## HOME EQUITY CONVERSION MORTGAGE LOANS

What percentage of your clients are over 62 years of age? Are your senior customers struggling to pay bills and rising healthcare costs? Banks today are working with more senior adults who are struggling financially.

A HECM may be the solution and enable your seniors to convert their available home equity into tax-free loan proceeds, without a required monthly mortgage payment, although they can continue to make payments if they choose.

Contact me for excellent service and the ability to provide important information to your client which can help them make an informed decision, allowing them to manage their home as part of their total financial and retirement plan.

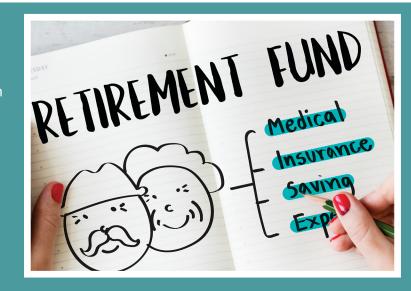
## DO YOU HAVE CLIENTS WHO:

- are on social security as their only income
- making mortgage payments they might struggle with
- have overdraft or cash-flow problems
- take cash or credit line advances
- unable to qualify for a mortgage or HELOC
- looking to refinance any loan
- were declined loans
- do not renew CD's because they need the funds

## **HECM QUALIFICATIONS:**

62 years of age or older • Own their home (even if mortgages exist)

Live in their home as their principle residence



## CALL FOR A COMPLIMENTARY CONSULTATION TODAY