

Frequently Asked...

▶ What is a Reverse Mortgage?

A national government program which enables senior homeowners, age 62 and older, to convert part of their home equity into tax-free* income without having to sell their home, give up title to it, or make monthly mortgage payments. The loan only becomes due when the last borrower (s) permanently leaves the home.

▶ What are the Advantages?

1. Remain independent.

A reverse mortgage allows you to remain in your home and retain home ownership.

2. No monthly mortgage payments.

The money you receive from your reverse mortgage never requires a monthly payment.

3. Tax-free money

The money you receive from a reverse mortgage is not considered income, it is tax free* and will not affect your Social Security or Medicare benefits.

4. Freedom and flexibility.

The money you get from a reverse mortgage is yours to use in any way you choose.

▶ Do I need to own my home free & clear?

You do not need to own your home free and clear to get a reverse mortgage. The proceeds can be used for any purpose, but any existing liens on the property must be paid off at closing.

▶ Will my heirs receive an inheritance?

After the balance of your reverse mortgage is paid off, any remaining equity will go to your heirs. One of the forms we provide you with before you close your loan is an amortization schedule so you will always know the principal balance of your loan, year by year.

▶ Can I hold title in a Trust?

Yes you can but the lender and title company do require that they review the trust and it must be approved. Most trusts are prepared with lenders and their requirements in mind so they are not a problem but it is best to know as early on as possible!

* Consult Tax Advisor



All Reverse Mortgage Company specializes in reverse mortgages. We are passionate about improving quality of life for senior homeowners.

You can put your equity to work for you, paying off existing mortgages or other debts, for remodeling, medical needs, travel or for any reason you choose. We have seen and been a part of the huge difference the product has made in many seniors' lives and whatever your needs are, you've spent a lifetime paying to build the equity in your home and it's time for your home to pay you!



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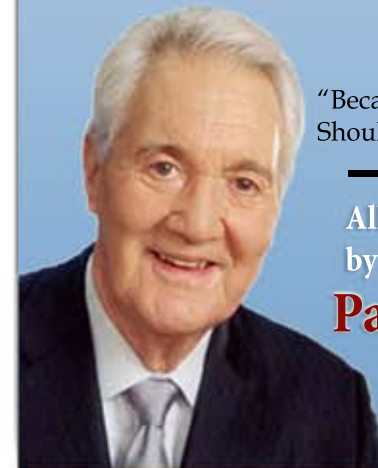
www.MyEquityPays.com

12397 Lewis Street, #102 Garden Grove, CA 92840
HUD Lender ID 26031-0000-7



Improve your quality of life with
The Government Insured HECM
(Home Equity Conversion Mortgage)

- ▶ Government Insured
- ▶ Access Tax-Free Cash
- ▶ No Income / Credit Required
- ▶ Payoff Debt / Current Mortgage
- ▶ You Retain 100% Ownership
- ▶ No Effect on SS or Medicare



"Because the Rest of your Life
Should be the Best of your Life"

All Reverse Endorsed
by Broadcasting Legend
Pat Summerall

How is the money received?

- ▷ Credit Line or Lump Sum Cash
- ▷ Monthly Payments for LIFE
- ▷ Choose Combination!

Whether you keep your Reverse Mortgage for 2 years or 20 years, the money that you receive...

NEVER requires a Mortgage Payment

Qualifications?

- ▷ Minimum Age is 62
- ▷ No Income or Employment
- ▷ No Credit Score Requirement
- ▷ Excellent Home Equity

#1 Misconception

“When I pass away, the bank takes my home”
Not True! You choose how the property will transfer upon passing. Your heirs are entitled to all remaining equity and title transfers to them if that is your wish.