments of interest and principal that is large enough to pay off a loan at maturity.

Who Are the Players in the Mortgage Process?

Buyer

The purchaser of the home who takes out the mortgage and is obligated to repay the loan over time with interest.

Seller

The person or entity offering a property for sale.

Real Estate Agents

Licensed representatives engaged by a buyer and/or seller and paid a commission—a percentage of the sales price—for their efforts.

Mortgage Lender

First Republic Bank is a mortgage lender. Mortgage lenders include commercial banks, savings and loans, credit unions, mortgage bankers, mortgage brokers and others that are chartered or licensed to lend money to prospective borrowers.

Credit Reporting Agency

Credit reporting agencies (credit bureaus) collect information about your credit performance. They prepare reports of an individual's credit history for lenders (as well as for employers and insurers), who in turn use these reports to determine a borrower's creditworthiness. This affects the credit decision and loan terms.

They also provide credit scores which reflect your past pay history and level of outstanding debt relative to available credit. Some loan products have minimum credit scores required to qualify.

Home Inspectors

Licensed home inspectors may be hired by the borrower to examine the home's physical structure and systems from the roof to the foundation. Home warranty insurance can be purchased to insure buyers against costly defects that aren't discovered during the inspection.

Appraiser

Licensed, objective third party contracted to provide property value assessments.

Escrow Company

A third party serving both the buyer and the seller who is responsible for transferring property from one party to another and ensuring the terms of the sale are met on each end.

Title Insurer

Specialist who examines and insures that the title to the property is clear of encumbrances and reviews legal documents related to the sale.

What Other Terms Should I Know?

Annual Percentage Rate (APR)

The annual percentage rate is the cost of the credit expressed as a yearly rate. You are encouraged to compare the overall loan costs among your loan options. The finance charges for your loan will include any points and fees assessed, and will be reflected in the APR for your loan. The APR is intended to disclose the real cost of borrowing by adding all charges that would not be part of the transaction if you paid cash for your home.

Closing

Closing procedures transfer ownership from the seller to you. Closing costs include fees you pay for the services of the lender and other costs involved with the sale of the home.

Down Payment

The cash amount you pay toward the purchase price of your home at or before closing.

Your home loan (mortgage) is the amount of money you borrow. Together, the down payment plus the loan make up the purchase price of the home you are buying.

Equity

Your home's current market value less any outstanding mortgages and lines secured by your home.

Escrow

Escrow is the practice of delivering all required money and documents to a neutral third party to hold until the seller and the lender have fulfilled all the conditions of the agreements. The escrow agent prepares documents, pays off existing loans, requests title insurance, and divides tax and insurance payments between you and the seller. (In some states, this is handled by an attorney.)

Impounds

Borrowers may choose to include monthly installments for their anticipated property taxes or property insurance with their monthly mortgage payment. Impounds represent a portion of a borrower's monthly payments held by the lender to pay for property taxes or property insurance as they become due.

Interest Rate

The basic cost of borrowing money expressed as an annualized percentage.

Maturity Date

The date the loan is scheduled to be paid in full.

PITI

PITI is shorthand for four components of your housing expense: principal, interest, property taxes and hazard insurance.

- 1. Principal:** The amount borrowed.
- 2. Interest:** The amount paid to a lender for the use of borrowed funds.
- 3. Taxes:** Real estate property taxes assessed by different government agencies to pay for school construction, fire department service, etc., billed by the city, town or county.
- 4. Insurance:** Property insurance coverage against theft, fire or other disasters as covered by the insurance company.

Points

A point is equal to one percent of the amount of money you borrow. Points are charged at the beginning of the loan and are part of the cost of borrowing money. The loan origination fee is one form of points.

Pre-Payment Charges

Some mortgage lenders charge pre-payment fees if you pay off your mortgage prior to a specified date. Accepting a pre-payment charge on your loan can sometimes enable you to obtain a lower interest rate. However, you should check with your lender on pre-payment charges. You may want to avoid the pre-payment option if you plan to pay down your mortgage early.

Purchase Price

The price of the home agreed upon by the seller and buyer.

Rate Lock

A rate lock or rate commitment is a lender's promise to hold a certain interest rate and a certain number of points for you for a specified period of time while your loan application is processed. Rate locks can be 30, 45, 60 days or longer. The loan must close and fund within this period to receive the rate promised.

