

*Access to loans and lending services through your Financial Advisor*

# A smart approach to home financing



Your Financial Advisor understands your entire financial picture and has access to professional Wells Fargo Home Mortgage Consultants, who can help you find home financing options that fit your current situation and complement your overall portfolio strategy.

Together we'll go far





# One of the most important financial decisions you will make

No matter what you're trying to accomplish, things always seem to go better when you're working with someone you know. This holds true when you need help with home financing.

## Your Financial Advisor can help you see the big picture

Your Financial Advisor understands you and your financial objectives and has helped you create a plan for working toward them. Whether your plan will succeed depends in large part on how you manage both sides of your personal balance sheet, which includes not only the assets (stocks, bonds, etc.) but the liabilities (mortgage and other loans) as well. Because he or she understands your entire financial picture, your Financial Advisor is uniquely positioned to help you achieve your goals.

## Get access to one of the nation's top retail mortgage lenders

Your Financial Advisor can refer you to a Wells Fargo Home Mortgage Consultant, who will help assess your home financing needs and find the program that may be right for you. You may be able to get preapproved for a mortgage before you find a home, so you can shop with confidence. Once you've selected the home financing to meet your purchase or refinance needs, your Home Mortgage Consultant will guide you through the application, approval and closing process.

*There are many reasons for being in the home financing market:*

### **Downsizing**

*Getting something smaller may reduce your mortgage payment. How can you use the difference to help you reach your long-term goals?*

### **Upsizing**

*Having room for a growing family to spread out could affect the amount you have available to save for education, retirement and other goals. How can you make sure your investment plan stays on track?*

### **Relocating**

*Moving across town or across the country may be essential to find a job or advance your career. How can you be sure you're working with a lender who fully understands the local market?*

### **Getting away**

*Having a place you own that you can escape to may achieve a goal, but you'll want to ensure it doesn't prevent you from helping send a child or grandchild to college or detract from your ability to enjoy a financially secure retirement. How much can you afford to spend?*

### **Acquiring residential investment property**

*Purchasing rental investment property is a big decision. How can you determine whether it's right for you?*



## It's the extras that make us unique

What sets Wells Fargo Home Mortgage apart is their specialized, exclusive programs, such as:

**PriorityBuyer<sup>®</sup> preapproval.** A letter from Wells Fargo Home Mortgage lets real estate agents and home sellers know you are a serious buyer.<sup>1</sup>

**Wells Fargo Closing Guarantee<sup>SM</sup>.** Wells Fargo Home Mortgage will guarantee to close your loan on or before the closing date stated in your purchase contract or they'll pay your first month's principal-and-interest payment.<sup>2</sup>

**Preferred Payment Plan<sup>SM</sup>.** Wells Fargo Home Mortgage Preferred Payment Plan Options let you schedule automatic withdrawals from the account of your choice using the available alternative (weekly, bi-weekly, semi-monthly or monthly) that matches your payday cycle.

Your Home Mortgage Consultant can provide more information about these programs and others.

<sup>1</sup>A **PriorityBuyer** preapproval is based on our preliminary review of credit information only and is not a commitment to lend. We will be able to offer a loan commitment upon verification of application information, satisfying all underwriting requirements and conditions, and providing an acceptable property, appraisal and title report. Not available on nonconforming products.

<sup>2</sup>Available on all qualified purchase transactions. Other terms and conditions apply. See a Home Mortgage Consultant for details.

### *An alternative for every need*

Your Home Mortgage Consultant will be able to help you select the right type of mortgage from a full range of product options:

#### **Fixed-rate**

The interest rate remains the same during the loan's entire term – regardless of rate changes in the marketplace.

#### **Adjustable-rate**

The interest rate changes at scheduled points to reflect market conditions.

- The initial rate is usually lower than that on a fixed-rate mortgage, making your initial payments lower.
- After the initial period, the rate adjusts at certain times based on a market index, and your monthly payment may fluctuate with each adjustment.

#### **Construction-to-permanent**

Home construction financing plus permanent "end loan" financing.

#### **Jumbo/high value**

Mortgage amounts that are greater than Fannie Mae's or Freddie Mac's maximum (which may vary based on location but are typically mortgages greater than \$417,000).

#### **Refinancing**

A new mortgage with a different rate (and possibly a different term) that replaces an existing loan.



## We're here to help

Finding the right source for home financing means more than getting an attractive rate. By having your Financial Advisor refer you to a Wells Fargo Home Mortgage Consultant, you will be able to work with an individual who will be committed to:

- Helping you find a mortgage option that supports your financial goals
- Helping you enjoy the personal and financial benefits of homeownership
- Providing excellent customer service

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### *Don't forget about children and grandchildren*

*Buying a first home can be intimidating, and you may want to help a child or grandchild through the process. If so, talk with your Financial Advisor for a referral to a Home Mortgage Consultant.*

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To learn more about how a Wells Fargo Home Mortgage Consultant may be able to help with your home financing needs, contact your Financial Advisor today for a referral.

### **Work with a leader in home financing**

Wells Fargo Home Mortgage is ranked as the nation's:

- #1 residential mortgage lender<sup>1</sup>
- #1 lender to homebuyers<sup>2</sup>
- #1 home refinance lender<sup>2</sup>
- #1 lender to buyers of newly constructed homes<sup>3</sup>
- #1 originator of renovation financing

<sup>1</sup>Based on 2009 year-end statistics by Inside Mortgage Finance, Jan. 29, 2010.

<sup>2</sup>Based on 2009 year-end statistics by Inside Mortgage Finance, March 26, 2010.

<sup>3</sup>Based on 2009 year-end MarkeTrac® data.

Lending and other banking services available through the Banking Services Group of Wells Fargo Advisors are offered by banking and non-banking affiliates of Wells Fargo & Company, including, but not limited to, Wells Fargo Bank, N.A., Wells Fargo Home Mortgage, Wells Fargo Home Equity Group and Wells Fargo Equipment Finance, Inc. All loans and lines of credit are subject to credit approval, verification and collateral evaluation. Initial credit decision is subject to your meeting specific underwriting requirements, and final approval will be based upon your satisfying these requirements. Certain restrictions apply. Programs, rates, terms and conditions are subject to change without advance notice. Products are not available in all states.



**Investment and Insurance Products: ► NOT FDIC Insured ► NO Bank Guarantee ► MAY Lose Value**

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