

**Relax.
Let your home
work for you.**



If you are at least 62 years old and own your own home, a reverse mortgage may be a valuable tool to help you achieve your financial goals.

With a reverse mortgage, you can access the equity in your home without having to make monthly mortgage payments. There are no limitations to how you use the money so that you can cover medical expenses, fund education for your grandchildren, or any other reason. The loan only comes due when you sell the home, move out permanently, or pass away.

With a reverse mortgage, you still need to keep the home as your primary residence, stay current on property taxes and insurance, and ensure the house is properly maintained.



- No monthly mortgage payments required. Loan is due when you move out permanently, sell the home, or pass away.
 - Non-Recourse: Never Owe More Than What The Home Is Worth*
 - Flexible Cash Disbursement Options Based On Your Needs
- * If the heirs choose not to repay the loan and the home is foreclosed, they will not be liable for any deficiency.

Call me today to see if you qualify. As part of the process, you'll work with an independent reverse mortgage counselor who can help you evaluate all the risks and benefits.