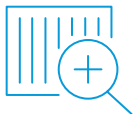


## Digital Mortgage Tools

With our digital mortgage tools, you have the freedom to address your home loan needs by using Morgan Stanley Online. Whether you prefer to use Morgan Stanley Online, work with a member of our home loans team or a combination of both, the choice is yours.

### Available Features

To begin, visit the Home Loans page on Morgan Stanley Online.



#### Explore Product Options and Rates

- View personalized home loan rates and products after answering a few questions specific to your individual needs



#### Request a Conditional Preapproval Letter<sup>1</sup> (for Purchase only)

- Instantly download a conditional preapproval letter (shopping letter), if available, after pulling credit and providing requested information



#### Submit an Application (Purchase or Refinance)

- Submit an application by answering the required questions
- A Mortgage Consultant will contact you within two business days to complete the process and discuss next steps



#### Upload and Manage Documents Online

- After completing the application process, return to Morgan Stanley Online to securely upload the required documents

### Getting Started

#### Visit [MorganStanley.com/online](https://www.MorganStanley.com/online)

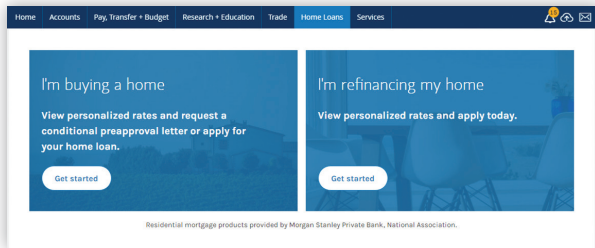
Enter logon credentials and visit the Home Loans tab.

If you do not have a username and password, please follow the instructions on the website to register.

## Feature Details

### Explore Products and Representative Rates

- Choose “**Get started**” for your purchase or refinance. Answer a few questions to instantly see rates.

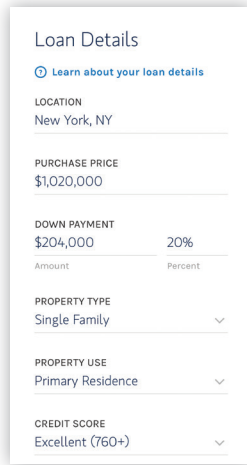


**Note:** Representative rates and product options are based upon your Morgan Stanley Wealth Management account information and information provided in Loan Details.

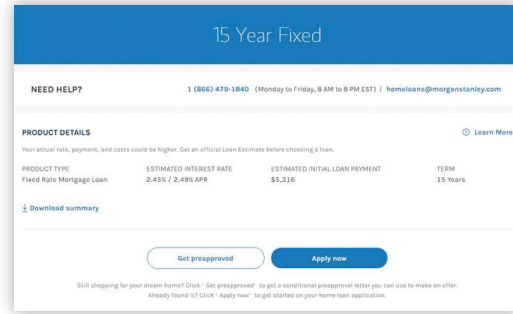
Based on your privacy preferences, you may receive a prompt to allow Morgan Stanley Private Bank, National Association to access your Wealth Management account information.

- Review and confirm your Loan Details, including prefilled values, on the left panel. **Click into any field** to make edits.

**Note:** The calculators will update automatically with representative rates and product options based on each change.



- **Review** the list of products with corresponding interest rates and estimated payments.
- **Click any product** to apply and view additional details about your product structure and payment breakdown.
- Select “**apply now**” to start an application or “**get preapproved**” to request a conditional preapproval letter.



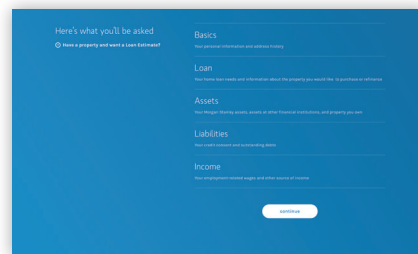
- **Click the back button** to return to the product list to explore additional products.

When you have identified the product that best suits your needs and are ready to move forward, you can submit a residential mortgage application or request a conditional preapproval letter for a purchase loan online.

Visit [www.morganstanley.com/online](http://www.morganstanley.com/online) to explore products and representative rates today or, if you are interested in consulting with a Morgan Stanley Private Banker or Mortgage Consultant to discuss the home loan financing options available to you, call your Financial Advisor.