Second Mortgage

Any loan or line of credit on the home made in a junior position to the first mortgage loan can be referred to as a second mortgage. Various uses for the funds include making home improvements, consolidating debts, sending your child to college, etc.

Term of the Loan

The length of time you have to repay your loan, typically 15, 25 or 30 years.

What Are the Various Types of Mortgages?

There are many different types of mortgages. First Republic's experienced Relationship Managers can help you determine which is best for your particular needs. Some of the most common mortgages available today include fixed-rate mortgages and adjustable-rate mortgages.

Fixed-Rate Loans

A fixed-rate loan has an interest rate that stays the same during the term of the loan. This means that your loan payments will remain the same—that is, they are fixed—for the entire term of the loan. Fixed-rate loans offer stability in fluctuating market conditions and the comfort of knowing

exactly how much your housing payment will be.

Adjustable-Rate Loans

Adjustable-rate mortgages (ARMs) are home loans with interest rates that can change periodically. They frequently have an initial interest rate lower than that of a fixed-rate loan. After that initial period, the interest rate may be adjusted periodically based on an index that reflects changing market interest rates. Since your payment may go up or down with interest rate changes, your future monthly payments may be uncertain. ARMs therefore carry risks in periods of rising interest rates, but can be less costly over the long run if interest rates go down.

Interest-Only Loans

An interest-only loan is a mortgage in which your payments only cover the interest that accumulates on the loan balance for a certain amount of time. In other words, the loan balance does not decrease with the payments. Usually the interest-only payments last for a limited period, after which payments amortize and the borrower begins paying principal in addition to interest, which may result in increased monthly payments.

How Do I Qualify for a Mortgage?

In order to qualify for a mortgage, most lenders typically require that you have a debt-to-income ratio of “28/36.” This means that no more than 28 percent of your total monthly income (from all sources and before taxes) can go toward housing, and no more than 36 percent of

your monthly income can go toward your total monthly debt (this includes your mortgage payment). Total debt includes any longer term loans like car loans, student loans, credit cards, or any other loans that will take a while to pay off.

You also have to think about what you can afford. Specifically, you need to know how much you have to use as a down payment, closing costs and how much of a monthly payment you can handle. We would be happy to help you with the necessary calculations.

What Are the Steps in the Mortgage Application Process?

1. Complete the “Uniform Residential Loan Application”

It requests information about your income, assets, liabilities and a description of the property.

2. Submit all documentation requested by your mortgage lender

The lender will need documentation pertaining to your personal finances—your earnings, your monthly expenses, and your debts—to help gauge your willingness and ability to repay the mortgage. You may be requested to provide any or all of the following information:

- Social Security Number
- Birth date
- Most recent pay stub showing year-to-date earnings
- W-2 tax forms and tax returns for the last two years

- Names, addresses and telephone numbers of your employers for the past two years
- For all loans and charge accounts, the name of the borrower, name and address of the institution, account number, monthly payment and current balance
- For all deposit accounts, such as checking accounts, savings accounts, stocks, bonds, etc., the name on the account, name and address of the institution, account number and current balance
- Three months of your most recent statements for deposit accounts, stocks, bonds, etc.

3. Pay an application fee to cover processing costs (if the lender charges one)

First Republic Bank does not charge an application fee. All other closing costs will be itemized in separate disclosure documents, which the lender is required to provide to you upon receipt of your application.

4. Your lender is required by law to provide you with the following once you submit your application:

- A Loan Estimate (LE) which helps you (the consumer) understand the key loan terms and estimated costs of the mortgage for which you are applying, e.g., Your Annual Percentage Rate or “APR” which is the cost of credit expressed as a yearly rate. The APR includes the interest rate, points, and certain other charges that you (the borrower) are required to pay.
- ARM Disclosure (if applicable): Information on the important terms and costs of an adjustable-rate mortgage, the

past performance of the index to which the interest rate will be tied and a copy of the booklet, “Consumer Handbook on Adjustable-Rate Mortgages.”

- “Your Home Loan Toolkit”: A regulatory publication that provides a step-by-step guide to help you understand the home-buying process. The Toolkit is provided as part of the application process.
- A notice concerning your right to a copy of the property appraisal.

