

WELLS
FARGOHOME
MORTGAGE

The Next Stage®

You Can Reach Your Homeownership Goal Now

The Home OpportunitiesSM Program Has Solutions For First-time Homebuyers



Begin to build wealth and attain financial security by purchasing your own home. With our Home OpportunitiesSM program, Wells Fargo Home Mortgage makes it easier for first-time buyers to enjoy the financial and personal benefits of homeownership.

Ask about a special
Closing Cost Discount of
\$100 or more!
(Excludes FHA Loans)¹

Features include:

- Low- and no- down payment options
- Flexible qualifying guidelines and credit terms
- Enhanced affordability
- Downpayment Assistance Programs

Call or visit your local branch to find out how Wells Fargo Home Opportunitites can help you!

Lisa Foster
Branch Manager
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1-877-778-5744



As *Founding Sponsor*, Wells Fargo Home Mortgage has teamed up with #1 bestselling author and financial coach David Bach for **The Great American Homeowner ChallengeTM** with a three-year goal of inspiring 10 million Americans to buy their first home, second home or investment property.

1. Borrowers are eligible for a credit against closing costs or a closing cost discount after closing on any new purchase or refinance, secured by a first mortgage or deed of trust with Wells Fargo Home Mortgage ("New Loan"), subject to qualification, approval and closing. This discount is not available on FHA loans. This discount is transferable, subject to the terms herein, and valid until 1/31/07. This discount is void where prohibited. This discount is not a commitment to waive any term or condition of the New Loan or make any New Loan. Only one discount is permitted per New Loan. Loan amount at application: \$0-\$99,999, Closing Cost Discount of \$100; \$100,000 - \$149,999 Closing Cost Discount of \$200.00; \$150,000 and above Closing Cost Discount of \$300.00.

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