

**WELLS  
FARGO****HOME  
MORTGAGE**

**Union Plus® Mortgage program - with financing provided by Wells Fargo Home Mortgage**

# Home financing benefits designed with union families in mind

If you're an active or retired union member, or the parent or child of one, you may be eligible for exclusive home financing benefits through the **Union Plus® Mortgage** program (for participating unions).

Let us help you buy or refinance a home — with valuable programs, tools, a wide range of financing options, and benefits.



## Receive a \$500 award card

Purchase a new home or refinance your current one with Wells Fargo Home Mortgage and we will send you a \$500 **My Mortgage Gift<sup>SM</sup>** award card after closing, for use at participating retailers.<sup>1</sup>

In addition — **Union Plus** provides the following benefits to eligible members who participate in the mortgage program:

- **Mortgage assistance** — an interest-free loan or grant if you become unemployed, disabled or locked out.<sup>2</sup>
- **\$500 First-Time Home Award** — for eligible first-time buyers.

## Call me today!

As a Wells Fargo Home Mortgage consultant, I'm here to help you find the home financing that meets your needs.



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1. Eligible individuals can receive the Wells Fargo **My Mortgage Gift<sup>SM</sup>** promotion in the amount of \$500.00 approximately 6 weeks after closing on a new purchase or refinance loan secured by a first mortgage or deed of trust with Wells Fargo Home Mortgage, subject to qualification, approval and closing, when identifying themselves as eligible under the **Union Plus** Mortgage program. The **My Mortgage Gift<sup>SM</sup>** promotion is not available with any Wells Fargo **Three-Step Refinance SYSTEM®** program, The **Relocation Mortgage Program<sup>SM</sup>** or the **HOME** program. Only one award permitted per new loan. This promotion cannot be combined with any other promotion, discount or rebate. This promotion is void where prohibited, transferable, and subject to change or cancellation with no prior notice. Gifts may constitute taxable income. Federal, state and local taxes, and any use of the gift not otherwise specified in the Terms and Conditions provided at receipt of gift are the sole responsibility of the **My Mortgage Gift<sup>SM</sup>** recipient. Please see Terms and Conditions document for more information.

2. The **Union Plus® Mortgage Assistance Program** is provided and administered through the AFL-CIO Mutual Benefit Plan ("The Plan"), which is not affiliated with Wells Fargo Bank, N.A. Additional information about this program and eligibility criteria can be obtained at [www.unionplus.org/assistance](http://www.unionplus.org/assistance). Mortgage holders will receive a Summary Plan Description with more details after closing. Certain administrative responsibilities for the Plan have been delegated to Union Privilege, a non-profit organization established to create and oversee member benefit programs for working families.

**Union Plus®** is a registered trademark of Union Privilege.

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