5. Once you submit your application, several things take place behind the scenes:

- **Appraisal:** The lender will order an appraisal on the property because it is the collateral for your mortgage.
- **Credit Report:** Lenders will also examine your file at the credit bureau to learn if you pay your bills on time. You have a right to know what information is contained in your credit report and to have someone from the credit bureau help you understand what the report says. The applicant should check the accuracy of their credit report information. The major credit bureaus are:

Equifax (800) 685-1111
www.equifax.com

TransUnion (800) 888-4213
www.transunion.com

Experian (888) 397-3742
www.experian.com

You can order a free annual credit report online at www.annualcreditreport.com, by calling (877) 322-8228, or by completing

the Annual Credit Report Request Form found at: www.annualcreditreport.com, and mailing it to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

- **Flood Hazard Determination:** The lender will determine if the property is in a flood hazard zone and if so, you'll be required by Federal law to purchase flood hazard insurance prior to closing your loan. If you do not purchase the required insurance, the lender will not fund your loan. You are required to maintain flood insurance for the life of your loan while your property is in a designated flood zone.
- **Pest Inspection:** You may want to pay for a pest inspection to be fully aware of the condition of the home you are about to purchase.
- **Credit Decision / Underwriting:** Your lender will review all of the information obtained as part of your loan application. This information can include your application, your credit history, your tax returns, the appraisal for the property, the title search for the property, your financial condition (assets, debts, income and expenses), the amount of your down payment, as well as the type and terms of the loan you are requesting. When all of the information is considered, the lender will take one of the following actions:
 - The lender may approve your application.
 - The lender may ask for additional information.

- The lender may make you a counter-offer. For example, you may apply for a 30-year fixed-rate loan with a 15% down payment. The lender may offer to make you a 30-year fixed-rate loan with a 20% down payment.
- If your loan is approved, prior to closing your loan you will receive a Closing Disclosure which provides you more details about your loan, its key terms, and how much you are paying in fees, and other costs related to your mortgage.
- If your application is turned down, Federal law requires the lender to tell you so in writing and to provide you with the specific reasons for the denial. Additionally, if a credit report was used in the decision on your loan application, you will receive the Credit Reporting Agency information to obtain a free copy of your credit report. Make sure you understand the reasons given—you may be able to find answers or alternatives that will satisfy the institution's lending standards.

Questions To Ask When Shopping for a Loan

- Is the loan fixed or adjustable?
- If the loan is fixed, what is the fixed-rate period?
- If the loan is adjustable, what is the fully indexed rate, the index and the margin?
(Index + Margin = Fully Indexed Rate)

- If the loan is a fixed-rate loan, what is the interest rate?
- What will my monthly loan payments be?
- Will I be required to have mortgage insurance with this loan?
- Does the loan have an interest-only payment option?
- Does the loan have a pre-payment charge?
- What are the closing costs?
- Are there any points or is there an origination fee?

What About Refinancing Your Mortgage?

Refinancing is the process of obtaining a new mortgage with all or some portion of the proceeds used to pay off the original mortgage.

Refinancing can be a good idea for homeowners who:

- Want to lower monthly payments by getting a lower interest rate loan.
- Want to convert from an adjustable-rate mortgage (ARM) to a fixed-rate loan for the certainty of knowing exactly what the mortgage payment will be for the life of the loan.
- Want to build up equity more quickly by converting to a loan with a shorter term.
- Want to draw on the equity built up in their house to get cash for a major purchase or for their children's education.

How Can First Republic Bank Help?

While the mortgage process can be overwhelming at times, our bankers can help you navigate the process with ease.

With First Republic, a Relationship Manager will be your personal advisor from the moment you begin your mortgage loan process. We will contact you at a time that is convenient for you and assist you in completing the loan application. We will also personally monitor the approval process for your loan and may attend the loan settlement to ensure your satisfaction. Our bankers focus on quality service and make sure that you receive the personal attention that you deserve.

We would be delighted to help you answer some crucial questions, including:

- How much can I borrow?
- What price home can I afford?
- Should I pay points to lower the rate?
- How much should I pay for a new home?
- Am I better off refinancing?
- What will my refinancing costs be?

Discussions in Languages Other than English

First Republic Bank is proud to have employees with varied backgrounds, cultural heritages, and native languages. When possible, we are pleased to be able to inform clients and prospects about the Bank's products and services in the language that is

most comfortable and convenient for them. However, the Bank does not negotiate loan terms in any language other than English.

For those who are not able to discuss the details of possible loan transactions in English, the Bank is happy to work with an adult interpreter provided by the client or prospect so that loan products and obligations are understood.

