



Wells Fargo Home Mortgage
MAC J2095-010
2001 Route 46 East
Suite 106
Parsippany, NJ 07054
Tel: 973 394 7530

2-15-2015

Teamsters

Shop stewards,

My name is Mike Curran. I am a loan officer for Wells Fargo Bank and Benefit coordinator for Teamster Privilege Mortgage. I have helped many IBT members with home purchase and refinancing w/cash out.

Shop stewards are the leadership of their workplace.

Teamster Privilege Mortgage Benefit / Union Plus is a benefit that most members are not fully aware of. It is the most important benefit to consider when exploring mortgages. The benefit has no equal; it is provided by the union, not the bank.

Benefit highlights - if you experience an unexpected loss of income.

1. **\$500** VISA Gift Card for 1st time home buyers
2. **\$500** VISA Gift Card for any Teamster or family member Teamster privilege.
3. Mortgage payment assistance is available to you and your family. The assistance is provided during times of disability, unemployment, or Strike.
4. Available programs- **VA, FNMA, FHA, USDA, construction, and renovation loans**. All 50 states

The benefit covers the child or parent of a union member too. There is no cost to you or IBT local.

Please share this information with your members and family, they will thank you.

Best regards,



Mike Curran

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Early Teamsters

