

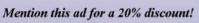
- 40-year mortgages¹
- Construction/Perm Advantagesm extended lock options for up to two years.²
- Up to 100% stated income loans for qualified borrowers

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 prepaid 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



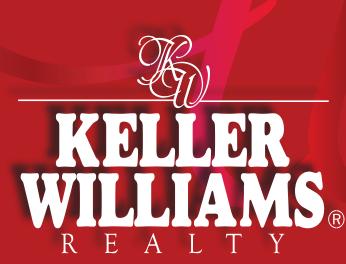


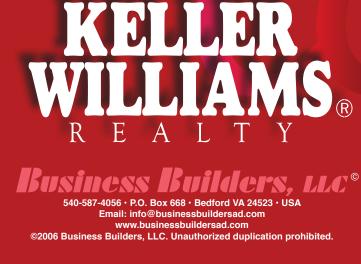
















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Frequently used phone numbers and contacts for transactions in the Fredericksburg, Virginia area

TELEPHONE	
Verizon(TollFree)	800-483-4000
Verizon	540-954-6222
UTILITIES	
City of Fredericksburg	540-372-1182
Spotsylvania County	540-898-4096
StaffordCounty	540-658-8616
Dominion VA Power	
Northern Neck Electric	800-243-2860
Rappahannock Electric	800-633-5011
Columbia Gas	
Amerigas	800-899-2209

WATER

City of Fredericksburg....540-372-1182
Bowling Green804-633-6212
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 Caroline County: www.caroline.k12.va.us King George County: www.kgcs.k12.va.us

Spotsylvania County: www.spotsylvania.k12.va.us Stafford County: www.pen.k12.va.us/Div/Stafford