

If you are 62 Years or older, a Government Insured Reverse Mortgage May Be Just the Answer You've Been Looking For...

Dear John Q. Sample:
Stop for a moment and imagine never having to make any more mortgage payments as long as you live in your house. Or imagine, further, being able to supplement your fixed monthly income, just because you own your own home.

These are not just some "wish-upon-a-star" dreams. The U.S. Congress passed legislation creating the FHA-insured Reverse Mortgage Program for people aged 62 years or older. This can be a reality for you — **no guarantees or misleading information**. **And, there are no income, medical, or credit score requirements.**



What is a Reverse Mortgage and how can I benefit from it?
The FHA Reverse Mortgage allows senior citizens to use the equity that is otherwise locked up in their homes, and transform it into cash flow income in the form of a lump sum payment, a monthly distribution, or a line of credit. What's more, absolutely **no repayment is required** for as long as you continue to use your home as your primary residence and you **retain ownership** of your home. With the tremendous appreciation in home values over the past few years, you might be surprised at just how much equity you have accumulated. Your financial independence and a better quality of life could be a simple phone call away.

Why should I look into A Reverse Mortgage?

- ✓ Eliminate your monthly mortgage payments
- ✓ Reduce or eliminate any financial burden on your children
- ✓ Pay for needed home repairs or home modifications
- ✓ Pay for medical or personal assistance expenses
- ✓ Have a back-up to your company pension plan
- ✓ Have extra cash for unanticipated expenses

For the TRUTH about Reverse Mortgages, call us today and we will send you a FREE copy of our Reverse Mortgage Information Booklet.

Toll Free (866) 555-1212 / Local (111) 555-1212
In-home service - from initial questions to the final closing


 **NOR COMPANY** 
EQUITY
SERVICES

*FHA Reverse Mortgage Company is a mortgage broker and not a government agency. All approvals are subject to the guidelines, regulations and restrictions that apply to Reverse Mortgage loans as set forth by FHA.

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