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Reverse the Fortune of a Senior  
you know with a Reverse Mortgage

### *A Reverse Mortgage can be a Great Tool for Someone Who...*

- ◆ Would like to stay in their home as long as they are able
- ◆ Has substantial equity in their home
- ◆ May need supplemental income to enjoy a better quality of life
- ◆ Would like their existing mortgage to be paid off

#### Beneficial Features

- ◆ NON-RECOURSE
- ◆ INCOME IS USUALLY TAX FREE
- ◆ REQUIRED HUD COUNSELING
- ◆ NO INCOME, CREDIT, ASSET OR MEDICAL QUALIFICATION

#### Borrower Protections

- ◆ COUNSELING
- ◆ COMPETENCY
- ◆ RIGHT OF RESCISSION
- ◆ ADVANCE DISCLOSURES
- ◆ NO PRE-PAYMENT PENALTY

## Comparing Mortgages

#### TRADITIONAL MORTGAGES

- ◆ Used to purchase or refinance
- ◆ Little equity initially
- ◆ Obligated to make monthly payments
- ◆ Loan balance declines
- ◆ Equity grows
- ◆ Loan balance is "0" at maturity
- ◆ Borrower must usually "qualify"
- ◆ Retain ownership of your home

#### REVERSE MORTGAGES

- ◆ Refinance to generate income
- ◆ Substantial equity to begin
- ◆ Consumer receives payments
- ◆ Loan balance grows
- ◆ Equity declines
- ◆ Retain ownership of your home

Finally,  
a Mortgage that offers Peace of Mind!

Please call for assistance or to discuss a specific scenario.