



## Home financing options for union families

If you're looking to buy or refinance a home, let's connect. Your Wells Fargo team, together with Union Plus, is ready to provide home financing support and benefits to active and retired members of participating unions. Spouses (or domestic partners), parents, and children of union members are also eligible.

### We're here for you

We'll listen to your needs and goals to help you compare loan features and connect you to the right loan options for your situation.

### Your special benefit

Verified members of eligible labor unions and their qualifying family members, who finance a home with Wells Fargo and mention their eligibility will receive a My Mortgage Gift<sup>SM</sup> award after closing - a \$500 value when buying a home or a \$300 value when refinancing.<sup>1</sup>

### Let's connect

I'm here to help you find the home financing that's right for you.

### Mortgage payment assistance provided by Union Plus

In the event you experience an unexpected loss of income, **Union Plus** provides an interest-free mortgage assistance loan or grant to eligible union members and their parents and children.<sup>2</sup>

### Veteran's grant

Union member veterans, who close on a primary home purchase through the program, may qualify for a \$1,000 Veteran's Grant from Union Plus. Terms and restrictions apply.<sup>2</sup> Learn more at [unionplus.org/veteransgrant](http://unionplus.org/veteransgrant).



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1. Eligible individuals will be sent redemption instructions for the My Mortgage Gift<sup>SM</sup> award approximately 2 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. The My Mortgage Gift award is not available with The Relocation Mortgage Program<sup>SM</sup> or with any Wells Fargo employee mortgage offer. 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 as described in the Terms and Conditions. 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 [wellsfargo.com/mymortgage/terms](http://wellsfargo.com/mymortgage/terms) and provided at receipt of award) are the sole responsibility of the My Mortgage Gift recipient.

2. The Union Plus<sup>®</sup> Mortgage Assistance Program and Veteran's Grant are 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 The Union Plus<sup>®</sup> Mortgage Assistance Program and eligibility criteria can be obtained at [unionplus.org/mortgageassistance](http://unionplus.org/mortgageassistance). Additional information about The Union Plus<sup>®</sup> Veteran's Grant and eligibility criteria can be obtained at [unionplus.org/veteransgrant](http://unionplus.org/veteransgrant).

Union Plus<sup>®</sup> is a registered trademark of Union Privilege.

Wells Fargo Home Mortgage has a services agreement with Union Privilege in which Union Privilege receives a financial benefit for providing agreed-upon services. Wells Fargo Home Mortgage encourages you to shop around to ensure you receive the services and loan terms that fit your home financing needs.

Home equity financing does not qualify for the benefits of this program.

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