

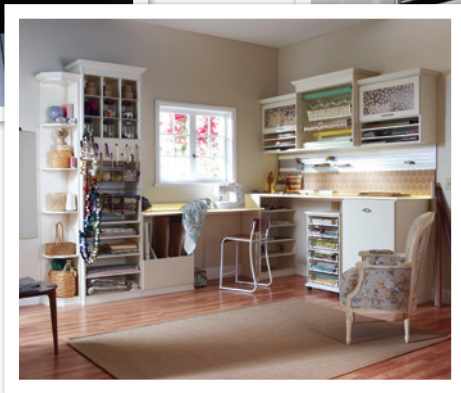
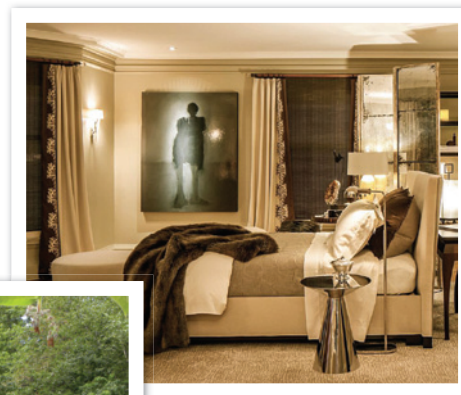
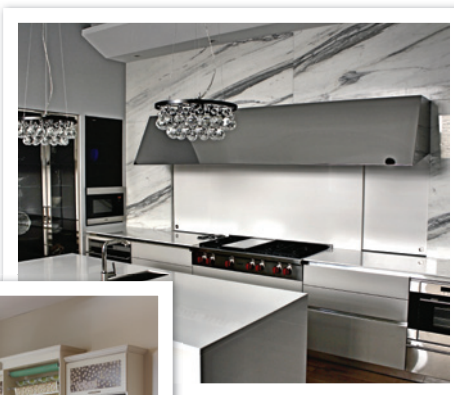
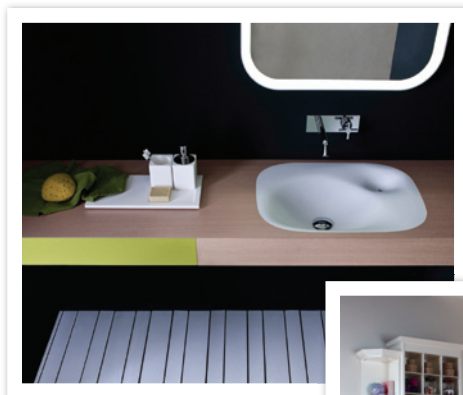


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With one of the hottest real estate markets in the nation, San Francisco Bay Area homeowners know it's important to maximize their investment... but how? Wells Fargo partnered with San Francisco magazine to create an online resource guide with home financing tools, home equity basics, checklists and more.

We also asked five leading designers to offer tips and advice on making the most of a variety of home improvement projects—from gleaming bathrooms and dreamy kitchens, to cutting-edge media rooms and enviable closets, and even to lush yet efficient landscapes. Read on and explore how our design experts might help you revive your space and keep your home at its most appealing.

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Find out how to finance your home improvement projects
at **wellsfargo.com**

SanFrancisco
magazine

Presented by



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Rachelle Dural

The Boss of Bath
Director of Sales and Design for Kitchen and Bath, DZINE
"You begin by listening, observing and asking questions."

The Resume:

BS Finance, NYU
 BFA Interior Design, California College of the Arts
 Interior Designer, Patricia Motzkin Architecture
 Interior Designer, Alamosa Design Associates

The Philosophy:

You begin by listening, observing and asking questions. In this way, form will truly follow function and not the other way around. Designing for a lifestyle that is not your own, requires a sophisticated interpretation of another's desire.

The Inspiration:

The De Young Museum and the California Academy of Science are among my favorite Bay Area landmarks. But it's the classic Victorians in San

Francisco that can blend modern design without sacrificing original architecture that truly inspires me.

The Challenge:

Size is always a factor with bathroom design. Not having enough space is almost always an issue, so finding the best way to utilize and enhance the area is always a fun challenge.

Learn more about DZINE at www.dzinstore.com.



The Tips:

Think functionality. Ask yourself: "How can I best use this space?" Once you've figured that out, filling in the details will be easy. I always try to understand a client's daily routine to determine the best composition and materials to use in their space.



Ginny Scott

The Closet Concierge
California Closets

"Every project begins from a position of frustration..."

The Resume:

Vice President of Sales & Marketing, California Closets
 As seen trend spotting at the biannual Milan Furniture Fair

The Philosophy:

I always start with the needs of my client first. Once we met all storage and usage needs, we can then begin to personalize the space through texture, color and patterns. Start with function; finish with design.

The Inspiration:

My home overlooks the beautiful Marin County Civic Center designed by Frank Lloyd Wright. I am always struck by its nuanced design. It's inclusive

of the surrounding landscape, yet chock full of exquisite details that make it truly unique. (**Editors' note:** That makes two designers on our team with this incredible view...we're jealous.)

The Challenge:

Creating something new from a space that is no longer functional is always a challenge. Every project begins from a position of frustration due to a lack of space or organization. It's a joy to overcome these obstacles and to create beauty and peace of mind.

Learn more about California Closets at www.calclosets.com.



The Tips:

Find inspiration to define your look and identify your own style. Keep an open mind, sometimes we get constrained by how a space was previously used and don't see the potential for what it might become.

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San Francisco magazine offered \$2500 towards a renovation!



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Will Adams
The Kitchen King
Kitchen Designer, SieMatic
"Sometimes simple is the most effective."

