

Relax.

Let Your Home Work for You.



- **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***
- **PAYMENT 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.

If you are at least 62 years old and own your own home, a reverse mortgage may be a useful financial tool. There's no limitations to how you use the money, so you can cover medical expenses, fund education for your grandchildren, or any other reason.

With a reverse mortgage, you can access the equity in your home, without having to make monthly mortgage payments. The loan would come due when you sell the home, move out permanently, or pass away.

Stipulations include maintaining primary residence, keeping current on property taxes and insurance, and making sure the house is properly maintained.

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