



Are You a National Education Association Member?

Take Advantage of the NEA Home Financing Program®

Whether you are buying your first home or refinancing your current one, the **NEA Home Financing Program®**, provided by Wells Fargo Home Mortgage, can help you find a loan to meet your current home financing needs. You'll get the kind of excellent service that you would expect along with other benefits including:

Competitive Interest Rates and Fees

Variety of Home Financing Options

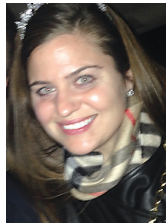
- Purchase or refinance loans
- Low down payment options for qualified borrowers
- First-time homebuyer programs
- Government and Conventional loans
- Renovation and new construction loans
- Second home and investment property financing
- Home equity loans and lines of credit

NEA Member Bonus

- Receive a \$500 award card through **My Mortgage GiftSM** program when you close your purchase or refinance loan with Wells Fargo Home Mortgage¹

WE PROVIDE GREAT HOME FINANCING BENEFITS TO FAMILY MEMBERS OF THE NEA.

NEA family members are also eligible to participate in the **NEA Home Financing Program** and receive NEA promotions such as the \$500 reward card. Be sure to identify yourself as a NEA family member when purchasing or refinancing a home with Wells Fargo Home Mortgage.



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1. Eligible individuals can receive the Wells Fargo **My Mortgage GiftSM** promotion approximately 6 weeks after closing on a new purchase or refinance loan secured by a first mortgage or deed of trust with Wells Fargo Home Mortgage, subject to qualification, approval and closing, when identifying themselves as eligible. The **My Mortgage GiftSM** promotion is not available with any Wells Fargo **Three-Step Refinance SYSTEMSM** program, **The Relocation Mortgage ProgramSM** or the HOME program. Only one award permitted per new loan. This promotion cannot be combined with any other promotion, discount or rebate. This promotion is void where prohibited, transferable, and subject to change or cancellation with no prior notice. Gifts may constitute taxable income. Federal, state and local taxes, and any use of the gift not otherwise specified in the Terms and Conditions provided at receipt of gift are the sole responsibility of the **My Mortgage GiftSM** recipient. Please see Terms and Conditions document for more information. 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. ©2013 Wells Fargo Bank, N.A. All rights reserved. NMLSR ID 399801.