Interested persons should contact their local banker to discuss making arrangements so that the Bank's products and services—and accompanying documents or disclosures—are fully understood.

Contact Us

Please call us at (800) 392-1400 to learn how First Republic Bank can help you with your mortgage needs.

It would be a privilege to serve you.

房屋抵押 貸款 快速簡易 指南

MEMBER FDIC • EQUAL HOUSING LENDER
聯邦存款保險公司 (FDIC) 會員銀行 • 平等機會房屋貸款銀行



無論您是有意購買您的第一個房屋、下一個房屋、整修目前的房屋，或為目前的房屋取得再融資，第一信託銀行均樂意為您提供協助。

我們製作了這份小手冊，回答您在取得房屋抵押貸款的過程中可能會有一些問題。如需更詳盡資訊，或尋找離您最近的貸款分行，請透過電話 (800)392-1400 與我們聯絡，或到我們的網站 firstrepublic.com 查看相關資訊。我們將樂於為您服務。

擁有房屋是一項吸引人的投資，讓您能隨著時間累積資產淨值。您也可以在未来利用您房屋的淨值取得房屋淨值貸款或信貸額度，用以作為創業融資、支付教育費用、整修您的房屋，或達成其他理財目標。

首先說明基本要項。

何謂房屋抵押貸款？

由於大多數的購屋者並沒有足夠的財力以現金購屋，他們通常會以房屋抵押貸款形式向貸方借款。房屋抵押貸款是借方從銀行、儲貸機構、獨立房屋抵押貸款仲介公司或信貸互助會取得的長期貸款。以房屋本身和其佔地作為貸款抵押物，如果房屋是共管公寓大樓的一個單位，則以單位房契作為貸款抵押物。這代表您同意，如果您無法依照協議條款償還貸款，會將您在此財產上的利益讓渡給貸方。房屋抵押貸款一般的結構是在 15 或 30 年還款期內每月支付分期貸款。

每筆房屋抵押貸款都包含四個組成要項：

1. **本金**：您的借款金額。
2. **利息**：您支付給貸方的借款使用金額。
3. **還款期**：您同意償還貸款的時間長度。
4. **分期償還**：藉由定期支付足以在期滿時清償貸款的利息和本金的金額，逐漸減少債款。

房屋抵押貸款過程中有哪些相關當事方？

買方

以房屋抵押貸款購買房屋的購買者，而且有義務隨著時間附帶利息償還此貸款。

賣方

出售房地產的個人或機構。

房地產仲介商

由買方和／或賣方委託，並支付房地產售價協議百分比的佣金給其作為報酬的有照仲介代表。

房屋抵押貸款貸方

第一信託銀行是房屋抵押貸款的貸方。房屋抵押貸款貸方包括商業銀行、儲貸機構、信貸互助會、房屋抵押貸款銀行、房屋抵押貸款仲介公司，以及取得特許或執照可貸款給潛在借方的其他機構。

信用報告機關

信用報告機關（信用局）會收集與您的信用表現有關的資訊。他們會為貸方（以及雇主和保險公司）準備個人信用記錄報告，後者則利用這些報告來判定借方的信用品質。這會影響信用判定和貸款條件。

這些機關也會提供信用評分，這些評分係反映您過去付款記錄以及未清償債款佔可用信貸額度的比例。有些貸款產品有最低信用評分的貸款資格要求。

驗屋師

借方可聘僱有照驗屋師，檢查房屋從屋頂到地基的實體結構和所有系統。也可購買房屋維修保險，以保障買方免因檢驗時未發現且修復費用高的瑕疵而蒙受損失。

估價師

接受合約委託，提供房地產價值評估的客觀有照第三方專業人士。

買賣託管公司

同時服務買方和賣方的第三方公司，負責將房地產從一方轉讓給另一方，並確保雙方均滿足房地產出售條件。

產權保險公司

檢查房地產沒有任何產權負擔，並審核房地產出售相關法定文件之後，承保房地產的專門保險公司。

我應該知道哪些其他條件？

年利率 (APR)

年利率是指以年率表示的信貸成本。建議您比較您所有貸款選項的總貸款成本。您貸款的融資收費將包括已評估的任何百分點和規費，並將反映在您貸款的年利率上。年利率的主旨在於顯現借款的真正成本，將如果您以現金購買房屋將不需支付的所有收費加總。

