

Enter by Aug 31st to Win \$250,000 — What Makes a Home Contest. Get \$500 Gift Card When Your Loan Closes.

You could win \$250,000!



Enter our What Makes a Home contest today. Three grand prize winners will be chosen to receive \$250,000 each.¹



Consumers who submit a purchase mortgage application with Wells Fargo between April 1 and August 31, 2014 are eligible. Application not required for residents of AZ, CO, IA, MD, MN, NJ, ND or TN.

How can you enter? Go to wellsfargo.com/homecontest between May 12 and August 31, 2014, to tell us your story in pictures and words, describing what makes a place feel like a home.

1 Upload a photo or 30-second video 2 Tell us your story (in 50 words or less) 3 Submit your entry

Through **The Employee Mortgage Program[®]** from Wells Fargo, you'll work with a dedicated home mortgage consultant who is ready to help you plan for and finance your home. You can be confident that our team has the experience to help you through the homebuying process.

Whether you're interested in purchasing or refinancing, call your dedicated team today at:

Toll Free: 866-740-8217

Visit us online at:

www.employee mortgage.com/be1368

Receive a \$500 gift from Wells Fargo

When you close on your home purchase or refinance your mortgage with Wells Fargo, you are eligible to receive a \$500 thank you gift² through the **My Mortgage Gift[™]** program. Ask your home mortgage consultant for details.

1. **NO PURCHASE NECESSARY TO ENTER OR WIN.** Contest is open to legal residents of the 50 U.S. or D.C., 18 years of age (19 in AL or NE, 21 in MS) or older at the time of entry. Internet access and a valid e-mail address are required to participate. Entry period begins 8:00:01 a.m. ET on 5/12/14 and ends 11:59:59 p.m. ET on 8/31/14. **Entrants must be individuals who have submitted a complete mortgage loan application for the purchase of residential real estate with Wells Fargo Home Mortgage, a division of Spicotts, no sooner than 4/1/14 and no later than 8/31/14 (not required for residents of AZ, CO, IA, MD, MN, ND, NJ or TN).** To enter, entrants must submit a photo and essay or a video and essay answering the question "What makes a place feel like a home?" **3 GRAND PRIZES: ARV: \$250,000 each.** Each winner is solely responsible for any taxes on their respective individual prizes. Visit wellsfargo.com/homecontest to enter, for full Official Rules and prize details. Void where prohibited. Sponsor: Wells Fargo Bank N.A., 7005 Westown Parkway, West Des Moines, IA 50266.

2. Eligible individuals can receive the Wells Fargo **My Mortgage Gift[™]** promotion approximately 6 weeks after closing on a new purchase or refinance loan secured by a first mortgage or deed of trust with Wells Fargo Home Mortgage, subject to qualification, approval and closing, when identifying themselves as eligible. The **My Mortgage Gift[™]** promotion is not available with any Wells Fargo **Three-Step Refinance SYSTEM[™]** program, The **Refinance Mortgage Program[™]** or the **HOME** program. Only one award permitted per new loan. This promotion cannot be combined with any other promotion, discount or rebate. This promotion is void where prohibited, transferable, and subject to change or cancellation with no prior notice. Gifts may constitute taxable income. Federal, state and local taxes, and any use of the gift not otherwise specified in the Terms and Conditions provided at receipt of gift are the sole responsibility of the **My Mortgage Gift[™]** recipient. Please see Terms and Conditions document for more information.

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How to Enter the Contest

1. Entrants must be individuals who have submitted a complete mortgage loan application for the purchase of residential real estate with Wells Fargo Home Mortgage (application not required for residents of AZ, CO, IA, MD, MN, NJ, ND, or TN)
2. Home loan application must be submitted by 8/31/14
3. Must enter contest by 8/31/14 and submit photo and essay or video and essay

Questions?

Click on the flyer for additional details.