## *"UNION PLUS MORTGAGE OFFERED A BENEFIT I WAS LOOKING FOR..."*



**I've been on strike before,** and during the recession I was laid off for seven or eight months, so I know what that's like. Union Plus Mortgage offered a benefit I was looking for — the mortgage protection program they offered in the event of unemployment, strike or lockout.

We also received the \$500 First-Time Home Award, and oh my, I just love the new house. It's the perfect home for us. It has so much more space than our old apartment. And it has a big backyard where we can let the kids run and have fun!

- Maurice Sykes, UAW Local 2209, Fort Wayne, IN

*In addition to home financing benefits,* Union Plus helps working families save every day with a wide range of benefits and services:

- College scholarships
- Financial services
- Travel & recreational discounts
- And much more

**OVER FORTY UNION PLUS DISCOUNTS** and services are offered exclusively to union members and their families. Be sure to visit **UnionPlus.org**, because new programs are added often!

For more information about Union Plus Mortgage, and how its unique features can benefit your family, visit

# UnionPlus.org/Mortgage or call, **1-800-848-6466**

Monday - Friday: 7 a.m. to 9 p.m. CST Saturday: 8 a.m. to 4:30 p.m. CST

Union Plus Mortgage with financing provided by Wells Fargo Home Mortgage



Union Privilege 1100 First Street, NE, Suite 850 Washington, DC 20002 **UnionPlus.org** 



Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. NMLSR ID 399801

#### MORTBRO-L0913



#### Union Printed in the U.S.A.

#### MORTGAGES



# Home mortgages with unique benefits for union families





## FOR UNION MEMBERS AND THEIR FAMILIES<sup>1</sup>

If you're union, we have a mortgage that others only dream about. Whether you're looking to buy your first home, your next home or refinance your current one we are committed to helping you achieve your homeownership goals with a wide range of financing options provided by Wells Fargo Home Mortgage.

Over 200,000 union members have already purchased or refinanced their homes with Union Plus Mortgage a mortgage that is truly unique in the industry with protections never before available.

#### **EXCLUSIVE MORTGAGE PROTECTION BENEFITS**

Gain peace of mind if you experience an unexpected loss of income. An interest-free assistance loan or grant may help if you become unemployed, disabled, locked out, or are on strike. *AND* the first \$1,000 of the assistance loan does not need to be repaid. It's called the *Mortgage Assistance Program.*<sup>2</sup>



This unique feature *has provided more than \$9.5 million* to help members keep their home loans current.

#### \$500 AWARD CARD

As a way to say *welcome to your new home*, you will receive a \$500 My Mortgage Gift<sup>sM</sup> award card from Wells Fargo Home Mortgage after closing on your loan.<sup>3</sup> Buy something special for your new home at hundreds of participating merchants.

#### \$500 FIRST-TIME HOME AWARD

After settling into a new home, first-time homebuyers who are union members may earn a *\$500 Union Plus First-Time Home Award*. For the details, go to *UnionPlus.org/Mortgage*.

#### HOMEBUYING CAN SEEM COMPLICATED. WE CAN HELP!

We can help you prepare for homeownership with educational programs, online tools, and knowledgeable mortgage professionals available to help you every step of the way.

#### WHEN YOU COMPARE MORTGAGES, THERE IS ONE CLEAR WINNER! UNION PLUS OTHERS Competitive rates \$500 First-Time Home Award

| \$500 award card            |  |
|-----------------------------|--|
| Mortgage Assistance Program |  |
| U.Sbased customer service   |  |

#### WE CAN HELP YOUR FAMILY TOO

Want to help your children buy a home? Union Plus Mortgage can help. The program is available to active and retired members and their parents and children.

#### IF YOU'RE READY, WE ARE TOO!

Union Plus and our lender Wells Fargo Home Mortgage make it as easy as possible for you to begin exploring the homebuying process. To learn more, go to *UnionPlus.org/Mortgage* to find a local Wells Fargo Home Mortgage consultant and a branch near you. They're ready to answer questions and to help you determine your next steps toward homeownership.

## UnionPlus.org/Mortgage

Visit our web site for complete details, or visit a Wells Fargo Home Mortgage consultant near you, or call **1-800-848-6466** Monday - Friday: 7 a.m. to 9 p.m. CST Saturday: 8 a.m. to 4:30 p.m. CST

- <sup>2</sup> Eligibility for the Mortgage Assistance Program begins one year after you obtain a Union Plus Mortgage.
- <sup>3</sup> Eligible individuals can receive the Wells Fargo My Mortgage Gift<sup>SM</sup> promotion after closing on a new purchase or refinance loans secured by a first mortgage with Wells Fargo Home Mortgage. The promotion is not available with all mortgage loan products. This promotion is void where prohibited and subject to change or cancellation with no prior notice. Please see website for more information.

<sup>&</sup>lt;sup>1</sup> Active and retired union members, their parents and children are eligible for the Union Plus Mortgage program.