



## Take Advantage of Low Rates with the NEA Home Financing Program

*Now May Be the Right Time to Purchase a Home or Refinance!*

The **NEA Home Financing Program**<sup>®</sup>, through Wells Fargo Home Mortgage, provides competitive rates and offers a wide range of home financing options, including loans for primary residences, investment, and vacation or second homes. Plus, the program comes with the full support and advocacy of your Association!

NEA members **and their families**<sup>1</sup> are eligible to participate and enjoy these NEA Home Financing Program features:

- Competitive rates and fees
- Choice of low down payment options for qualified borrowers
- NEA Member Bonus—receive a \$500 award card through My Mortgage Gift<sup>SM</sup> program<sup>2</sup> when you close your purchase or refinance loan with Wells Fargo Home Mortgage (also available to families of NEA members)

### Don't miss this great opportunity!

Join the thousands of your NEA colleagues who already participate in the NEA Home Financing Program by contacting a home mortgage consultant. Call **1-866-327-6385** toll-free or visit [www.neamb.com/hfp](http://www.neamb.com/hfp) today!

<sup>1</sup> The NEA Home Financing Program has been developed for NEA members and their families. (Parents, spouse or domestic partner, and children are eligible family members.)

<sup>2</sup> Eligible individuals can receive the Wells Fargo **My Mortgage Gift**<sup>SM</sup> 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. The **My Mortgage Gift**<sup>SM</sup> promotion is not available with any Wells Fargo **Three-Step Refinance SYSTEM**<sup>®</sup> program, **The Relocation Mortgage Program**<sup>SM</sup> or the **Wells Fargo Team Member Mortgage 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 Gift**<sup>SM</sup> recipient. Please see Terms and Conditions document for more information.

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FINANCE



INSURANCE



DISCOUNTS



TRAVEL



PROFESSIONAL