

Dear Team National Customer,

Welcome to another fantastic Team National benefit and thank you for a chance to earn your business.

Wells Fargo has over 4,500 home loan combinations and we would like to examine your situation to determine which programs would serve your financial and investment goals the best. Many people who originally think they want a standard mortgage often choose one of our hybrid mortgages that could potentially save them thousands of dollars over the years.

We understand that you may only want to know current interest rates. We also understand your hesitation in completing information just to find out what those rates may be. However, if you read on, we believe you will begin to understand why we need the information in order to assure you the BEST SERVICE. We will (at no charge) determine how much loan you will qualify for and what programs may be available to suite your needs best.

IMPORTANT: YOU MUST USE THE SPECIFIC WELLS FARGO BRANCH AT THE FOLLOWING ADDRESS AND/OR FAX NUMBER TO ACCESS YOUR TEAM NATIONAL DISCOUNT. No other Wells Fargo office can provide your Team National benefit. Please download the application from the website (*bign.com*), print, complete the information and send to: Attn. Team National Division, Wells Fargo Home Mortgage, M5077-011, 1131 N Kingshighway St. Cape Girardeau, MO 63701 Or you may fax to 866-590-8925. NOTE: If you have difficulty opening this file or downloading the file, please provide us with your address or a fax number and we will be happy to provide an application via that method.

WHY ALL INTEREST RATES AREN'T THE SAME: Since Wells Fargo is the largest home lender in the nation, we usually have rates equal to or less than what you will find locally. Making sure you compare "apples to apples" is our most important job. We are here to save you money. If you are comparing a rate quoted by a broker, please make sure you have a "Good Faith Estimate" from them, which includes closing costs and any brokerage fees. (We don't charge brokerage fees.) Many times a broker will quote a low rate and they are using high closing costs to "buy the rate down". That's fine if it's what you want, we just want to make sure you have a chance to examine the difference and make that decision for yourself. It should not be dictated to you by a bank or a broker. If you choose to buy the rate down, we can do that, too! This is a very important financial decision and you deserve to know every angle available. That's why Wells has designed some programs that no other lender in the nation has. We know every situation is different and we treat it as such.

Much like a Doctor, we need to know your "symptoms" (your personal situation) before we can prescribe a "cure" (the right mortgage product). Many companies will "prescribe a loan" that looks good and is very profitable for them, but is not the best for you!

We are happy to assist you with any of the following:

LOAN PRE-APPROVAL: Learn how much money you qualify for to purchase a home. We are happy to assist you with becoming a CASH BUYER! Your offer for a new home always looks better if you can state that you are Pre-Approved! A pre-approval is also a very beneficial negotiation tool for your Real Estate Agent. We have 100% loan programs available for qualified borrowers!

PURCHASE OF A NEW HOME: Every day we work with buyers and Realtors all across the country to get their loans closed on time. We work with your local closing companies to insure a smooth, timely transaction! 100% loan programs are available for qualified borrowers! Also, Wells Fargo is one of the largest lenders for first time home buyers!

REFINANCE: Let us save you money by refinancing your existing home. Refinance into a lower interest rate to lower your monthly payment or tap into the equity in your home for cash to remodel, consolidate debt, purchase a vehicle, pay for college, etc.

HOME EQUITY LOANS: . *At this time, no Team National benefit is available for equity loans*, however, Wells Fargo has a great equity division and we are happy to assist you with selecting the program right for you. We offer a wide variety of equity products up to 100% of your home's value. Some programs have interest only options and varying terms and rates. Use the same application for these programs, but mark "EQUITY LOAN NEEDED" at the top of the application

LESS THAN PERFECT CREDIT: If you have had some credit blemishes in the past, we may be able to help you purchase a new home or refinance your existing home. We even have 100% loan programs available.

JUMBO LOANS OVER \$333,700: We have special programs for Jumbo loans including interest only loans!

WHAT IS YOUR BENEFIT?

