

Reaching your goals with home equity financing



With lower interest rates, longer terms and more flexible payment options than many other types of credit, a home equity account can help you get the financing you need — without refinancing your current mortgage. Some of the many uses for home equity financing include:

- Making home improvements and repairs
- Consolidating high-interest debt
- Paying education costs
- Financing major purchases or life events, such as a wedding
- Meeting unexpected large expenses

Types of home equity financing

Lines of credit. A home equity line of credit provides ongoing access to available funds. A line of credit is well-suited for financing home improvements or paying higher-education expenses.

Loans. With a home equity loan, you receive the loan amount in a lump sum. A loan can be useful for financing a major purchase or consolidating high-interest debt.

Additional benefits of home equity financing

- Potentially tax-deductible interest*
- Easy access to your home equity line of credit with the *Enhance Access*® Visa® credit card, access checks or *Wells Fargo Online*® banking†
- Online account management
- Payment options to fit your needs

Call your Financial Advisor today to learn more.

*Please consult your tax advisor or CPA for information specific to your situation.

†The Enhanced Access Visa credit card is not available in New York or Texas.

Together we'll go far



Making home even more comfortable



Debbie and Rich need help financing repairs and improvements to their home. They need a source of funds to pay for ongoing expenses throughout the different phases of each project.

With a home equity line of credit, they can:

- Access available funds to pay expenses over time
- Convert their outstanding line balance from a variable rate to a fixed rate advance
- Convert all or a portion of the outstanding line balance into a fixed rate for predictable monthly payments
- Benefit from interest that may be tax-deductible*

Making life simpler



Rick and Sally have some high-interest-rate credit cards with outstanding balances. They would like to pay all of them off and consolidate their debt into an account with a potentially lower rate and interest that may be tax-deductible.*

With a home equity loan, they can get:

- The full loan amount up front
- A fixed interest rate
- A fixed monthly payment
- A predictable payoff schedule
- The benefit from interest that may be tax-deductible*

**Consult your tax advisor regarding deductibility of interest.*

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