Home ownership has been part of the American Dream for generations. It’s time to dream again.

UnionPlus.org/Mortgage

Kara Polo,
AFGE member,
Union Plus
Mortgage holder
**HOME OWNERSHIP**

For many people, that key element of the American Dream was pushed out of reach after the economic crash a few years ago.

But now, with the recovery in home values and continued low mortgage rates, not to mention the sky-high rental rates, it's an ideal time to buy a home, most experts say.

More than 250,000 union families have already taken advantage of the special benefits and protections of the Union Plus Mortgage program to achieve their dream of home ownership.

**THESE BENEFITS ARE FOR YOUR MEMBERS ONLY**

In addition to competitive rates, the Union Plus Mortgage program offers:

- **$500 My Mortgage Gift℠ award after closing on a new purchase or refinance loan with Wells Fargo Home Mortgage**
- Opportunity to apply for a **$500 Union Plus First-Time Home Award**
- Union Plus Mortgage Assistance (interest-free loans and grants for special hardship assistance)
- **$1,000 Union Plus Mortgage Veterans Grant**

**THE WHOLE FAMILY IS ELIGIBLE. RETIREES TOO**

At Union Plus, the concept of a "union family" is just that—the entire family. The program is available not just for members and retirees of participating unions, but also to their parents and children.

**WANT TO REFINANCE AN EXISTING MORTGAGE?**

Wells Fargo Home Mortgage also has options available to refinance an existing home.

To answer questions about rates, and guide members through the home-buying process, online tools and direct, personalized access to experienced mortgage professionals are a mouse-click or phone call away.

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**You can help**

We've made it easy for you to get all the brochures your members need.

1. Go to [UnionPlus.org/SmartMortgage](http://UnionPlus.org/SmartMortgage), and find the online order form.
2. Fill out all the info — basically how many brochures we can send you, and where to send them.
3. Distribute the brochures at meetings. Make sure your Stewards always have some. And don't forget to post a link on your website.
4. Other materials are available such as ads, testimonials, web banners, free of charge.
UNION MEMBERSHIP MEANS A HOST OF SPECIAL BENEFITS

A union card means the security of a union contract, vital daily representation and a lot more because your union participates in Union Plus with its over 40 members-only benefits and services.

The Union Plus Mortgage program may be the most impactful of all for families seeking the stability and economic security of home ownership.

And yet many of your members probably aren’t aware of this unique benefit. Help spread the word. It’s easy to order brochures on the Union Plus Mortgage program to hand out at membership meetings or include in mailings and post in work places.

You can order free brochures online with just a couple of simple steps – go to UnionPlus.org/SmartMortgage.

Meesha Townsen, member of the Chicago Teacher’s Union, is a Union Plus Mortgage holder. Make sure your members know that one of their union benefits is a mortgage others only dream about!
1. 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 with Wells Fargo Home Mortgage. The promotion is not available with all mortgage loan products and cannot be combined with any other promotion, discount or rebate. This promotion is void where prohibited and subject to change or cancellation with no prior notice. Please visit unionplus.org for more information.

2. First-Time Home Award is available to active and retired union members only.

3. Eligibility for the Mortgage Assistance Program begins one year after your financing through the Union Plus Mortgage program and these benefits are available on primary residences only. Mortgage Assistance is not available on bond loans and home equity financing.

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**Union Plus Veterans Grant helped member realize his dream**

An Army veteran now working with youth in the Los Angeles County Probation Department, Carlos Leon was stuck with expensive rental housing throughout the recent economic crisis.

"I just decided to hang on until the time was right and when it was I knew that my first move would be to access the Union Plus Mortgage program and the Veterans Mortgage Grant," he says.

"The program and the Veterans Grant really took stress out of my home buying process and it just gave me the confidence and peace of mind to pursue my dream of purchasing a home."

— *Carlos J. Leon*, member and vice president
AFSCME Local 486, Los Angeles
Dear Keith Shanks:

The Union Plus Mortgage program might just be the cornerstone of the whole array of benefits and cost-saving services that your union offers members and families through its participation in Union Plus programs.

That's because home ownership has always been a key element in the middle-class lifestyle that we work to help union members achieve.

**The 38% Difference**

And no wonder: Home owners reap 38% in overall financial gains over folks who are stuck on the home-rental treadmill, according to “Trulia’s Winter 2014 Rent vs. Buy Report,” one of the most respected and anticipated real estate reports of the year.

That dream began to fade away for many with the financial crash of 2008 – but fortunately, home values are recovering today while mortgage rates remain close to historic lows.

There's no better time to reach for that dream of owning a home – and no better way to help your members attain it than pointing them to the Union Plus Mortgage program.

