







Home financing options for union families

If you're looking to buy or refinance a home, let's connect. Your Wells Fargo team, together with Union Plus, is ready to provide home financing support and benefits to active and retired union members of participating unions. Spouses (or domestic partners), parents, and children of union members are also eligible.

Take a simpler path to your new home

Whether you're buying your first home, your next home, or refinancing your current one — we've got you covered every step of the way by:

Making it personal

You'll have dedicated support from a knowledgeable Wells Fargo Home Mortgage consultant.

· Helping you prepare

Online tools and resources will help you understand the home financing process, and compare different loan features, interest rates, monthly payments, closing costs, and more.

· Finding the loan that works for your budget

A reliable preapproval will help you shop confidently for a new home, and thanks to competitive rates and many loan options, you'll find the financing that fits your needs.

· Making it simpler to apply

Our simplified and secure online mortgage application lets you upload documents quickly from your computer or mobile device.



Your special benefit

As a verified union member, when you purchase a new home or refinance your current one with Wells Fargo Home Mortgage, and mention your eligibility, you'll receive:

My Mortgage GiftSM

We will send you a **My Mortgage Gift** award after closing — \$500 for buying a home, or \$300 for refinancing your home.³ The award can be used for purchases at participating retailers.

Call me

Let me know if you think you're eligible for these benefits. Confirm your eligibility by mentioning the program and providing your union name to receive your My Mortgage Gift. As a Wells Fargo Home Mortgage consultant, I'm here to help you find the home financing that's right for you.

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1. If you are a service member on active duty, prior to seeking a refinance of your existing mortgage loan, please consult with your legal advisor regarding the relief you may be eligible for under the Servicemembers Civil Relief Act or applicable state law.

2. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

3. Eligible individuals can receive the Wells Fargo My Mortgage Gift™ award approximately 6 weeks after closing on a new purchase or refinance loan secured by an eligible first mortgage or deed of trust with Wells Fargo Home Mortgage ("New Loan"), subject to qualification, approval and closing, when identifying themselves as eligible. The My Mortgage Gift award is not available with The Relocation Mortgage Program or to any Wells Fargo team member. Only one My Mortgage Gift award is permitted per eligible New Loan. This award cannot be combined with any other award, discount or rebate, except as described in the Terms and Conditions. This award is void where prohibited, transferable, and subject to change or cancellation with no prior notice. Awards may constitute taxable income. Federal, state, and local taxes, and any use of the award not otherwise specified in the Terms and Conditions (available at wellsfargo.com/mmgterms and provided at receipt of award) are the sole responsibility of the My Mortgage Gift recipient.

Union Plus® is a registered trademark of Union Privilege.

Wells Fargo Home Mortgage has a services agreement with Union Privilege in which Union Privilege receives a financial benefit for providing agreed upon services. You are encouraged to shop around to ensure you are receiving the services and loan terms that fit your home financing needs. Home equity financing does not qualify for the benefits of this program.

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