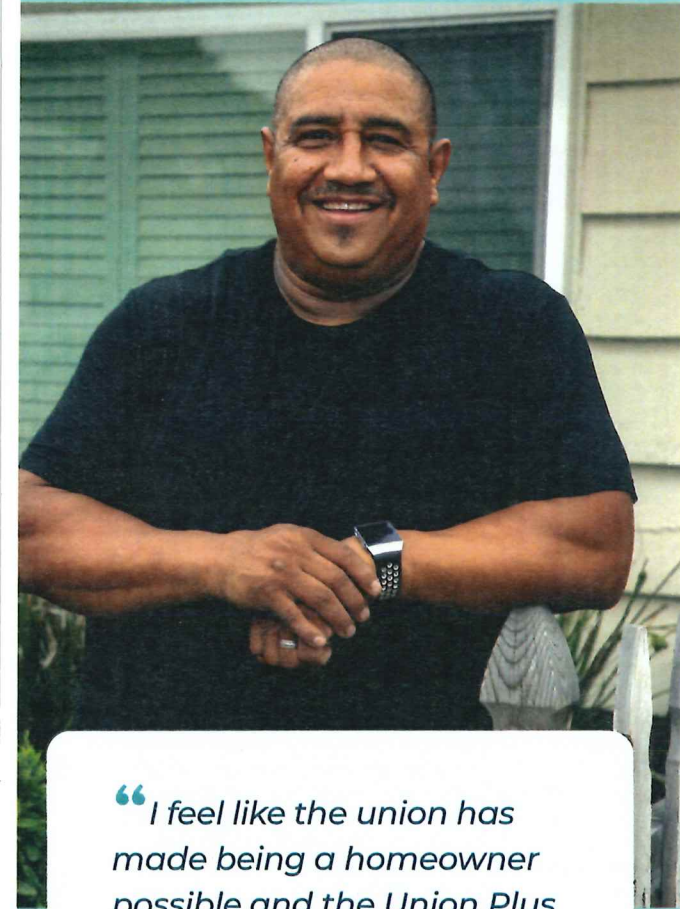


**It's great to be a union
homeowner**



“I feel like the union has made being a homeowner possible and the Union Plus Mortgage Program is just another way I feel taken care of.”

— Johnny Montez,
LIUNA

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

unionplus.org/mortgage

or call

1-800-848-6466

Monday - Friday: 7 a.m. to 8 p.m. CST

Saturday: 8 a.m. to 6 p.m. CST

Union Plus Mortgage with financing provided by Wells Fargo Home Mortgage

**WELLS
FARGO**

Home Mortgage



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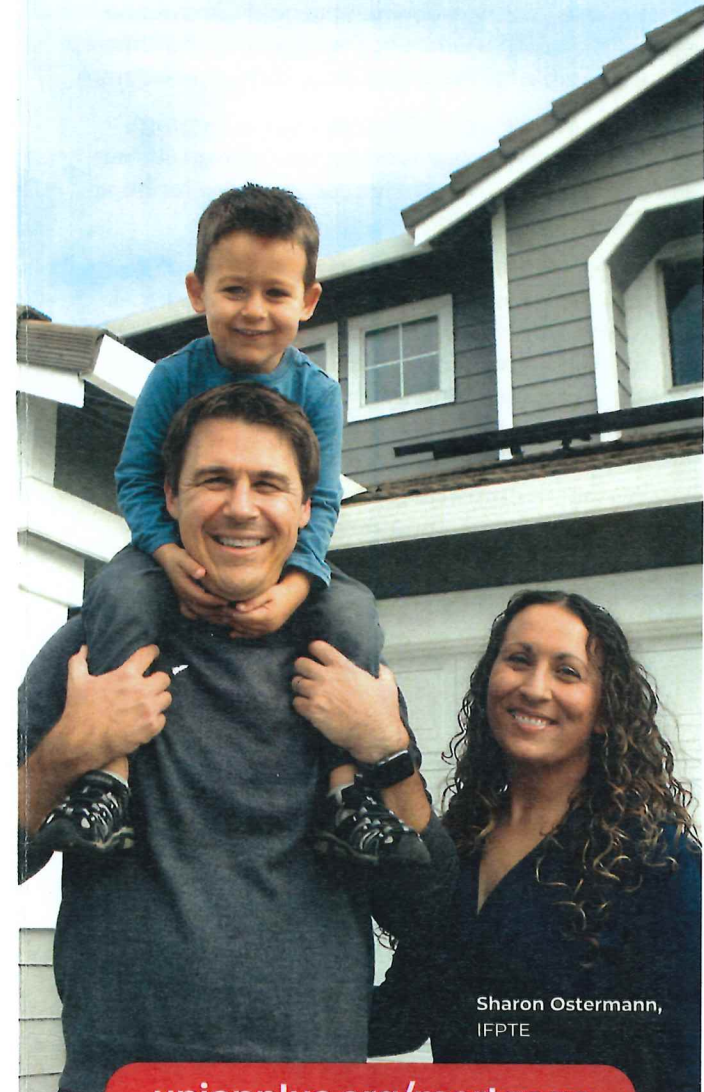
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MORTGAGES