成交

成交程序會將房屋所有權從賣方轉讓給您。成交費用包括您支付給貸方的服務費，以及與房屋出售有關的其他費用。

頭期款

您在成交時或成交前以現金支付的房屋購買價格部分金額。

您的房屋貸款（房屋抵押貸款）是指您的借款金額。頭期款和貸款加總就是您正在購買的此房屋購買價格。

房屋淨值

您的房屋目前的市值扣除以您的房屋作為抵押的任何未清償房屋抵押貸款和信貸額度。

買賣託管

買賣託管是指將所有必要的金額和文件交託一家中立第三方公司代管，直到賣方和貸方履行完所有協議條件。買賣託管公司會代為準備文件、清償所有現有貸款、申購產權保險，並區分您和賣方分別應繳的稅金和保費。（在美國某些州，上述事項是由律師代為處理。」

預扣款

借方可以選擇將其每月預期應繳的地產稅或地產保險費分期付款，與他們的每月房屋抵押貸款還款合併。預扣款代表貸方從借方的每月還款預先扣留的部分款項，在地產稅或地產保險費到期應繳時，用於繳交這些費用。

利率

以年率表示的基本借款成本。

還款期滿日

預定清償全額貸款的日期。

PITI

PITI 是您的購屋費用中四個組成要項的縮寫，分別代表：本金、利息、地產稅和災害保險費。

- 1. 本金：**借款金額。
- 2. 利息：**因使用借款而應付給貸方的金額。
- 3. 稅金：**依據不同政府機關的評估，應繳給市政府、鎮公所或郡政府、用於學校興建、消防服務等的房地產稅。
- 4. 保險：**保險公司所承保、範圍涵蓋竊盜、火災或其他災害的產險。

百分點

一個百分點等於您借款金額的百分之一。百分點收費在貸款之初即開始，而且是借款成本的一部分。貸款發放費是百分點收費的一種形式。

提前清償費

如果您在規定還款期滿日之前提前清償您的房屋抵押貸款，有些房屋抵押貸款貸方會收取提前清償費。貸款時接受提前清償費有時能讓您獲得較低的利率。但是，您仍應與您的貸方釐清提前清償費。如果您計畫提前清償您的房屋抵押貸款，建議您避免選擇提前清償。

購買價格

買賣雙方協議的房屋價格。

利率鎖定

利率鎖定或利率保證是指貸方承諾在您的貸款申請處理程序期間，依照規定的保留期為您保留特定利率和特定百分點數。利率鎖定期可以是 30、45、60 天或更久。必須在此期間內取得貸款和資金，才能獲得此承諾利率。

第二房屋按揭

以首按房屋抵押貸款購買的房屋作為抵押所取得的任何貸款或信貸額度，均可稱為二按房屋抵押貸款。這類資金的不同用途包括進行房屋整修、整合債務、支付子女大學費用等。

貸款還款期

您必須清償貸款的時間長度，通常是 15、25 或 30 年。

有哪些不同類型的房屋抵押貸款？

有許多不同類型的房屋抵押貸款。第一信託銀行經驗豐富的客戶關係經理將能協助您判定哪一種類型最能滿足您的特定需求。現有最常見的一些房屋抵押貸款類型，包括固定利率房屋抵押貸款和浮動式利率房屋抵押貸款。

固定利率房屋抵押貸款

固定利率房屋抵押貸款是指在整個還款期內利率維持相同。這表示您的貸款分期付款金額將維持相同，也就是說在整個貸款還款期內均固定。固定利率房屋抵押貸款提供市況波動時的穩定性，並讓您知道究竟必須償還多少房貸金額。

浮動式利率房屋抵押貸款

浮動式利率房屋抵押貸款是指可定期改變還款利率的房屋貸款。這類貸款的初期利率通常低於固定利率貸款。在初期之後，可依據反映市場利率改變的指標調整還款利率。由於您的還款金額

會依照利率變化而上揚或下滑，所以您未來的每月還款金額將會不固定。因此，浮動式利率房屋抵押貸款有利有弊，在利率上揚期間會有風險，但如果利率下滑，長遠來看可能借款成本較低。

只付利息貸款

只付利息貸款是指您在特定期間內的還款只涵蓋貸款餘額的累計利息。換言之，貸款餘額不會隨著還款而減少。只付利息貸款通常只持續有限期間，之後就必須分期償還貸款餘額，當借方開始償還本金加利息後，每月還款金額便會增加。