**An Unmatched Benefit Package**

The Union Plus Mortgage program, with financing provided by Wells Fargo Home Mortgage, provides a $500 Wells Fargo My Mortgage Gift℠ award, the opportunity to apply for a $500 Union Plus First-Time Home Award, unique mortgage assistance benefits from Union Plus to cover special hardships like job loss, and a $1,000 grant from Union Plus to thank military veterans for their service.

**Your Help is Critical**

As a local union leader, you're a vital link in getting information about this program to your members. Please take a moment to order free brochures on the mortgage program to distribute to your members and let them know about this unique opportunity. It's a simple process – just go to UnionPlus.org/SmartMortgage and we'll get the materials right off to you.

In Solidarity,

Leslie Tolf
President, Union Privilege
Material Request Form
Order FREE materials for your members.
Use Promo Code LM20154.

SHIPPING INFORMATION:
Name: ____________________________________________
Union: __________________________________ Local: __________
Street Address: _______________________________________
(If your address includes a P.O. box, please ALSO provide your street address.)
City: __________________________ State: _______________ Zip: _________
Daytime Phone: ______________________ Local Phone: ___________
E-mail Address: _______________________________________

☐ Please e-mail me free Union Leader Updates and Union Plus benefits updates and consumer tips.
Mobile Number:* ____________________________ ☐ Send me occasional Union Plus text alerts.*
* Message and data rates may apply depending on your cell plan.
You can opt out of our text service at any time by replying STOP to any message that you receive.

TELL US ABOUT YOUR LOCAL:
Number of members: __________________________ Number of worksites: __________
Local website address: __________________________
Do you have a local newsletter or e-newsletter? Yes: ☐ No: ☐ If yes, list the contact person below:
Name: __________________________
Daytime Phone: ______________________ E-mail Address: __________

UNION-NEGOTIATED DISCOUNTS ON AT&T:
I am interested in saving money on AT&T wireless service for the local office,
union employees and members. Please contact me by:
Phone: __________________________
E-mail: __________________________

MATERIALS NEEDED: (indicate quantity next to item)
______ Mortgage Brochure
______ Veterans' Grant Flyer
______ AT&T Coupons
______ All-Benefit Brochures
______ New Credit Card Brochures
______ Credit Card Worksite
Bulletin Board Tear-off Pads

OTHER MATERIALS:
If you would like information on other Union Plus programs not listed above, please list them here:
________________________________________________________________________

ORDER TODAY!

4 WAYS TO ORDER PRINTED MATERIALS
1. Call: 1-800-472-2005 or 202-293-5330
2. Fax: Union Privilege at 202-293-5311
3. Online: UnionPlus.org/SmartMortgage
4. Mail:
   Union Privilege, Fulfillment
   1100 First Street NE, Suite 850
   Washington, DC 20002

Please use PROMO CODE LM20154
You Served Our Country; It’s Our Turn to Serve You

Union Veterans Can Earn a $1,000 Grant When They Purchase a Home

If you are a union member who served in the Army, Air Force, Marines, Navy or Coast Guard, Union Plus wants to make your dream of home ownership more affordable. You may be eligible for a $1,000 Union Plus Mortgage Veterans Grant when you buy your home through the Union Plus Mortgage program, with financing provided by Wells Fargo Home Mortgage.

Call 1-866-378-1486 or visit UnionPlus.org/Mortgage to learn more.

Grant Eligibility Requirements:

- Open to veterans of all branches of the U.S. military (a DD-214 proving military service is required).
- Must be an active or retired union member.
- Applicants must have a Union Plus Mortgage on their primary residence.
- Applications must be received by Union Plus within 90 days of your closing date.
- Only loans closed after October 31, 2014 are eligible.
- All applications are subject to verification of membership in a participating union.

The Union Plus Mortgage program also offers:

- $500 Wells Fargo My Mortgage GiftSM award2 after closing.
- $500 Union Plus First-time Home Award.
- Union Plus Mortgage Assistance3, during times of unemployment or disability.

As a veteran and a union member, you deserve to have a great home and Union Plus can help!
Don’t miss out! Limited funds are available for this grant. Additional terms and restrictions may apply.

1 As defined on the US Census Bureau web page: www.census.gov. Union members who served in the National Guard or Reserve are eligible only if they were ever called to active duty, not counting the 4-6 months for initial training or yearly summer camps.

2 Eligible individuals can receive the Wells Fargo My Mortgage GiftSM promotion approximately 6 weeks after closing on a new purchase or refinance loan secured by a first mortgage with Wells Fargo Home Mortgage. The promotion is not available with all mortgage loan products and cannot be combined with any other promotion, discount or rebate. This promotion is void where prohibited and subject to change or cancellation with no prior notice. Please visit unionplus.org for more information.

3 Eligibility for the Mortgage Assistance Program begins one year after you obtain a Union Plus Mortgage.

Union Plus
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