

REAL REVERSE POSSIBILITIES



Reverse mortgages have helped **over a million American retirees** meet their needs and enrich their lives. A reverse mortgage can be a great **addition to your retirement strategy** and could help you today, tomorrow and well into the future. *Let's take a look at some examples on the back.*



**Let's see what
you can qualify for
with a reverse.**

The Borrower

Age **79**

Home Value
\$300,000

Remaining mortgage
None

Practicality and Stability

John lives on social security payments but wants to **boost his monthly income** and **increase his quality of life** in retirement. His home is paid off and he is ready to utilize his equity to meet his need.

John chose a **HECM** to receive monthly payments from his line of credit

The Borrowers

Ages **60 & 61**

Home Value
\$1,500,000

Remaining mortgage
\$450,000

Living their Dream

Susan and Mike enjoyed their spacious property but were ready to **right-size and retire along the coast**. They wanted to keep as much cash on hand as they could after **purchasing their dream** home so they could **make home upgrades** and be ready for any other expenses.

Susan and Mike chose a Choice for Purchase to buy their dream retirement home and have no monthly mortgage payment*

The Borrower

Age **67**

Home Value
\$350,000

Remaining mortgage
\$50,000

Opportunity and Safety

Lisa wanted to have the **safety of payment optionality** with her mortgage. She also wanted a way for her **unused line of credit to grow** and be an immediate resource to her if she needs it in the future.

Lisa chose a **HECM** to obtain a line of credit that can grow and that she can tap into when needed



*Borrower must pay property taxes, insurance, HOA fees and maintain the property. These materials are not from, and have not been approved by, HUD, FHA, or any government agency. All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Consult a tax advisor and appropriate government agency for any affect on taxes or government benefits. Other restrictions and limitations apply.