我必須具備哪些資格，才能取得房屋抵押貸款？

大多數貸方一般要求您的債款收入比必須至少為「28/36」，才有資格取得房屋抵押貸款。這代表您的每月收入總額（來自所有收入來源的稅前收入）最多只有 28% 能用於償還房貸，以及最多 36% 能用於償還您的每月債款總額（包括您的房屋抵押貸款還款）。債款總額包含任何較長期貸款，例如汽車貸款、學生貸款、信用卡貸款或需要一段時間才能清償的任何其他貸款。

您也必須思考您能負擔的金額。具體來說，您需要知道您必須動用多少資金，以支付頭期款、成交費用，以及您每月能負擔的還款金額。我們將樂意協助您進行這些必要的計算。

房屋抵押貸款申請流程 有哪些步驟？

1. 完整填寫「統一住宅貸款申請表」 (Uniform Residential Loan Application)。

必須在此申請表上填寫的資訊包括您的收入、資產、負債和欲購買房地產的描述。

2. 提交您的房屋抵押貸款貸方要求的所有文件

貸方將需要您的個人財力相關證明文件，包括您的收入、每月支出和您的債務，以幫助評估您償還所申請房屋抵押貸款的意願和能力。也可能要求您提供下列任一或所有資訊：

- 社會安全號碼
- 出生年月日
- 證明本年度年初迄今收入的最近薪資單
- 過去兩年的 W-2 報稅單和退稅
- 您過去兩年雇主的名稱、地址和電話
- 所有貸款和收費帳戶的借方姓名、貸方機構名稱和地址、帳號、每月還款和目前餘額
- 所有存款帳戶（例如支票帳戶、儲蓄帳戶、股票、債券等）的存摺上開戶人姓名、開戶機構名稱和地址、帳號和目前餘額
- 您最近三個月的存款帳戶、股票、債券等對帳單

3. 支付涵蓋所有處理費用的申請費 (若貸方收取此費用)

第一信託銀行不會收取申請費。所有其他成交費用將分項列於另外的告白書文件上，貸方必須在收到您的申請時提供這些文件給您。

4. 法律規定您的貸方必須在您提出申請後提供下列資料給您：

- 貸款預估，此資料幫助您（客戶）瞭解您正申請的貸款之主要貸款條件和預估成本，例如您將獲得的年利率，此為以年率表示的信貸成本。年利率包含利率、百分點，以及您（借方）必須支付的某些其他費用。
- 浮動式利率房屋抵押貸款揭示文件（如適用）：應揭示的資訊包括浮動式利率房屋抵押貸款的重要條件和成本、利率將依從的指標之過去表現，以及一份「浮動式利率房屋抵押貸款客戶手冊」。
- 「您的房屋貸款工具包」：這是監管機關發行的一份刊物，提供逐步指南，幫助您瞭解購屋流程。會在申請流程中提供此工具包。
- 也會發出一項通知，告知您有權獲得一份房地產估價副本。

5. 在您提出申請之後，會展開幾項作業：

- 估價：由於您欲購買的房地產是您申請房屋抵押貸款的抵押物，所以貸方會要求對此房地產進行一次估價。

- 信用報告：貸方也會檢查您在信用局的檔案記錄，以瞭解您是否準時支付您的帳單。您有權知道關於您的信用報告上所載資訊，而且有權請該信用局的人協助您瞭解此報告所載內容。申請人應檢查與其相關的信用報告資訊是否正確。主要的信用局如下：

Equifax (800) 685-1111
www.equifax.com

TransUnion (800) 888-4213
www.transunion.com

Experian (888) 397-3742
www.experian.com

您可以在 www.annualcreditreport.com 上要求索取一份免費的年度信用報告，請致電 (877)322-8228 索取，或填寫 www.annualcreditreport.com 上提供的「年度信用報告申請表」(Annual Credit Report Request Form)，然後將此申請表寄至：

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

- 洪氾風險判定：貸方將判定此房地產是否位於洪氾區，如是，按聯邦法律規定，您必須在成交前購買水災保險。如果您不購買此規定保險，貸方將不會貸款給您。只要您的房地產位於明定的洪氾區，您就必須在您的整個貸款期間持續投保水災保險。
- 蟲害檢查：建議您付費進行一次蟲害檢查，以完全瞭解您將購買房屋的確實情況。

