

# NEA Home Financing Program<sup>®</sup>

## Developed Exclusively For NEA Members

The **NEA Home Financing Program<sup>®</sup>**, provided exclusively by Wells Fargo Home Mortgage, offers NEA members and their families competitive rates, exceptional service and a wide array of options:

- Buy, build or refinance
- Financing for vacation and investment properties
- First time homebuyer programs
- Low down-payment programs
- Solutions for members with less-than-perfect credit
- Reverse mortgages for senior homeowners<sup>1</sup>
- Home equity loans and lines of credit<sup>2</sup>
- Competitive programs that will work for you

### \$200 NEA Member Closing Cost Rebate

Receive a \$200 closing cost rebate (excludes FHA loans) when you close a new mortgage or refinance with Wells Fargo Home Mortgage.<sup>3</sup>

### Community Sharing<sup>SM</sup> Program for NEA Members

We'll also make a \$150 contribution<sup>4</sup> to the non-profit organization or 501(c)3 qualified charity of your choice after you close on a new purchase or refinance loan. With the **Community Sharing<sup>SM</sup>** program, charity really does begin at home!



Call today for help with achieving your home financing goals with ease!

#### Blain Lege

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NEA HOME FINANCING PROGRAM<sup>®</sup> ... MAKE HOMEOWNERSHIP YOUR FUTURE.

**1.** Must be at least 62 years of age. Call for more detailed program information. **2.** Home equity loans and lines of credit are available through Wells Fargo Home Equity Group, a division of Wells Fargo Bank, N.A. **3.** Borrowers are eligible for a closing cost rebate after closing on any new purchase or refinance, secured by a first mortgage or deed of trust, closed through the **NEA Home Financing Program<sup>®</sup>** provided by Wells Fargo Home Mortgage (New Loan), on or after September 1, 2007, subject to qualification, approval and closing. Rebate may not exceed your out-of-pocket costs. This rebate is not available on home equity loans and lines of credit, FHA mortgage loans, assumption or modification loans, loans originated through brokers, joint ventures or other third parties, and cannot be combined with any other offer or discount. This rebate must be mentioned at the time of application, and all eligibility requirements are met no later than two days prior to your New Loan closing date. Only one rebate permitted per New Loan. This rebate is void where prohibited, and is transferable, subject to program availability. **4.** \$150 Community Sharing program must be initiated at time of loan application. The recipient organization must have status under 501(c) 3 of the Internal Revenue Code. Restrictions may apply. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2007 Wells Fargo Bank, N.A. All Rights Reserved. #104005 4/08