



Home financing benefits designed with union families in mind



If you're an active or retired member of a participating union, or the parent or child of one, you may be eligible for special benefits through the **Union Plus**® Mortgage program with financing provided by Wells Fargo Home Mortgage.

Through the program you'll have access to Wells Fargo's full range of home financing programs - including **yourFirst Mortgage**™, a new low down payment option with the opportunity to earn a lower interest rate through homebuyer education, for both first- and next-time homebuyers.

Special benefits

Receive an award. Finance your home with Wells Fargo and we'll send you a **My Mortgage Gift**™ award after closing — \$500 for buying a home, or \$300 for refinancing your home – for use at participating retailers.¹

Mortgage payment assistance. In the event you experience an unexpected loss of income, Union Plus provides an interest-free mortgage assistance loan or grant to eligible union members and their parents and children.²

Call me today!

Be sure to tell me if you think you're eligible for these benefits. 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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NMLSR ID 1580071

1. 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 any Wells Fargo **Three-Step Refinance SYSTEM**™ program, 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 for **yourFirstMortgage**™. 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.

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. Home equity financing is not eligible for the benefits of this program.

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.

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