



Economic Incentive Package!

We are now offering financing for your new custom home or remodeling project.

Lower initial payments. Fixed rates.
Have both with a FLEX/FIXED® mortgage.

QUALIFY FOR MORE AND CONTROL YOUR PAYMENTS!

- **Control** – Limit your interest rate adjustments to generally no more than 1% each year and up to 3% over the buydown term of the loan.
- **Flexibility** – Buydown may be funded by the home seller or builder.
- **Options** – Can be used with several products, including FHA, VA and most conventional loan programs.

Get started on that custom home or remodeling project you've been thinking about. The **FLEX/FIXED®** program can help you do it. You may be able to purchase a temporary rate discount for the early years of your loan and know your future payment amount so you can plan ahead.

Interest rate and payment illustrations are below. Contact us for current rates.

Loan Amount	Year 1	Year 2	Next 336 Months
\$300,000	Interest Rate: 4.5% APR: 6.422% Monthly Payment: \$1,520.06	Interest Rate: 5.5% APR: 6.422% Monthly Payment: \$1,703.37	Interest Rate: 6.5% APR: 6.422% Monthly Payment: \$1,896.21
\$500,000	Interest Rate: 4.5% APR: 6.409% Monthly Payment: \$2,533.43	Interest Rate: 5.5% APR: 6.409% Monthly Payment: \$2,838.95	Interest Rate: 6.5% APR: 6.409% Monthly Payment: \$3,160.35
\$1 million	Interest Rate: 4.5% APR: 6.402% Monthly Payment: \$5,066.85	Interest Rate: 5.5% APR: 6.402% Monthly Payment: \$5,677.89	Interest Rate: 6.5% APR: 6.402% Monthly Payment: \$6,320.69

Another way we're helping to elevate your experience.
Call me today for a complimentary consultation.



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Information is accurate as of date of printing and is subject to change without notice. These are the current interest rates for the loan products described above for a single-family primary residence. Your loan's interest rate will depend upon the specific characteristics of the loan transaction and your credit profile up to the time of closing. The illustrations above assume a 20% down payment on a 30 year loan term with a discount on the interest rate noted below of 2% for the first year and 1% for the second year. If the down payment is less than 20%, mortgage insurance may be needed and could increase the monthly payment and APR. The payment amounts provided do not include homeowner's insurance or property taxes, which must be paid in addition to your loan payment. These are the current interest rates for the loan products described above for a single-family primary residence. Your loan's interest rate will depend upon the specific characteristics of the loan transaction and your credit profile up to the time of closing. The illustrations above assume a 20% down payment on a 30-year loan term with a discount on the interest rate noted below of 2% for the first year and 1% for the second year. If the down payment is less than 20%, mortgage insurance may be needed and could increase the monthly payment and APR. The payment amounts provided do not include homeowner's insurance or property taxes, which must be paid in addition to your loan payment.

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