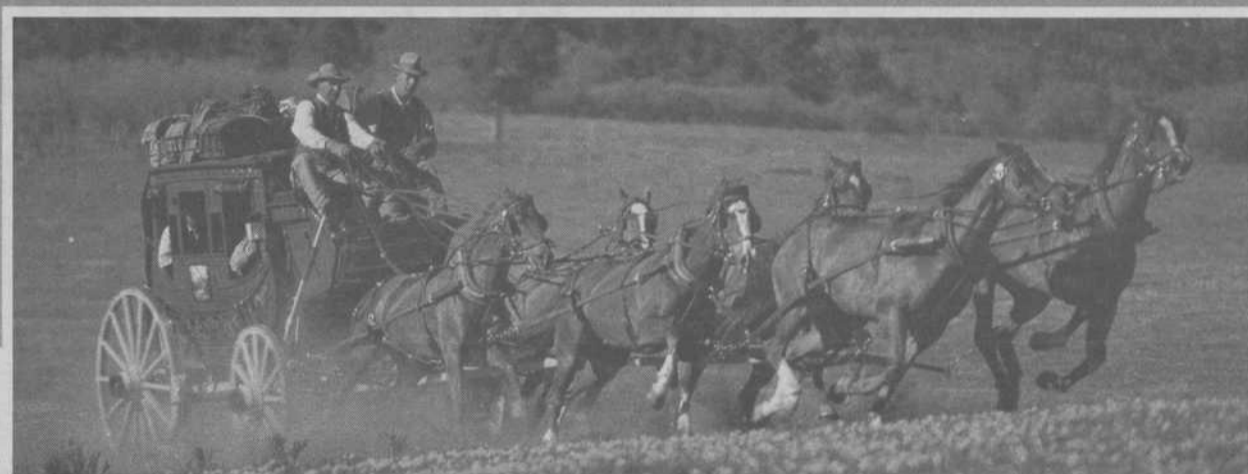


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As *Founding Sponsor*, Wells Fargo Home Mortgage has teamed up with #1 bestselling author and financial coach David Bach for **The Great American Homeowner ChallengeTM** with a three-year goal of inspiring 10 million Americans to buy their first home,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