### Request a Conditional Preapproval Letter (for purchase only)

- Realtors may request a conditional preapproval letter (shopping letter) from buyers before placing an offer on a home.
- To request a conditional preapproval letter, provide basic information about yourself, any co-borrower, the loan, your assets, liabilities and income. Click “**submit.**”

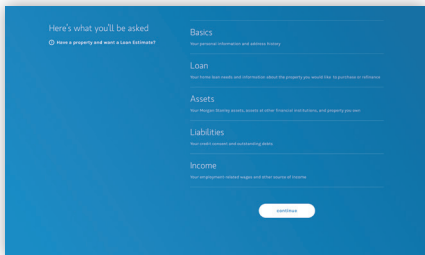


- You may download the conditional preapproval letter immediately if available or a Mortgage Consultant will contact you to assist.
- When you find your home, you can return to Morgan Stanley Online to submit your purchase application.

## Submit an Application (Purchase or Refinance)

- Confirm or provide detailed information about yourself, any co-borrower, the loan, subject property, your assets, liabilities and income.

**Note:** Provide all income sources (e.g., base salary, bonus, rental income, investment income) and complete liability information along with an authorized credit pull in order to complete your application.



- Answer the remaining questions and click “submit.”
- A Mortgage Consultant will contact you within two business days to complete the process and discuss next steps.
- You will still have the option to change the product during your conversation with the Mortgage Consultant.

**Note:** Any information that you enter during product exploration and application submission will automatically be saved. If, at any point, you need to stop and return to where you left off, click the “Home Loans” tab. Select “view” to return to Loan Options or “continue” to return to your application or preapproval request.

## Upload and Manage Documents Online

- Once you have completed the application process with your Mortgage Consultant, you can return to Morgan Stanley Online to securely upload and track the progress of your required documents through the Application Dashboard.
- Your Mortgage Consultant can provide you with more information about using the Application Dashboard.

<sup>1</sup> A Morgan Stanley conditional preapproval letter is provided by Morgan Stanley Private Bank, National Association. A conditional preapproval letter is issued upon request and is based on your current credit history and information that you provide about your income, assets and debt. A conditional preapproval letter, which is subject to conditions, is not a commitment to lend. A conditional preapproval letter reflects the conditional approval of a specific residential mortgage loan product and loan term for an estimated purchase price. A conditional preapproval letter can allow you to shop because it gives you with an estimate of how much you can borrow based on the information you provide to us for review.

All the above images are for illustrative and educational purposes only. All clients' situations are unique.

Residential mortgage loans/home equity lines of credit are offered by Morgan Stanley Private Bank, National Association, an affiliate of Morgan Stanley Smith Barney LLC. With the exception of the pledged-asset feature, an investment relationship with Morgan Stanley Smith Barney LLC does not have to be established or maintained to obtain the residential mortgage products offered by Morgan Stanley Private Bank, National Association. All residential mortgage loans/home equity lines of credit are subject to the underwriting standards and independent approval of Morgan Stanley Private Bank, National Association. Rates, terms and programs are subject to change without notice. Residential mortgage loans/home equity lines of credit may not be available in all states not available in Guam, Puerto Rico and the U.S. Virgin Islands. Other restrictions may apply. The information contained herein should not be construed as a commitment to lend. Morgan Stanley Private Bank, National Association is an Equal Housing Lender and Member FDIC that is primarily regulated by the Office of the Comptroller of the Currency. Nationwide Mortgage Licensing System Unique Identifier #663185.

**The proceeds from a residential mortgage loan (including draws and advances from a home equity line of credit) are not permitted to be used to purchase, trade or carry eligible margin stock; repay margin debt that was used to purchase, trade or carry margin stock; or to make payments on any amounts owed under the note, loan agreement or loan security agreement and cannot be deposited into a Morgan Stanley Smith Barney LLC or other brokerage account.**

All rates are representative rates subject to the underwriting standards and independent approval of MSPBNA. Rates, terms and programs are subject to change without notice. Residential mortgage loans may not be available in all states not available in Guam, Puerto Rico and the U.S. Virgin Islands. Other restrictions may apply. The information contained herein should not be construed as a commitment to lend.

Relationship-based pricing offered by Morgan Stanley Private Bank, National Association is based on the value of clients', or their immediate family members' (i.e., grandparents, parents, and children) eligible assets (collectively “Household Assets”) held within accounts at Morgan Stanley Smith Barney LLC. To be eligible for relationship-based pricing, Household Assets must be maintained within appropriate eligible accounts prior to the closing date of the residential mortgage loan. Relationship-based pricing is not available on conforming loans.

A conditional preapproval letter, which is subject to conditions, is not a commitment to lend.

Private Bankers and Mortgage Consultants are employees of Morgan Stanley Private Bank, National Association.

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking-related products and services.

**Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**