As A Team National Customer, you will receive a benefit of \$300 closing cost credit or a free appraisal (up to the \$300 limit). Also, you will receive an additional \$200 in Big N Bucks several days after closing. That's a \$500 benefit as a Team National Customer! Wells Fargo has a discounted agreement with over ½ of the Fortune 100 companies in the US. That is the same type of agreement that Team National negotiated for you! *Note: This benefit is only available on 1st mortgages (not 2nds or equity loans) and is only available through the National Financial Team. **No other Wells Fargo location will be able to provide the benefit.***

As a part of the Team National agreement, the first step for you is to fill out the application. This is a streamlined process which allows us to continue providing a reduced cost to you. By doing a little of the work upfront, you will reap the savings that you deserve as a member of a world class company such as Team National.

Here are the steps to follow:

1. **Download and Print the Application from Team National's website (bign.com). NOTE: If you have difficulty opening this file or downloading the file, please email us with your address or a fax number and we will be happy to provide an application via that method.**
2. **Fill Out the Application.** It is very important that you fill out the application completely! We need ALL AREAS FILLED IN. Wells Fargo has a very sophisticated computer system, capable of providing automated loan decisions. However, incomplete information will prevent a decision and slow your loan process. It is not necessary to send documentation or money upfront, but you may want to be prepared to send the information upon request. If you have a unique situation simply explain it on a separate sheet of paper and send along with your application.
3. **Fax, Mail or Email your information to us.**

Fax to: 866-590-8925.

**Mail to: Team National Division
Wells Fargo Home Mortgage
M5077-011
1131 N Kingshighway St.
Cape Girardeau, MO 63701**

That's it! We'll review your application and call you to discuss programs that may work for you. Thank you for the opportunity to work toward earning your business and saving you money!

Sincerely,

Your Wells Fargo Home Mortgage Team | Team National Division

INFORMATION SUPPLEMENT

Please return this page along with your completed Loan Application and signed Consent for Credit Check. It's important that ALL information be completed as this determines programs and interest rates.

Team National ID#: _____

IMD or Customer Name: _____

Address, City, State, Zip: _____

Phones: (Home): _____ (Other): _____

Benefits Package Owned: Premium Standard

If you are not the IMD or Customer, what is your relationship? _____

Your Name: _____

Your E-Mail Address: _____

May we contact you at work? Yes No If "No", when is the best time to call? _____

Be prepared to send copies of the following upon request:

Most Recent Two Months Bank Statements
Most Recent 30 Days Pay Stubs
Most Recent Two Years W2s
Most Recent Two Year's Full Federal Tax Returns (if self-employed or commission)
Copies of Social Security Card(s) (FHA and VA loans only.)

Additional documents that may be requested are:

Divorce Decrees
Bankruptcy Papers and Discharge Papers
Credit Counseling Documents
College Transcripts/Diploma (if recently entering work field of education)
Proof of Receipt of Child Support or Alimony for 12 Months (if using for income to qualify)
Letters Explaining any Derogatory Credit
Veterans: DD214 and Certificate of Eligibility (if using VA Loan)

Fax to: 866-590-8925
Mail to: Team National Division
Wells Fargo Home Mortgage
M5077-011
1131 N Kingshighway St.
Cape Girardeau, MO 63701

Information for Loan Application

Complete information is of the utmost importance. Please be sure to give complete names, addresses, phone numbers, dates, etc.

I am interested in the following: Pre-Approval (Have not found house yet.) Refinance
 Purchase (Have found a house.) Purpose of Refi: _____

Type of Loan Req.: Conv. FHA VA Term Req.: 10 Yr. 15 Yr. 30 Yr. Other _____

Amount Available For Down Payment: \$ _____ Interest Rate Type: Fixed Adjustable

Currently: Rent for \$ _____ monthly. Own my home with a monthly payment of \$ _____

Requested Loan Amount: \$ _____ Annual Taxes: \$ _____ Annual Homeowners Ins. \$ _____

LIST ADDRESS OF HOUSE TO BE PURCHASED OR REFINANCED:

Address: _____ City: _____ St: _____ County: _____ Zip: _____

REFINANCE INFO: Yr Purchased: _____ Original Cost: \$ _____ Current Value: \$ _____ Yr. Built: _____

