



Union Plus® Mortgage program - with financing provided by Wells Fargo Home Mortgage

Home financing benefits designed with union families in mind

If any of your buyers are active or retired union members, or their parents or children, they may be eligible for exclusive home financing benefits through the **Union Plus® Mortgage program** (for participating unions).

Talk to me – and find out how a **Union Plus® Mortgage**, provided by Wells Fargo Home Mortgage, may benefit your customers.



Look into the benefits of the **Union Plus® Mortgage program**

Whether your customers are buying or refinancing a home, this program can help them reach their homeownership goals — with valuable programs and tools, a wide range of financing options, and the following exclusive benefits:

- **\$500 award card** — when members buy or refinance with Wells Fargo Home Mortgage we will send them a **\$500 My Mortgage GiftSM** award card, for use at participating retailers.
- **Mortgage assistance** — an interest-free loan or grant if they become unemployed, disabled, locked out or are on strike.
- **\$500 First-Time Home Award** — eligible first-time buyers have an opportunity to earn the award from **Union Plus**.

Call me today!

I'm a **Union Plus** Mortgage specialist with Wells Fargo Home Mortgage — and I'm here to help you and your buyers with home financing that meets their needs.

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1. Eligible individuals can receive the Wells Fargo **My Mortgage GiftSM** promotion in the amount of \$500.00 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 under the **Union Plus** Mortgage program. The **My Mortgage GiftSM** promotion is not available with any Wells Fargo **Three-Step Refinance SYSTEM®** 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.

2. The **Union Plus®** Mortgage Assistance Program is provided and administered through the AFL-CIO Mutual Benefit Plan ("The Plan"), which is not affiliated with Wells Fargo Bank, N.A. Additional information about this program and eligibility criteria can be obtained at www.unionplus.org/assistance. Mortgage holders will receive a Summary Plan Description with more details after closing. Certain administrative responsibilities for the Plan have been delegated to Union Privilege, a non-profit organization established to create and oversee member benefit programs for working families. This information is for real estate professionals only and is not intended for distribution to consumers or other third parties.

Union Plus® is a registered trademark of Union Privilege.

