

Move more listings in outlying areas

With our *Easy-to-OwnSM Guaranteed Rural Housing program*

Features like these put more country homes within reach:

- **Budget-friendly benefits** –
No minimum down payment or cash reserve requirements, and closing costs may be financed as part of the loan amount
 - **Grant funds allowed** –
Downpayment Assistance Programs (DAPs) are available for qualified buyers¹
 - **Flexible credit guidelines** –
Nontraditional credit histories and references may be considered²
 - **Built-in resale advantage** –
Loans are assumable, with Rural Development (RD) approval, giving qualified future buyers an option to take over the existing interest rate and remaining loan term
-

When you've got cozy places in wide-open spaces to sell, our **Easy-to-OwnSM Guaranteed Rural Housing** program may be an option for your prospective buyers.

Deliver good news

Let buyers know there's a home financing option designed to create opportunities for aspiring country property homeowners — including those with limited savings or modest incomes.²

Let's work together

I can help you take full advantage of Wells Fargo programs and services designed to help you build business, help qualified buyers get approved and close deals.

Contact me today!



Louis Candell

Home Mortgage Consultant
Wells Fargo Military Certified
Phone: 800-987-6786
Cell: 512-814-5814
Toll Free: 512-330-3227
Fax: 866-943-4570
609 Castle Ridge Rd Ste 222
Austin, TX 78746
www.wfhm.com/loans/louis-candell
Louis.C.Candell@wellsfargo.com
NMLSR ID 442652

1. Restrictions may apply. Consult a home mortgage consultant for details.

2. Credit is subject to approval. Property location and income restrictions apply to some Easy-to-Own loan programs and homebuyer education may be required.

This information is for real estate professionals only and is not intended for distribution to consumers or other third parties.

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. ©2012 Wells Fargo Bank, N.A. All rights reserved. NMLSR ID 399801.

