

The Next Stage®

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## Does your mortgage have an adjustable rate?

Make sure today's higher rates don't turn into higher payments.

**If you financed your home with an adjustable-rate mortgage (ARM) in the last five years, your mortgage interest rate may soon change.** In today's rate environment, that means your initial, fixed monthly payments could increase.

Don't get stuck with higher payments. Let us review your current mortgage program so you know where you stand and the options available. If refinancing to a new program is right for you, it can help you accomplish one or more of the following:

- Lower or fix your monthly payments
- Get an interest rate or loan term more suited to your needs
- Pay off high-interest debts

To ensure you have the right home financing and peace of mind, call on the long-standing experience of the nation's leading retail mortgage lender.<sup>1</sup>

**Call today for a complimentary consultation!**



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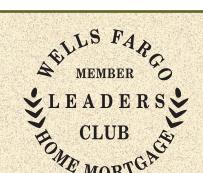
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1. Based on yearend 2005 statistics by *Inside Mortgage Finance* 2/17/06. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2007 Wells Fargo Bank, N.A. All rights reserved. #52500 10/07-1/08

