

Meeting your home financing needs

If you're looking to buy or refinance a home, your Wells Fargo team, together with Union Plus, is ready to help eligible union members and their families, including:

- Active and retired union members of participating unions
- Spouses (or domestic partners), parents, and children of those active or retired union members

Helping union families every step of the way

Making it personal

You'll have dedicated support from a knowledgeable Wells Fargo Home Mortgage consultant.

Getting prepared

Explore our online tools and resources to:

- Learn about the home financing process and responsibilities of homeownership through interactive online programs like My FirstHome®.
- Compare different loan features, interest rates, monthly payments, closing costs, and more.

Keeping to your budget

Shop confidently for a new home with a reliable preapproval, and count on our competitive rates and fees.

Finding the loan that's right for you

Talk to your home mortgage consultant about low down payment options, including FHA loans, VA loans, and a 3% down payment option on a fixed-rate loan. Keep in mind, with a low down payment, mortgage insurance will be required and will increase the cost of the loan and the monthly payment.

Simplifying your application

See how our simplified and secure online mortgage application lets you upload documents quickly from your computer or mobile device.¹

My Mortgage GiftSM - your special benefit

When you finance your home with Wells Fargo and mention your eligibility, you'll receive a My Mortgage Gift award after closing - a \$500 value for buying a home or a \$300 value when refinancing.¹

Don't forget that to receive your My Mortgage gift award, you must mention the program and identify yourself as an eligible member of your union during the loan process.

Let's connect

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

1. Eligible individuals will be sent redemption instructions for the My Mortgage GiftSM 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 ProgramSM 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 and provided at receipt of award) are the sole responsibility of the My Mortgage Gift recipient.

