

Drive More Traffic. Sell More Homes.®



Look to Wells Fargo Home Mortgage for the people, products, programs and services that can help you sell more homes

Saving today's rate for tomorrow's buyers

- **Builder Best® programs** — Buyers can lock in rates up to 12 months.¹
- **Spec locks** — You can lock in a range of rates on a quick delivery property or lot for up to 360 days and transfer the lock to the homebuyer once the property sells.
- **Temporary buydowns** — Buyers can purchase a temporary payment reduction for the early years of their loan.

Taking care of your first-time homebuyers

- **FHA programs** — First-time buyers can receive extra financial assistance like help with making a down payment. 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 only be considered after thoroughly evaluating all other product options that meet your credit qualifying and financial needs.
- **Home OpportunitiesSM program** — Qualified borrowers can enjoy a minimized down payment and flexibility with regard to credit requirements and closing costs.

- **Downpayment Assistance Programs, Mortgage Revenue Bond and Mortgage Credit Certificate** — available through various state, county, city and governmental coalitions, including non-profit organizations, to help more families become homeowners by providing programs with lower interest rates and/or downpayment and closing costs assistance.

Serving a wide variety of homebuyer needs

- **Condominium financing** — We can provide the support you need to provide loan products and programs for your projects. Additionally, we have a Project Review Department providing conventional and HUD condominium project reviews. We also now provide a **free** condo pre-review process **before ordering any appraisals**. This allows us to evaluate your project's eligibility within 48 hours to determine what type of project level approvals, if any, may be required.
- **Custom-Home Construction Financing program** — Buyers can buy land, obtain construction funds and secure permanent "end loan" financing for a wide variety of housing types — all with just one application process.
- **PriorityBuyer® preapproval** — Your buyer's price range is confirmed in writing so you know your customer is ready to buy.²
- **Single Source® lending team** — Our knowledge for many kinds of transactions gives you unrivaled access to help your buyers understand their home financing options, all in one place.

Call today.

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1. A participation fee or an extended lock fee will be required for participation in a **Builder Best**® program. The **Builder Best** programs are allowed with qualified products with lock features ranging from 3 months to 12 months.
2. A **PriorityBuyer**® preapproval is based on our preliminary review of credit information only and is not a commitment to lend. We will be able to offer a loan commitment upon verification of application information, satisfying all underwriting requirements and conditions, and providing an acceptable property, appraisal, and title report. Preapprovals are subject to change or cancellation if a requested loan no longer meets applicable regulatory requirements. Preapprovals are not available on all products. See a home mortgage consultant for details.
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