

When you need a mortgage

It begins with learning all you can about finding and financing a home. Once you make your move, your home — and the right mortgage — can enhance your financial picture for years to come. Since 1852 the Wells Fargo name has stood for reliability, helping generations of customers reach their goals. And today, Wells Fargo Home Mortgage is there for you, ready to provide help and information *even after your purchase*, like no other lender can.

Choose a lender who is with you all the way!

To help you plan

- **Online information** includes a series of guides that help educate homebuyers and owners
- **Personal assistance** means local home mortgage consultants and bankers are ready to help you put together your purchase plan
- **Online Budget and Savings tools** are available to help you put aside the money you'll need to purchase a home
- If needed, we can connect you to experienced real estate professionals in local markets
- **Educational workshops** help first-time and experienced buyers feel more comfortable in today's real estate market

When you purchase

- **Your home mortgage consultant** will listen to your goals and explain your options, so you can make informed home financing decisions
- **Mortgage product guide** provides detailed information to help you choose the right loan
- **Reliable PriorityBuyer®** preapproval provides your home price range and shows sellers you're ready to buy¹
- **Mortgage process checklist** reminds you what to expect and when to expect it

After you own

- **Homeowner Relationship Rewards** can give you an after-close gift when you combine your mortgage and checking relationship with us and sign up for automatics payments through our **Preferred Payment PlanSM** option²
- **No-fee automatic payments** fit your budget with your choice of weekly, every two weeks, twice a month or monthly withdrawals
- **Pay less interest over the life of your loan.** With the **Wells Fargo Home Rebate Card®** you earn rebates³ which may be automatically applied as cash rewards to your qualifying Wells Fargo Mortgage principal balance in \$25 increments.⁴
- **Wells Fargo Online®** lets you access your mortgage and other Wells Fargo accounts conveniently

Call me today!

Louis Candell

Home Mortgage Consultant

Phone: 800-987-6786

NMLSR ID 442652

1. 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.

2. Customers are eligible for the **Homeowner Relationship Rewards** program when the customer becomes a new Wells Fargo checking account customer at the time of closing on a new purchase or refinance loan secured by a first mortgage or deed of trust with Wells Fargo Home Mortgage (New Loan). A new Wells Fargo consumer checking customer is defined as not having prior ownership position on any other Wells Fargo consumer checking account in the 180 days prior to opening the new checking account, and the new checking account must have been opened no earlier than 60 calendar days prior to loan application date, and no later than the loan closing date. Customer must also enroll in Wells Fargo Home Mortgage **Preferred Payment PlanSM** service for automatic mortgage payment options from an eligible Wells Fargo checking account. The **Preferred Payment Plan** service for automatic mortgage payment option must be established with Wells Fargo Home Mortgage at least 10 days prior to the first payment due date to ensure the completion of the enrollment process. The new loan is subject to qualification, approval and closing.

Customers who meet the above criteria will receive a closing gift which can be selected through the **My Mortgage GiftSM** website mymortgagegift.com. Customers will receive information for how to redeem their gift within 30 days of New Loan funding date. Redemption of the closing gift expires 360 days from New Loan funding date. Lost redemption codes are not replaceable. Limit one **My Mortgage Gift** per closed New Loan. The **Homeowner Relationship Rewards** program is subject to change or cancellation at any time and may not be combined with any other offer or discount from Wells Fargo Home Mortgage. The **Homeowner Relationship Rewards** program is not available on all Wells Fargo Home Mortgage loan programs, exclusions do apply. See a home mortgage consultant for details. The **Homeowner Relationship Rewards** program is void where prohibited and is not transferable. Gifts may constitute taxable income. Federal, state and local taxes, and the use of the gift are not otherwise specified herein and are the responsibility of the recipient.

3. Rebates are earned on net purchases (purchases minus returns/credits) only. Certain purchases/transactions do not earn rebates. See the Wells Fargo Rewards Program Summary of Terms and Conditions and Addendum to the Wells Fargo Rewards Program Terms and Conditions for the Wells Fargo Home Rebate Card for further details.

4. Rebates earned are displayed and redeemed as cash rewards.

Information is accurate as of date of printing and is subject to change without notice. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A.

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