

# Mortgage rates are still historically low – don't miss this opportunity!



Quick, while mortgage rates are low... now may be the time to look into refinancing with a lender committed to responsible lending principles. The **Employee Mortgage Program**® from Wells Fargo Home Mortgage continues to offer quality refinance choices that address many of the unique challenges facing homeowners today. You may be able to:

- Lower your monthly mortgage payments and/or eliminate costly mortgage insurance
- Switch from an adjustable-rate mortgage to a predictable fixed-rate loan
- Access funds to renovate your home, payoff high-interest debt, or make major purchases
- Take advantage of recent federal programs designed to assist eligible homeowners who were previously unable to qualify for refinancing

Call today for a complimentary consultation. By spending a few minutes over the phone we can help you understand your refinance options. Learn how fast and simple refinancing can be – for you or your friends and family.

**Act now.**

**1-800-821-9202**

[www.employeemortgage.com/](http://www.employeemortgage.com/)