Current Balance Remaining on Mortgages: 1st: \$ _____ 2nd: \$ _____ Other: \$ _____ Current Int. Rate: _____%

BORROWER:

First Name: _____ MI: _____ Last: _____

SS#: _____ / _____ / _____ Home Phone: (_____) _____ - _____ Birth Date: _____ / _____ / _____

Yrs. Of School: _____ Marital Status: _____ # of Dependents: _____ Ages: _____

2 YR. LIVING HISTORY:

(Current) Own Rent From: M/Y _____ / _____ / _____ To: M/Y _____ / _____

Address: _____ City: _____ St: _____ Zip: _____

If Renting: Landlord Name: _____ Phone: (_____) _____ - _____

Address: _____ City: _____ St: _____ Zip: _____

(Previous) Own Rent From: M/Y _____ / _____ / _____ To: M/Y _____ / _____

Address: _____ City: _____ St: _____ Zip: _____

If Renting: Landlord Name: _____ Phone: (_____) _____ - _____

Address: _____ City: _____ St: _____ Zip: _____

2 YR. WORK HISTORY:

Current Employer: _____ From: M/D/Y ____ / ____ / ____ To: Present

Address: _____ City: _____ St: _____ Zip: _____

Phone: (_____) _____ - _____ Yrs. on this job: _____ Yrs. in this field: _____ Income: _____

Position/Title: _____ Type of Business: _____

Previous Employer: _____ From: M/D/Y ____ / ____ / ____ To: M/D/Y ____ / ____ / ____

Address: _____ City: _____ St: _____ Zip: _____

Phone: (_____) _____ - _____ Yrs. on this job: _____ Yrs. in this field: _____ Income: _____

Position/Title: _____ Type of Business: _____

CO-BORROWER:

First Name: _____ MI: _____ Last: _____
SS#: ____/____/____ Home Phone: (____) ____-____ Birth Date: ____/____/____
Yrs. Of School: _____ Marital Status: _____ # of Dependants: _____ Ages: _____

2 YR. LIVING HISTORY:

(Current) Own Rent From: M/Y ____/____ To: M/Y ____/____
Address: _____ City: _____ St: _____ Zip: _____

If Renting: Landlord Name: _____ Phone: (____) ____-____
Address: _____ City: _____ St: _____ Zip: _____

(Previous) Own Rent From: M/Y ____/____ To: M/Y ____/____
Address: _____ City: _____ St: _____ Zip: _____

If Renting: Landlord Name: _____ Phone: (____) ____-____
Address: _____ City: _____ St: _____ Zip: _____

2 YR. WORK HISTORY:

Current Employer: _____ From: M/D/Y __/__/__ To: Present
Address: _____ City: _____ St: _____ Zip: _____

Phone: (____) ____-____ Yrs. on this job: _____ Yrs. in this field: _____ Income: _____

Position/Title: _____ Type of Business: _____

Previous Employer: _____ From: M/D/Y __/__/__ To: M/D/Y __/__/__
Address: _____ City: _____ St: _____ Zip: _____

Phone: (____) ____-____ Yrs. on this job: _____ Yrs. in this field: _____ Income: _____

Position/Title: _____ Type of Business: _____

LIST ASSETS: (Checking/Savings Accts., Investment & Money Market Accts., IRAs, 401Ks, Mutual Funds, etc.)

Type (savings, checking, 401k, etc): Bank, S&L, Credit Union, Investor: Acct. #: Balance/Value:

LIST REAL ESTATE OWNED:

Address (Street, City, State, Zip): Purpose: Investment/2nd Home, etc. Value:

CREDIT CHECK CONSENT

I, the undersigned consumer, direct Wells Fargo Home Mortgage, Inc. to obtain a copy of my credit report. This consent shall automatically expire thirty (30) days from the date of my signature below.

Printed name

Social Security Number

Signature/Date

Printed name

Social Security Number

Signature/Date

*The second signature line is only to be used when ordering a joint credit report for a married couple. If more than one individual credit report is being ordered, use a separate Credit Check Consent form for each customer.