If you’re looking to buy a home of your own, look into yourFirst Mortgage. Our low down payment, fixed-rate mortgage could help you become a homeowner sooner than you think. Talk to me about loan amount, type of loan, and type of property to ensure eligibility.

**New features — just for you**

**Start with your unique opportunity to earn a lower interest rate**

Being an informed buyer puts you in the best position possible. When you complete a homebuyer education course and your down payment is less than 10% — you can reduce your mortgage interest rate.

**And there’s more:**
- Down payment and closing costs can come from your own savings, monetary gifts, and assistance programs
- The home seller also can contribute to your closing costs
- Your income may include the income of others who will be living with you, like family members
- Credit history may come from traditional sources like a credit report, and non-traditional sources like tuition, rent, or utility bill payments

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Keep in mind — with a low down payment, mortgage insurance will be required which increases the cost of the loan and will increase your monthly payment. I’ll explain the options available, so you can choose what works for you.

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**Even if you’re not a first-time homebuyer, this program is available to you.**

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**When you’re ready, let’s talk**

I’ll be by your side, with tools and resources to help you move through the process with confidence as you buy your first home.

**Alfred G Pico**
**Home Mortgage Consultant**
NMLS ID 884933

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