The Resume:
B.F.A. in Industrial Design, University of Wisconsin-Stout
Project Manager for Christopher Peacock Home
As seen in Kitchen Trends September 2013 issue

The Philosophy:
Form always follows function. Sometimes *simple* is the most effective.

The Inspiration:
Oakland. I can't get enough of the historic downtown buildings mixed with exciting new condo developments.

The Challenge:
I love learning how my clients live in their kitchens.

It goes well beyond selecting cabinets and appliances. I study how they entertain and interact with their family and friends; then devise the best kitchen to maximize that experience.

Learn more about SieMatic at www.siematic.com.



The Tips:
Don't be afraid of establishing and discussing your budget with your designer. There's a lot of value to being transparent. Let your designer guide you towards achieving your budget goals—not exceeding them.



Paul Neundorfer
The Landscape Legend
Landscape Architect, Aristotle Design Group
"Less is more."

The Resume:
M.A., Harvard Graduate School of Design
Lecturer, Chulalongkorn University, Bangkok, Thailand
Co-founder, The Refugee Response

The Philosophy:
Apply a timeless aesthetic to landscape design. Strive to achieve a fusion between indoor and outdoor spaces by manipulating color, texture and volume without ignoring the practical necessities of site, architecture and nature.

The Inspiration:
I am particularly fond of the Beaux Arts inspired Legion of Honor in San Francisco's Lincoln Park. It was sited to have a spectacular view of the Pacific,

the Golden Gate Bridge and the downtown SF.

The Challenge:
It is both challenging and immensely rewarding to work through a design process with a client. It's vital to listen closely to their ideas to create a landscape based on a collective vision.

Learn more about Aristotle Design Group at www.aristotledesigngroup.com.



The Tips:
Less is more. Designing with restraint and a limited palette produces simple and elegant spaces. Use the lines and views of a building to inform a garden's geometry.



Phillip Silver
The Media Room Maven
Designer, Bigelow + Silver | Interior Designer
"A look should always be evolving."

The Resume:
Apprentice for famed Australian interior designer Leslie Walford.
Owner of design boutique stores in Sydney, Perth and Hong Kong.
As seen in interior design magazines published throughout the world.

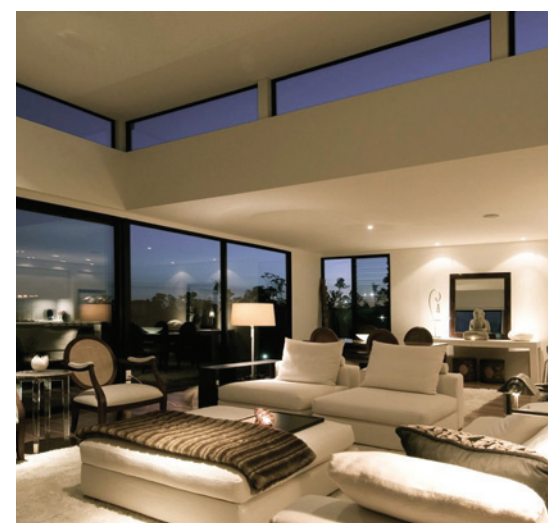
The Philosophy:
I design for my clients, not for myself. I have a way of designing, but not a look. A look should always be evolving.

The Inspiration:
The Marin County Civic Center designed by Frank Lloyd Wright. I'm fortunate enough to have a view of this iconic building from my home. It's an

incredible way to wake up and start your morning.

The Challenge:
I'm a total geek when it comes to gadgets and I love trying to wrap my design brain around technology and incorporating the two. We live in Northern California, the cradle of the future; it's the perfect laboratory for marrying design and technology.

Learn more about Bigelow + Silver at www.bigelowsilver.com.



The Tips:
Don't try to reinvent the wheel. The purity of design relies on balance and harmony. Go with your gut, it always creates the most personalized results.

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Reaching Your Goals with Home Equity Financing



Whatever your financial needs may be, an important step in meeting them is understanding your financing options. For a large expense or major purchase, accessing the equity you've built in your home may be a good option.

With lower interest rates, longer terms, and more flexible payment options than many other types of credit, a home equity line of credit account can help you get the financing you need.

How home equity can work for you

Different types of credit are designed to help you achieve different goals. Home equity financing may be a good choice for:

- Making home improvements and repairs
- Financing major purchases or life events
- Meeting unexpected large expenses

Home equity financing can provide important benefits

With a Wells Fargo Home Equity Line of Credit, you can take advantage of benefits many other types of credit don't provide:

Low rates

- Home equity financing typically has lower rates than many other types of credit.
- Our competitive rates get even better for Wells Fargo Bank customers who select automatic payment and have an applicable *Wells Fargo Checking Package Account*[®] or a Wells Fargo Home Mortgage account.¹
- The interest you pay on your home equity account may be tax-deductible (consult your tax advisor).

Control

- Choose the account options that work for you: a line of credit with a variable rate, a fixed-rate advance, or a combination of both.
- Take advantage of the option to convert all or a portion of your line of credit balance to a fixed rate with a fixed monthly payment. You also have the ability to "unconvert" your fixed-rate term option balance back to a variable rate, without any fees or penalties.

Convenience

- Use the available funds in your home equity line of credit as needed without having to reapply.
- Access available funds as you need them with an access check, transfer, ATM withdrawal, or home equity account access credit card.²
- Manage your account online at wellsfargo.com.

1. If automatic payment is not selected, or is cancelled after the account opening, the APR and the corresponding monthly payment will increase.

2. Access checks are not available in Texas. ATM and home equity access credit cards are not available in Connecticut, New York or Texas.

Make an appointment online to meet with a banker at
wellsfargo.com/appointments