

# Looking to buy or refinance a home?

Through the **Corporate Mortgage Benefit Program**, we'll help you find financing that meets your needs and supports your homeownership goals. And best of all, we've teamed up with Columbia University, so you can take advantage of special home financing benefits.



## Explore your options

Whether you want to buy or refinance a home, you'll find competitive rates and fees on a variety of loans and programs:

- A wide variety of jumbo fixed-rate and adjustable-rate terms.
- Recast option — With no transaction fee, you can lower your monthly payment without refinancing by “recasting” your loan after making a large principal payment. You will have lower monthly mortgage payment, but may pay more interest over the full mortgage term than you would by making a principal reduction without using the recast option.
- Plus, we have special loan options available if you're thinking about building a new home or making home improvements.

## Get dedicated support

As an experienced Private Mortgage Banker who knows your local area, I can provide you with one-on-one guidance and can assist you throughout the entire home financing process.

## Enjoy convenient tools and resources

- Prepare to buy a home and learn about the home financing process by watching online educational videos and using shopping tools and calculators found on my website.
- After you apply, check your loan's progress from a computer, smartphone, or tablet with **yourLoanTracker**<sup>SM</sup>. Ask me if your loan is available with **yourLoanTracker** features.
- Manage your mortgage and other Wells Fargo accounts in one place with **Wells Fargo Online**<sup>®</sup>.

## Receive an award

When you finance your home through the **Corporate Mortgage Benefit Program**, you'll receive instructions on how to redeem a **My Mortgage Gift**<sup>SM</sup> award after closing. Select a gift item or an award card for use at participating retailers — a \$500 value when buying a home, or a \$300 value when refinancing your home. Be sure to mention code DMCCORP.<sup>2</sup>

## Call me today!

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1. Buyers will have a lower monthly mortgage payment, but they may pay more interest over the full mortgage term than they would by making a principal reduction without using the recast option. Certain requirements must be met which will be explained to the buyer at the time he/she requests a recast. Consult with a Private Mortgage Banker for more details.

2. Eligible individuals can receive the Wells Fargo **My Mortgage Gift**<sup>SM</sup> 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**<sup>SM</sup> award is not available with The **Relocation Mortgage Program**<sup>®</sup> 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**<sup>SM</sup>. 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 wells Fargo.com/mortgage/terms and provided at receipt of award) are the sole responsibility of the **My Mortgage Gift**<sup>SM</sup> recipient. 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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