

Getting Closer To Your Goals

Use the Equity You've Built In Your Home To Better Manage Your Debt and Get Your Credit Back on Track.

Feeling swamped by bills every month? And that could be on top of any other debt you may have been carrying throughout the year. Learn how **The Employee Mortgage Program**® offered by Wells Fargo Home Mortgage can help you and your immediate family members to take control of your finances. This program is exclusively offered to employees of Sodexo.

Consolidating Your Debt

You and your immediate family members might be able to benefit from consolidating your debts into one repayment. Debt consolidation won't immediately improve your credit, but it can help you effectively manage and reduce your debt over time. That can be a big help as you work to improve your financial situation.

It's important to understand that a debt consolidation loan simply transfers the debt to a new lender, so you still have debt. But under the right circumstances it offers some helpful benefits:

- **A lower monthly payment.** Consolidation can lower your rate, lengthen your repayment term, or both. The resulting reduction in your monthly payments allows you to manage your cash flow with more flexibility while you continue to pay your bills.
- **Simplicity.** You won't have to keep track of numerous bills with different due dates and changing monthly amounts.
- **Rewards.** Home equity lending from Wells Fargo lets you consolidate bills as well as take advantage of tax deductible interest¹ and low interest rates.

Supporting Your Individual Goals

Everyone has a different financial profile, and there are debt consolidation programs to help everyone, even those with less-than-perfect credit. Whether you want to buy, build,

renovate, or refinance a home, you need financing that supports your needs.

Our programs don't limit you to one-size-fits-all financing simply because of your credit profile. We offer a variety of fixed-rate and adjustable-rate mortgages² that are designed for your financial situation and your individual financing needs.

Take Control of Your Finances.

We can show you how you can consolidate your high-interest-rate bills into one lower monthly payment. Take advantage of **The Employee Mortgage Program**, offered exclusively to employees of Sodexo.

With **The Employee Mortgage Program**, you and your immediate family members can enjoy easy applications and quick approval decisions right over the phone,³ competitive rates and fees, on-time closings, and convenient online information, account access and payment tools. Plus, receive your choice of an exciting thank-you gift!⁴

Call today at 800-644-8083 or visit us at www.employeefinancialsolutions.com/Sodexo0237.

Call upon the strengths of Wells Fargo Home Mortgage to help you take control of your finances. We'll help you select an affordable refinance program that's just right for you, so you don't have to put your life on hold while you get back on track.



1. Consult a tax advisor regarding deductibility of interest. Home Equity loans and lines of credit are available through Wells Fargo Consumer Credit Group, a division of Wells Fargo Bank, N.A. Member FDIC and Equal Housing Lender. 2. Rates may vary and are subject to increase after consummation. 3. You will need a minimum of 5% down payment and must meet our credit guidelines to be eligible for a loan decision during your application call. Other underwriting conditions may apply such as maximum loan amount, property type and occupancy restrictions. Because with this program your loan decision may not be subject to an appraisal, you may want to consult your legal advisor to include an appraisal contingency in your purchase contract. 4. The Gift Choice promotion and other benefits through *The Employee Mortgage Program*® cannot be combined with the benefits of *The Relocation Mortgage Program*SM or any other program or promotion. The Gift Choice promotion is not available for assumption or modification loans, loans originated through brokers, joint ventures or other third parties, home equity loans or home equity lines of credit. The Gift Choice promotion is valid for new purchase or refinance mortgage loan applications taken through *The Employee Mortgage Program*, subject to whether the promotion is still available. Contact your mortgage consultant for additional details, including its current availability, terms and conditions. The Gift Choice promotion is administered by BI, which is not affiliated with Wells Fargo Home Mortgage and is subject to change or may be withdrawn at any time without notice. A gift list can be obtained by calling 877-533-4521 or by going to www.mygiftchoice.com. Information is accurate as of date of printing and is subject to change without notice. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. ©2008 Wells Fargo Bank. All rights reserved.