

# SENIORS: *Is a Reverse Mortgage Right for You?*



## Retirement

*"Now your home can  
Help take care of you!"*

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## Helping Seniors

Our homes are among the biggest financial commitments that we make. But many people don't realize that their home can provide substantial tax-free income, just when they need it the most. You've taken good care of your home over the years, and now your home can help take care of you - with a reverse mortgage from Financial Freedom™.

You'll be able to continue living in the home where you feel comfortable, for as long as you like. You'll make no monthly mortgage payments, and you'll enjoy the security of extra income to help you take care of any of your financial needs.

## What is a Reverse Mortgage?

A reverse mortgage is a loan that allows seniors to use the equity they have accumulated in their homes over the years to improve their quality of life. By converting equity into income, a reverse mortgage is a way to stay in your home and receive cash to use generally for any purpose - whether it's day-to-day-living expenses, home remodeling, repair, paying off existing debt, in-home health care cost, or traveling the world. Best of all, you retain title and remain living in your home.

## Who Qualifies?

Homeowners who are 62 or older may qualify and be eligible even if there is an existing first or second mortgage. The size of the reverse mortgage depends upon the applicant(s) age(s), the program selected, the home's value, prevailing interest rates, program lending limits and current interest rates. There are no income qualifications.

## Tax-Free

A reverse mortgage turns a portion of the equity you have in your home into tax-free money you can use right now (consult your tax advisor). You can receive a lump sum of cash, choose regular monthly payments, a line of credit or a combination of all three.

## No monthly mortgage payments.

You make no monthly mortgage payments on a reverse mortgage. The Loan is not due to be paid until you sell, move or die.

## Use the money for anything you need or want.

- ✓ Replace lost retirement income
- ✓ Buy a motor home or a vacation home
- ✓ Pay for home repairs or renovations
- ✓ Buy a new car, boat, or make needed repairs
- ✓ Pay for long-term health care insurance
- ✓ Give your kids a down payment for a house
- ✓ Pay the cost of health care and prescription drugs
- ✓ Give to your church or other charities
- ✓ Pay off existing mortgage, taxes and other debts
- ✓ Travel and just have more fun

**Over 70,000 homeowners** have benefited by using a reverse mortgage to secure their financial future. If you are 62 or older with equity in your home, you may be eligible for a reverse mortgage from Financial Freedom™.

**Call today for a FREE  
Reverse Mortgage Handbook  
Toll Free: (866)484-2800**

[www.financialfreedom.com](http://www.financialfreedom.com)



THE REVERSE  
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