



Features To Help Make The Most Of These Years

- **Independence** – You continue to own and live in your home
- **Freedom** – Receive payments instead of making them
- **Simplicity** – No income, credit or employment requirements needed to qualify²
- **Choice** – You may receive funds as a lump sum, in monthly installments, as a line of credit, or as an upfront sum plus monthly allotments
- **Security** – Does not affect Social Security or Medicare benefits³
- **Flexibility** – Use the funds to eliminate your existing mortgage, supplement your retirement income, cover health care expenses, reduce credit card debt, and much more

Enjoy A More Comfortable Retirement In Your Own Home

A Reverse Mortgage Can Help You Cover Expenses And Secure Financial Independence

You've worked hard to build equity in your home. Isn't it time to put your home to work for you? If you are 62 years or older a reverse mortgage enables you to convert some of your home's equity into tax-free funds.¹ Whether you choose to pay bills, cover taxes, or prepare for coming expenses, you have the funds to cover your personal financial needs.

I'm ready to help with a broad range of programs, options and personalized service.

Call me today!

Thomas Kinsey

Loan Officer

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1. Consult a tax advisor.

2. Reverse mortgage borrowers are required to obtain an eligibility certificate by receiving counseling sessions with a HUD-approved agency. Family members are also strongly encouraged to participate in these informative sessions. Call for more detailed program information.

3. Loan proceeds are not considered income and will not affect Social Security or Medicare benefits. Your monthly reverse mortgage advances may affect your eligibility for some other programs. Consult either a local program office or your attorney to determine how, or if, monthly reverse mortgage payments might affect your specific situation.

This information is accurate as of date of printing and is subject to change without notice.