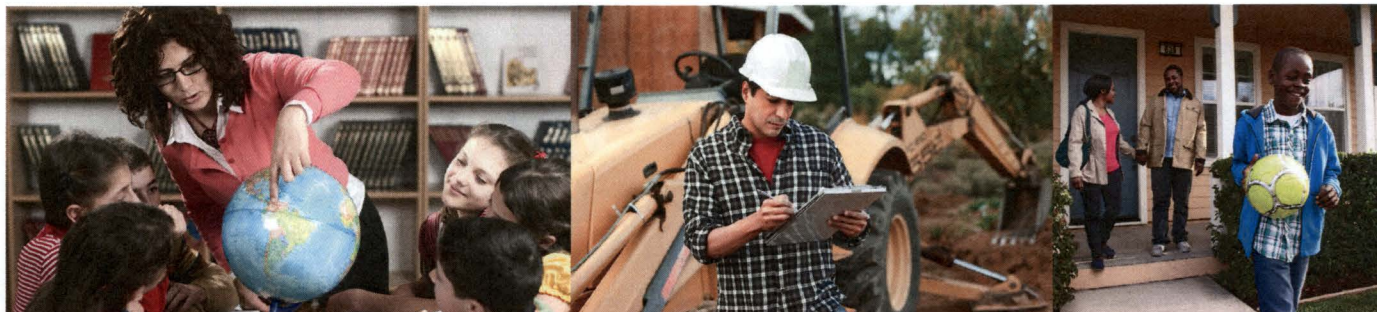




WELLS
FARGO

HOME
MORTGAGE

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 MortgageSM**, 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 GiftSM** 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.

CHRISTINE B DAWSON

Home Mortgage Consultant

Cell: 516-445-0521

Christine.B.Dawson@wellsfargo.com

UNION PLUS SPECIALIST

NMLSR ID 536805

1. Eligible individuals can receive the Wells Fargo **My Mortgage GiftSM** 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 GiftSM** 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 **yourFirstMortgageSM**. 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 GiftSM** 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.

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.

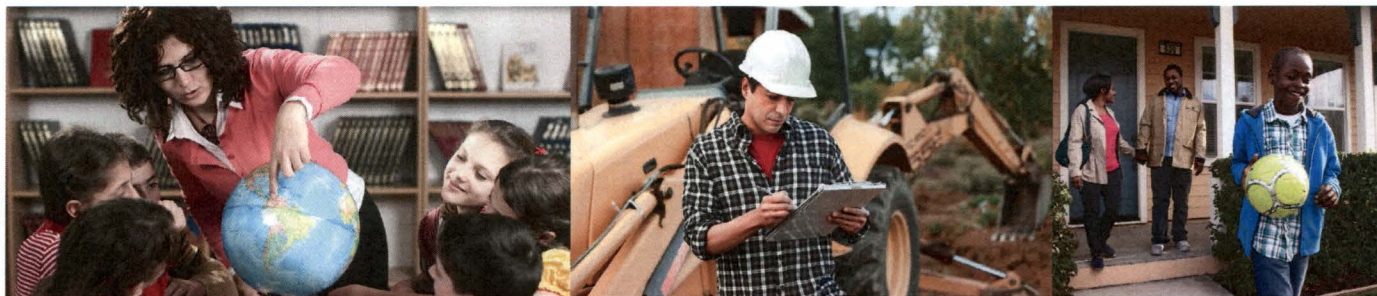
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Beneficios de financiamiento hipotecario diseñados especialmente para familias afiliadas a sindicatos



Si es miembro activo o jubilado de un sindicato participante, o padre o hijo(a) de un miembro activo o jubilado, puede ser elegible para obtener beneficios especiales a través del programa de préstamos hipotecarios **Union Plus**® con financiamiento de Wells Fargo Home Mortgage.

A través del programa, tendrá acceso a toda la gama de programas de financiamiento hipotecario de Wells Fargo, incluido **yourFirst Mortgage**™, una nueva opción de pago inicial bajo con la oportunidad de recibir una característica especial por medio de la educación para la compra de viviendas, tanto para compradores de su primera casa como para compradores con experiencia.

Beneficios especiales

Reciba una recompensa. Financie su casa con Wells Fargo y le enviaremos una recompensa **My Mortgage Gift**™ después del cierre: \$500 por la compra de una vivienda o \$300 por el refinanciamiento de su vivienda, para su uso en comerciantes minoristas participantes.¹

Asistencia para pagos hipotecarios. En el caso de que experimente una pérdida inesperada de sus ingresos, **Union Plus** ofrece un préstamo o una subvención de asistencia para pagos hipotecarios sin interés a los miembros elegibles de sindicatos y a sus padres e hijos.²

¡Llámemme hoy mismo!

