

# Mortgage rates are low

# Act now

Look into refinancing with a responsible lending leader. Wells Fargo Home Mortgage continues to provide quality refinance choices, including options that address many of the unique challenges facing homeowners today. You may be able to:

- Lower your monthly mortgage payment
- Switch from an ARM to a predictable fixed-rate loan
- Get a shorter term to pay off your mortgage faster
- Finance your closing costs as part of your new loan
- Make improvements to your home with renovation financing

## Don't miss your chance

Just a few minutes with a home mortgage consultant will help you understand your refinancing options.

## Contact Wells Fargo Home Mortgage today



### Louis Candell

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If you are a servicemember on active duty, prior to seeking a refinance of your existing mortgage loan, please consult with your legal advisor regarding the loss of any benefits you are entitled to under the Servicemembers Civil Relief Act or applicable state law.

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Together we'll go far