- 信用判定／擔保：您的貸方會審核從您的貸款申請表取得的所有資訊。這些資訊可能包括您的申請內容、您的信用記錄、您的退稅、此房地產的估價、對此房地產的產權搜尋、您的財務狀況（資產、負債、收入和支出）、您的頭期款金額，以及您正申請貸款的類型和條件。在考量了所有這些資訊之後，貸方將採取下列其中一項行動：
 - 貸方可能核准您的申請。
 - 貸方可能要求您提供更多資訊。
 - 貸方可能給您不同的提議。例如，您可能是申請 15% 頭期款的 30 年期固定利率貸款。貸方可能提議 20% 頭期款的 30 年期固定利率貸款。
 - 如果您的貸款獲得核准，在您的貸款成交前，您會收到一份「核定貸款費用明細表」(Closing Disclosure)，提供您關於後述項目的更多詳細資訊：您的貸款、此貸款的主要條件、您必須支付的規費金額，以及與您的房屋抵押貸款相關的其他費用。
 - 如果您的申請遭拒，美國聯邦法律規定貸方必須書面通知您，並向您解釋拒絕的具體原因。此外，如果依據某一信用報告對您的貸款申請做出決定，您會收到該信用報告機關的資訊，可免費索取一份關於您的信用報告。請務必確定您瞭解貸方提出的原因，這樣您才能找出解決辦法或替代方法，以達到此機構的貸款標準。

選擇貸款的常見問題

- 貸款是依據固定利率或浮動式利率？
- 如果貸款是依據固定利率，固定利率期為多久？
- 如果貸款是依據浮動式利率，那麼指標利率、該指標和加碼是多少？（指標 + 加碼 = 指標利率）
- 如果貸款是固定利率貸款，那麼利率是多少？
- 我的每月還款金額將會是多少？
- 我是否必須投保房屋抵押貸款保險才能獲得此貸款？
- 此貸款有無只付利息選項？
- 此貸款有無提前清償收費？
- 成交費用是多少？
- 是否包含任何百分點或貸款發放費？

什麼是房屋抵押貸款再融資？

再融資是指以用於清償原始貸款的全部或部分收入，取得一筆新貸款的流程。

再融資可能適合下列屋主：

- 想藉由取得利率較低的貸款，以降低每月還款金額。
- 想從浮動式利率房屋抵押貸款轉換為固定利率貸款，以確知整個貸款期間的房屋抵押貸款償還金額究竟是多少。

- 想藉由轉換為還款期較短的貸款，以更快累積房屋淨值。
- 想利用房屋累積的淨值，取得進行高額購買或資助子女教育的現金。

第一信託銀行能提供哪些協助？

雖然房屋抵押貸款流程有時可能令人無所適從，但是我們的銀行員能協助您輕鬆完成這項流程。

第一信託銀行的客戶關係經理在您展開房屋抵押貸款流程的那一刻起，就成為您的專屬顧問。我們將依您方便的時間與您聯絡，協助您完成貸款申請。我們也會指派專人監控您所申請貸款的核准流程，並在貸款決議時在場，以確保讓您滿意。我們的銀行員重視優質服務，並會確保您獲得應得的個人關注。

我們將樂於協助您找出一些關鍵問題的解答，包括下列問題：

- 我可以借貸多少？
- 我可以負擔的房屋價格是多少？
- 我是否應支付百分點收費，以降低還款利率？
- 我應為新屋付多少錢？
- 再融資是否對我較有利？
- 我的再融資成本會是多少？

以英語之外的其他語言 進行商議

第一信託銀行對於擁有不同背景、文化傳承和母語的員工深感自豪。只要可能，我們均樂意以客戶覺得最易懂和方便的語言，向客戶和潛在客戶介紹本銀行的產品和服務。但是，本銀行只以英語商議貸款條件。

如果客戶無法以英語商議可能貸款的細節，本銀行將樂意與客戶或潛在客戶委託的成年口譯人員一同商議，以幫助客戶瞭解貸款產品和相關義務。

有意者請聯絡本銀行當地的分行員，以討論如何進行安排，以便能完全瞭解本銀行的產品和服務，以及隨附的文件或告白書。

聯絡我們

歡迎致電 (800)392-1400 與我們聯絡，以瞭解第一信託銀行能為您的房屋抵押貸款需求提供哪些協助。

為您提供服務將是我們的榮幸。





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