

YOU'VE PUT A LOT OF MONEY INTO YOUR HOME.

Isn't it about time
it pays you back?



If you are 62 or older, you have options when it comes to managing one of your largest investments with a **Reverse Mortgage Loan**. How you choose to manage the money you own in your home (also called equity) may be more flexible than you think.



PURCHASE A NEW HOME

Whether it's time to downsize, relocate, or simply find a new view, you may change your primary residence without a penny in down payment.

As long as you can afford the home's property taxes, insurance premiums, HOA dues (if applicable), and any other ongoing property costs, you may be able to live in that penthouse condo after all!



NO NEED TO MOVE

Did you know that you may have the option to stay in your home, not make another principal and interest payment, and collect additional monthly income? The comfort of not moving from your home is one of the major driving factors for people to choose a Reverse Mortgage Loan. Get peace of mind today!



SIMPLY LIVE A MORE ACTIVE LIFESTYLE

Finding discretionary income every month can be difficult. It's comforting to cover all the bills, but what about the fun?! It's time to dream again, and a Reverse Mortgage Loan may just be able to help you with that.

6 Steps TO GETTING A REVERSE MORTGAGE LOAN

1. **TALK** to a Home Loan Expert. Call 1-855-438-7796.

2. **ATTEND** a brief but mandatory session with a HUD counselor.

3. **APPLY** with your Home Loan Expert at Assurance Financial.

4. **SEND** all of your required documents and wait for approval.

5. **SIGN** for your loan, which allows you three days to cancel before it is funded.

6. **RECEIVE** a packet of information on how to receive regular draws.

EXAMPLES OF FINANCING



UPSIZING

CURRENT HOME
\$200K Gain on Sale

NEW HOME
\$180K from HECM Loan
\$120K from Funds from Sale
(\$80K Cash Remaining)



DOWNSIZING

CURRENT HOME
\$200K Gain on Sale

NEW HOME
\$60K from HECM Loan
\$40K from Funds from Sale
(\$160K Cash Remaining)

NEED MORE REASONS TO GET A REVERSE MORTGAGE LOAN?

- ✓ Modernize your home for comfort
- ✓ Pay for medical expenses
- ✓ Grandchildren's college education
- ✓ Long-term care insurance
- ✓ Filling the gap until social security

*Call us today to learn more
about Reverse Mortgage Loans!*



Apply with Abby, our Digital
Mortgage Assistant, in 15 minutes at
[assurancemortgage.com](https://www.assurancemortgage.com)

Or call us to get started at
1-866-790-7980



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