

Wachovia Home Equity Loans

Borrow from the equity in your home,
at affordable rates and payments.

Put the money in your home to work.

If you have a financial need or an opportunity that you cannot conveniently meet with a short-term loan or savings, consider this. It's likely that your home is worth more than you paid for it, and that you have reduced the amount of the original loan. Wachovia offers ways that you can borrow from the equity you've built up.

How Wachovia can make the equity in your home available to you.

| Appraised Value of Your Home | Maximum Loan Amount Basis | Balance on First Mortgage | Amount Available For a Home Equity Loan |
|------------------------------------|---------------------------------|---------------------------------|---|
| \$150,000 × 75%* | = \$112,500 | - \$75,000 | = \$37,500 |
| \$100,000 × 75% | = \$ 75,000 | - \$50,000 | = \$25,000 |
| \$ 50,000 × 75% | = \$ 37,500 | - \$25,000 | = \$12,500 |

*Typical percentage of appraised home value that can be used to secure a loan with approved credit. Amounts shown are for illustrative purposes only. For specific details on how a Home Equity Loan can fit your situation, see a Personal Banker.

For major borrowing needs.

A Wachovia Home Equity Loan is an excellent way to borrow for major expenditures such as home improvements, education, or retirement property.

See a Personal BankerSM.

Stop by any Wachovia office and talk over your credit needs in the privacy of a Personal Banker's office. Your Personal Banker can discuss the current rates on Wachovia Home Equity Loans, explain the repayment terms that are available, and help you decide on the loan that best meets your requirements. And your Personal Banker has the authority to make lending decisions, so you'll get a prompt reply.

When you think of borrowing money, think about putting the money in your home to work, with a Wachovia Home Equity Loan.



An Equal Opportunity Lender

Wachovia
Bank & Trust

Wachovia is creating better ways to borrow.