

WELLS
FARGO

HOME
MORTGAGE

YOUR HOME

THE HEART OF YOUR PERSONAL & FINANCIAL WELL-BEING

WINTER/SPRING 2009

read it.
save it.
use it.

40 pages of must-know information

selling
secrets

make your
home irresistible

* special issue

the ultimate
buying & selling guide

WELLS
FARGO

HOME
MORTGAGE

22

set the stage for sale

Fresh flowers, clutter-free rooms and other insider tips on getting the most money for your home.

27 How We Can Help ... Get Your House Ready to Sell

16 buying guide

Everything you need to know about buying a new home.

19 How We Can Help ... Guide You through the Buying Process



CO



5 welcome home

By requiring them to merely state their income and assets, **Mortgage Express** spared six homeowners from loads of paperwork and hassle.

9 How We Can Help ... Find Financing that Fits

34 moving guide

Moving resources, packing tips and other indispensable information to take you through your next move.

39 How We Can Help ... Make a Smooth Move

Contents

YOUR HOME THE HEART OF YOUR PERSONAL & FINANCIAL WELL-BEING

WINTER/SPRING 2005



3 a true tax shelter

The unique advantages of homeownership.

3 How We Can Help . . . Get the Most From Your Tax Shelter

4 your word is all you need

Mortgage Express® makes a statement, so to speak.

4 How We Can Help . . . Finance Your New Home—the Express Route!

11 ask the expert

Why you need a real estate agent when you buy or sell a house.

12 state of the market

A look at trends, forces and predictions behind the housing market.

15 How We Can Help . . . Keep Tabs on Your Market

28 the homeowners' official tax guide

Make sure you're maximizing all the tax breaks available to homeowners.

30 How We Can Help . . . Get a Break on Taxes

40 a history of trust

Wells Fargo's legacy of trustworthy service.

house proud

Our series of informational quick-hits designed to make your life easier.

In This Issue:

- 11 stick with us**
find the best financing with a company that knows you
- 15 something special**
unique plans for unique lives
- 11 tools you can use**
online tools and resources for getting new home financing

Your Home Directory

Page 32. An at-a-glance listing of Wells Fargo Home Mortgage products and services. **Pull it out. Save it. Use it.**

Your Home Survey

Inside back cover. Fill it out, send it in, see it work, and be entered to win a \$5,000 gift card to Home Depot!

20





your word is all you need

Finance your home by simply stating income and assets. BY JENNIFER MCQUSTON

It's about your word. Not all jobs offer detailed earnings statements or pay stubs, which can make home buying difficult. That's why Wells Fargo Home Mortgage created **Mortgage Express**[®], an innovative home-financing option that allows you to qualify for a home loan simply by stating your income and assets. Simply stated, there is no documentation required from you.*

Mortgage Express is generally an ideal home-financing option for those who:

- Are self-employed
- Work seasonally
- Derive their income from commissions
- Are in a professional practice or partnership
- Have complicated income or asset information
- Want or need immediate decisions
- Want the convenience of stating their income and assets without providing documentation.

It's about convenience. With **Mortgage Express**, you typically don't need tax returns, pay stubs or bank and investment statements to apply for financing. Simply state your qualifying sources of income and asset amounts, avoiding time-consuming paper chases.

It's about time. Another feature that **Mortgage Express** can offer is an on-the-spot decision. And it comes at potentially no cost. With **Mortgage Express**, your word is all you need to secure home financing.

It's about flexibility. The **Mortgage Express** option is available with a wide variety of home loans, including fixed-rate and adjustable-rate mortgage (ARM) products for purchase, refinance and new construction. And you might think it requires a big down payment, but it doesn't. You can use **Mortgage Express** with a down payment as low as 5 percent.

With guidelines that fit the way you make and manage your money, **Mortgage Express** offers a less demanding way to get the financing you want for your home investment. TM



how we can help...
finance your new home—the express route!

To find out whether you qualify for **Mortgage Express**, call a Wells Fargo Home Mortgage consultant or find one online.

800.545.7585, ext. 100
www.wellsfargo.com/yourhome

*There are limited circumstances in which you may be required to provide some documentation; for details, please contact with a Wells Fargo Home Mortgage consultant.