UNIONPLUS

**Home mortgages
with special benefits
for union families**



Sharon Ostermann,
IFPTE

unionplus.org/mortgage

With protections and benefits you can't find anywhere else



For union members and their families

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. Active and retired union members, their parents and children are eligible for the Union Plus Mortgage Program.

Through the Union Plus Mortgage Program, with financing provided by Wells Fargo Home Mortgage, you'll have access to a wide range of financing options.

Over 334,000 union members have already purchased or refinanced their homes with Union Plus Mortgage — a mortgage that is truly special in the industry with unique protections for mortgage holders.

Tools and resources

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.



Michelle Bell,
SAG-AFTRA

Special benefits

When you compare mortgages, there is one clear winner!

	Union Plus with WFHM	Others
Competitive rates	●	●
My Mortgage Gift SM Award	●	
\$1,000 Veteran's Grant	●	
Mortgage Assistance Program	●	
U.S.-based customer service	●	

Receive an award card

As a way to say welcome to your new home, you will receive a My Mortgage GiftSM award from Wells Fargo Home Mortgage after closing on your loan: \$500 for buying a home, or \$300 for refinancing your home.¹ As a verified union member, you will need to identify yourself as eligible to receive the My Mortgage Gift award.

Our thanks to veterans

Union members, who are veterans (as defined by the U. S. Census Bureau) of the United States Armed Forces; and use the program to purchase or refinance a primary residence can apply for a \$1,000 Veteran's Grant from Union Plus.²

Help during tough times

If you experience an unexpected loss of income, the program has built-in protections. Union Plus Mortgage Assistance has provided more than \$12.8 million in interest-free loans and grants to help members make their mortgage payments when unemployed, disabled, locked out or on strike.²

We can help your family too

The program is available to active and retired members and their parents and children.

If you're ready, we are too!

Visit our website 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 8 p.m. CST
Saturday: 8 a.m. to 6 p.m. CST

unionplus.org/mortgage

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 GiftSM award is not available in combination with any Wells Fargo employee mortgage offer. Only one My Mortgage GiftSM 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, not 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 GiftSM recipient.

² The Union PlusSM 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 PlusSM Mortgage Assistance Program and eligibility criteria can be obtained at unionplus.org/mortgageassistance. Additional information about The Union PlusSM Veteran's Grant and eligibility criteria can be obtained at unionplus.org/veteransgrant. Terms and restrictions apply. Grants valued at \$600 or more may be considered taxable income by the Internal Revenue Service. Therefore, a Form 1099-MISC tax reporting form will be issued by Union Plus to each recipient of a grant valued at \$600 or more.

If you are a service member on active duty, an eligible spouse, partner, or dependent, or currently receiving SCRA benefits, please consult with your legal advisor prior to seeking a refinance of your existing mortgage loan. In some cases, a refinance may impact your eligibility for benefits under the Servicemembers Civil Relief Act or applicable state law. Union PlusSM is a registered trademark of Union Privilege.