

# A new benefit from Wells Fargo Home Mortgage for employees of



Enjoy special mortgage benefits from Wells Fargo Home Mortgage, the nation's leading retail mortgage lender<sup>1</sup> that provides funding for one out of every seven homes financed in the United States.

With our Corporate Advantage Program<sup>®</sup>, we provide:

- Educational classes for homebuyers
- Personalized consultations
- Enjoy special Homeowner Relationship Rewards! Simply select a Wells Fargo or Wachovia checking account to go with your new Wells Fargo Home Mortgage. Then, enroll in our Preferred Payment Plan<sup>SM</sup> which provides automatic mortgage payment options and receive a \$150 closing gift which can be selected through the My Mortgage Gift<sup>SM</sup> website [mymortgagegift.com](http://mymortgagegift.com)<sup>2</sup>.
- Debt consolidation loans
- Refinances on current loans
- Financing for first time homebuyers
- Low down payment options for qualified borrowers
- Financing for investment and vacation properties
- Reverse mortgage loans<sup>3</sup>

For more information, or for your complimentary mortgage consultation, please call:

1. Based on 2009 year-end statistics by *Inside Mortgage Finance* 2/26/10.

2. Customers are eligible for the Homeowner Relationship Rewards program when the customer has a Wells Fargo or Wachovia checking account at the time of closing on any new purchase or refinance secured by a first mortgage or deed of trust with Wells Fargo Home Mortgage (New Loan). Customer must also enroll in Wells Fargo Home Mortgage Preferred Payment Plan automatic mortgage payment options with drafts made from an eligible Wells Fargo or Wachovia account within 30 days of the closing date. The new loan is subject to qualification, approval and closing. Customers who meet this criteria will receive a \$150 closing gift which can be selected through the My Mortgage Gift<sup>SM</sup> website [mymortgagegift.com](http://mymortgagegift.com). Redemption of the closing gift expires 90 days after New Loan closing. Lost redemption codes are not replaceable. Limit one gift per closed New Loan. The Homeowner Relationship Rewards 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 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 are void where prohibited and are not transferable. Gifts may constitute taxable income. Federal, state and local taxes, and the use of the gift are not otherwise specified herein are the responsibility of the recipient.

3. Borrower must be at least 62 years of age.

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