

**WELLS  
FARGO**

**HOME  
MORTGAGE**

The Next Stage®

# Announcing New Cardiff Office

Call or stop by my new Cardiff office located at 1953 Elijo Ave, Suite 101 for a complimentary consultation. Three levels of underground parking are available for your convenience.



Place your home financing needs  
in my experienced hands.

**Mischa Zvegintzov**

Sales Manager

**760-710-1006 Direct**

**888-634-2588 Toll Free**

[mischa@wellsfargo.com](mailto:mischa@wellsfargo.com)

[www.USWELLS.com](http://www.USWELLS.com)



I'll listen to your homeownership goals and help you choose the best financing solution to meet your needs.

- Jumbo financing options available
- New construction and renovation loans
- **Interest-Only**<sup>1</sup> payment feature — To build equity during the **Interest-Only** period you may make voluntary principal payments in addition to **Interest-Only** payments
- Reduced documentation options<sup>2</sup>
- Primary, secondary and investment property financing

**Let me tailor a product that is personalized for you.**

## **Team Mischa Z**

### **Wells Fargo Home Mortgage**

1953 San Elijo Avenue • Suite 101 • Cardiff, CA 92007

760-710-1006 Direct • 888-634-2588 Toll Free

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1. The **Interest-Only** payment feature will allow you to make minimum interest payments for a set period of time, then full principal-and-interest payments for the rest of your loan/line term. At the end of the **Interest-Only** period, you will be required to pay down the outstanding principal, which will increase your monthly payment, possibly substantially, even if you have a fixed interest rate. Always consider making more than the minimum payment during the **Interest-Only** period to begin reducing principal. Depending on the product specifics, a loan/line with the Interest-Only payment feature may result in higher interest rates or Annual Percentage Rates than a traditional mortgage product.

2. In certain circumstances, you may be required to provide documentation. Please ask a Wells Fargo Home Mortgage consultant for details. Depending on their specifics, programs that do not require the standard information and documents may result in higher interest rates and Annual Percentage Rates than a traditional mortgage program. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2007 Wells Fargo Bank, N.A. All rights reserved. #53578 3/08-6/08

