

PRIVATE MORTGAGE BANKING

- 40-year mortgages<sup>1</sup>
- Construction/Perm Advantage<sup>SM</sup> - extended lock options for up to two years<sup>2</sup>
- Up to 100% stated income loans for qualified borrowers

1. State restrictions apply. 40-year loans generally have a higher interest rate than the same loan product with a 30-year term, equity builds slowly, and more interest is paid over the life of the loan. A 40-year mortgage with a loan amount of \$180,000, a down payment of 20%, an interest rate of 6.375% (6.536% APR), an origination fee of 1% and an estimated \$1700 in closing costs and pre-paid finance charges will have monthly principal and interest payments of \$1037.84. If the down payment is less than 20% mortgage insurance may be needed and could increase the monthly payment and APR. This is the current rate for this loan product on a single-family primary residence. Your loan's rate will depend upon the specific characteristics of the loan transaction and your credit profile up to the time of the loan closing. 2. Requesting an extended lock may require a fee that equals the actual cost of the lock or 1% of the loan amount, whichever is greater. Approval is required to extend construction beyond 12 months. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2006 Wells Fargo Bank, N.A. All rights reserved. #41695 1/07-4/07



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*Using her professional approach and longstanding commitment to your dreams, she will become your realtor for life.*

*Voted "Best Realtor 2006" by the Fredericksburg Guidebook.*

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### Frequently used phone numbers and contacts for transactions in the Fredericksburg, Virginia area

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#### TELEPHONE

Verizon(TollFree).....800-483-4000  
Verizon.....540-954-6222

#### UTILITIES

City of Fredericksburg.....540-372-1182  
Spotsylvania County.....540-898-4096  
Stafford County.....540-658-8616  
Dominion VAPower.....888-667-3000  
Northern Neck Electric.....800-243-2860  
Rappahannock Electric.....800-633-5011  
Columbia Gas.....800-543-8911  
Amerigas.....800-899-2209

#### WATER

City of Fredericksburg....540-372-1182  
Bowling Green .....804-633-6212  
King George County.....540-775-9181  
Spotsylvania County.....540-898-2053  
Stafford County.....540-658-8616

#### LOCAL SCHOOL SYSTEMS

City of Fredericksburg: [www.cityschools.com](http://www.cityschools.com)

Caroline County: [www.caroline.k12.va.us](http://www.caroline.k12.va.us)

King George County: [www.kgcs.k12.va.us](http://www.kgcs.k12.va.us)

Spotsylvania County: [www.spotsylvania.k12.va.us](http://www.spotsylvania.k12.va.us)

Stafford County: [www.pen.k12.va.us/Div/Stafford](http://www.pen.k12.va.us/Div/Stafford)