

Fall Pre-Approval Promotion

GOOD THROUGH DECEMBER 31, 2007

**Obtain a Pre-Approval from
Edina Realty Mortgage and
Get a \$25 Target GiftCard¹
PLUS
Closing Cost Discount Coupon²**



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Given the recent and rapid changes in the mortgage industry, it has become imperative that homebuyers work with a lender who offers responsible mortgage products that make sense for each homebuyer's needs.

When making your largest investment decision, you owe it to yourself to make sure that you are getting the best financing available.

That's why we are offering this special promotion now through December 31, 2007.

When you apply for a pre-approval through Edina Realty Mortgage and obtain a loan commitment, you will receive a \$25 Target GiftCard.¹

PLUS, you will also receive a Closing Cost Discount Coupon valued from \$150 to \$500 when you close your loan with Edina Realty Mortgage.²

You have nothing to lose and much to gain! Contact us today for your no-obligation Pre-Approval.

Cheryl Stuntebeck

Home Mortgage Consultant

763-551-6706 Office

763-360-5114 Cell

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www.cherylstuntebeck.com

Edina Realty Mortgage

AN AFFILIATE OF WELLS FARGO HOME MORTGAGE

Fall Pre-Approval Promotion

GOOD THROUGH DECEMBER 31, 2007

SUBMIT THIS CERTIFICATE TO RECEIVE

Loan Amount	Closing Cost Discount
\$0 - \$199,999.99	\$150.00
\$200,000 - \$299,999.99	\$250.00
\$300,000 - \$399,999.99	\$375.00
\$400,000 and above	\$500.00

Buyer Name: _____

REALTOR® Name: _____

Home Mortgage Consultant: _____

when you give Edina Realty Mortgage the opportunity to serve your mortgage needs. (Excludes Bond Loans & Community Development Mortgage Program)

Borrowers using Edina Realty Mortgage are eligible for a credit against closing costs or a closing cost discount after closing on any new purchase, secured by a first mortgage or deed of trust with Edina Realty Mortgage ("New Loan"), subject to qualification, approval and closing. Discount may not exceed your out of pocket costs. FHA guidelines require a borrower minimum investment of 3% of the purchase price from an acceptable source per underwriting guidelines. Closing costs discounts may be applied, but are limited to closing costs, pre-paid expenses, and/or discount points. This discount is not available on Bond Loans, Community Development Mortgage Program and benefits from the Relocation Mortgage ProgramSM, and cannot be combined with any other mortgage offer or discount and must be presented prior to application. Edina Realty agents and employees are not eligible for this offer. Coupon must be presented at the time of application and all eligibility requirements met no later than two days prior to your New Loan closing date. Only one discount is permitted per New Loan. This discount is void where prohibited and transferable, subject to the terms herein, and valid until **March 31, 2008**. Homeservices Lending, LLC Series A dba Edina Realty Mortgage. Edina Realty Mortgage may not be available in your area. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. ©2007 Edina Realty Mortgage. All Rights Reserved. An Equal Housing Lender. 50186 9/07-12/07



1. This promotion is valid through December 31, 2007, and is subject to change without notice. Offer valid only on face-to-face loan consultations with an Edina Realty Mortgage Consultant. Applicant must be 18 years or older at time of loan application. GiftCard issued within 30 days of loan commitment. Limit one GiftCard per household. Edina Realty agents and employees are not eligible for this offer.
2. Borrowers using Edina Realty Mortgage are eligible for a credit against closing costs or a closing cost discount after closing on any new purchase, secured by a first mortgage or deed of trust with Edina Realty Mortgage ("New Loan"), subject to qualification, approval and closing. Discount may not exceed your out of pocket costs. FHA guidelines require a borrower minimum investment of 3% of the purchase price from an acceptable source per underwriting guidelines. Closing costs discounts may be applied, but are limited to closing costs, pre-paid expenses, and/or discount points. This discount is not available on Bond Loans, Community Development Mortgage Program and benefits from the Relocation Mortgage ProgramSM, and cannot be combined with any other mortgage offer or discount and must be presented prior to application. Edina Realty agents and employees are not eligible for this offer. Coupon must be presented at the time of application and all eligibility requirements met no later than two days prior to your New Loan closing date. Only one discount is permitted per New Loan. This discount is void where prohibited and transferable, subject to the terms herein, and valid until **March 31, 2008**.

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