

Unique opportunities to refinance

Today's mortgage rates remain at historically low levels, providing opportunities for eligible homeowners to lower their monthly mortgage payments by refinancing. Wells Fargo Home Mortgage and **The Employee Mortgage Program**[®] now have new programs that can help eligible customers who were previously unable to qualify for refinancing.

What new programs are available?

Home Affordable Refinance Program

This program can help homeowners who are current on their mortgage payments and whose home's value has declined. It provides an opportunity to refinance to a more stable fixed-rate mortgage and make full principal and interest payments each month.

Home Affordable Modification Program

This program can help homeowners who are delinquent, or struggling to keep current on their mortgage payments due to circumstances such as a loss of income, a significant increase in expenses, or an interest rate that will reset to an unaffordable level.

Today, both programs require that the mortgage be owned by Fannie Mae or Freddie Mac, but the guidelines may be expanded to include additional investor groups in the future. To determine if your loan is held or guaranteed by one of these agencies, contact Fannie Mae or Freddie Mac:

- Fannie Mae, 1-800-7FANNIE (8am to 8pm EST)
<http://www.fanniemae.com/homeaffordable>
- Freddie Mac, 1-800-FREDDIE (8am to 8pm EST)
<http://www.freddiemac.com/avoidforeclosure>

Take advantage of today's low rates and new refinance programs.

The Employee Mortgage Program[®]
1-800-821-9202

For additional information on the *Making Home Affordable Program*, visit wellsfargo.com/homeassist.

Wells Fargo stands ready to help

Rely on the resources of the nation's #1 refinance lender.¹ We'll work hard to understand your specific situation, help you explore all of the refinance programs available, and explain your options—so you can make informed decisions.

With a **Home Affordable Program**, or one of the many other refinance options we have, you may be able to:

- Reduce your monthly mortgage payment
- Lower your interest rate
- Feel more comfortable with your home financing



1. Based on 2008 yearend statistics by *Inside Mortgage Finance* 3/20/09. Information is accurate as of date of printing and is subject to change without notice. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2009 Wells Fargo Bank, N.A. All rights reserved.
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Together we'll go far