Asegúrese de informarme si piensa que es elegible para obtener estos beneficios. Como Asesor de Wells Fargo Home Mortgage, estoy a su disposición para ayudarle a encontrar el financiamiento hipotecario que se ajuste a sus necesidades.

CHRISTINE B DAWSON

Sales Manager

Phone: 516-520-3616

Cell: 516-445-0521

Christine.B.Dawson@wellsfargo.com

UNION PLUS SPECIALIST

NMLSR ID 536805

1. Las personas elegibles pueden recibir la recompensa **My Mortgage Gift**™ de Wells Fargo aproximadamente 6 semanas después del cierre de un nuevo préstamo de compra o refinanciamiento garantizado por una primera hipoteca o una escritura de garantía elegible con Wells Fargo Home Mortgage ("Préstamo Nuevo"), sujeto a calificación, aprobación y cierre, después de que se identifiquen como elegibles. La recompensa **My Mortgage Gift**™ no se encuentra disponible con los programas Wells Fargo **Three-Step Refinance SYSTEM**® ni The Relocation Mortgage Program®, y tampoco está disponible para miembros del equipo de Wells Fargo. Sólo se permite una recompensa **My Mortgage Gift**™ por préstamo elegible ("Préstamo Nuevo"). Esta recompensa no se puede combinar con ninguna otra recompensa, descuento ni reembolso, excepto **yourFirstMortgage**™. Esta recompensa es nula donde esté prohibida, es transferible y está sujeta a cambio o cancelación sin previo aviso. Las recompensas podrían constituir ingresos impositivos. Los impuestos federales, estatales y locales, así como cualquier uso de la recompensa no especificado de otro modo en los Términos y Condiciones (disponibles en wellsfargo.com/nmmterms [en inglés] y estipulados en el momento de la recepción de la recompensa) son responsabilidad exclusiva del beneficiario de **My Mortgage Gift**™.

2. El programa de asistencia para pagos hipotecarios **Union Plus**® se ofrece y se administra a través del Plan de beneficios mutuos de AFL-CIO ("el Plan"), que no está afiliado a Wells Fargo Bank, N.A. Se puede obtener información adicional sobre este programa y los criterios de elegibilidad en www.unionplus.org/assistance (en inglés).

Los préstamos y las líneas de crédito sobre el valor neto de la vivienda no son elegibles para los beneficios de este programa.

Union Plus® es una marca comercial registrada de Union Privilege.

Wells Fargo Home Mortgage tiene un acuerdo de servicios con Union Privilege en el que Union Privilege recibe un beneficio financiero por proporcionar los servicios acordados. Le recomendamos que compare alternativas para asegurarse de que está recibiendo los mejores servicios y las mejores tasas para sus necesidades de financiamiento hipotecario.

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Move closer to your homeownership goal

Take advantage of our free *My Home Roadmap*SM program

A free personalized financial coaching program — just for you! By enrolling in the **My Home Roadmap** program, you'll receive up to four free sessions (an estimated two hours) of personalized financial coaching without any obligation to Wells Fargo.¹



A certified counselor — from an accredited member agency of the National Foundation for Credit Counseling (NFCC) — will work one-on-one with you to design a confidential financial program to fit your specific needs.

Choose from one or both of the following counseling sessions:

- **A budget review and action plan session** — to help you understand your financial situation and create a personalized financial roadmap.
- **A “deep dive” counseling session** — to focus on concerns such as budgeting and saving for a down payment, and managing the costs of homeownership.

You can also choose to receive a series of educational emails from Wells Fargo that will provide valuable information while you're on your road to homeownership.

It's convenient and confidential

My Home Roadmap financial coaching is between you and your counselor, and takes place conveniently by phone. You'll receive personalized attention in a comfortable setting at a time that works for you. Your financial data and personal information will never be disclosed to Wells Fargo or any other third party without your prior consent.²

At Wells Fargo Home Mortgage, we want you to feel confident about the important decision you're making to buy a home. Our home mortgage consultants can help you understand your options, and provide the support you need to smoothly navigate the entire home financing process.



Contact me today for more information on how to enroll in the *My Home Roadmap* program.

CHRISTINE B DAWSON

Home Mortgage Consultant

Cell: 516-445-0521

Christine.B.Dawson@wellsfargo.com

NMLSR ID 536805

1. The **My Home Roadmap**SM service provides up to four sessions (an estimated 2 hours) of free financial coaching with a National Foundation for Credit Counseling (NFCC) certified counselor from a NFCC member organization that will be paid for by Wells Fargo Home Mortgage. At your option, you may purchase additional coaching sessions or services or decide to participate in another NFCC member agency program. Program may change or be discontinued at any time.
2. For billing purposes, Wells Fargo Home Mortgage will receive information about the number of sessions you have with a counselor. This information will not be passed on to your home mortgage consultant.

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Together we'll go far

