

Your Single Source[®] home lending resource

The connections to help more buyers and the capability to do more deals

Gain access to professionals who specialize in:

- **FHA Financing** — Provides competitive rates, flexible qualifying guidelines and a low down payment option for qualified first-time homebuyers and repeat homebuyers, including those with a limited credit history. FHA loans have the benefit of a low down payment but there are other loan products with the same option. Be certain to ask your home mortgage consultant to help you compare the overall costs of all products, including the monthly and long-term costs and conditions of the required mortgage insurance. In many instances, you may find FHA to be a more expensive financing option and should be considered after thoroughly evaluating all other product options that meet your credit qualifying and financial needs.
- **New construction financing** — We are the leading lender to buyers of newly constructed homes, and we can provide unique products, programs and services designed by a knowledgeable team that understands the special needs of new home sales and lending.
- **Renovation financing** — Can be used to purchase and improve, repair or upgrade most any property – including damaged and move-in ready REO and short sale properties — with down payments as low as 3.5% on FHA loans.
- **Private Mortgage Banking** — Provides financing with loan amounts up to \$6 million for affluent homebuyers with complex income or asset situations. Our exclusive relationship with Wealth Management provides an integrated approach to your customer's overall financial goals.
- **The Relocation Mortgage Program[®]** — Provides mortgage services for the unique needs of transferring or relocating employees based on prior arrangements with their employer.

Only your Wells Fargo Home Mortgage consultant has connections to lending specialists who can deliver a full complement of sales and service options in most home-buying situations. You enjoy unlimited access to mortgage professionals for most homebuyer needs - so you don't need to use all kinds of lenders.

Why call anyone else?

Expand your network of satisfied customers. Set yourself apart with sellers. Enjoy the ultimate convenience of the **Single Source** competitive edge. Work with one lending professional who delivers a mortgage for your buyers' specific needs - time after time, sale after sale.

We provide personal, start-to-finish service, local market knowledge and programs to meet a variety of homebuyer financing needs.

Call me today.

Louis Candell

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