

# Buy a home with no monthly mortgage payments



## Reverse Mortgage for Home Purchase

Want to buy a new home that meets your changing needs or lifestyle? Maybe you'd like to live closer to family – or to the golf course? If you are at least 62 years old, now you can buy a home without having to deplete your entire retirement savings **and** without having to make monthly mortgage payments.

- ▶ No monthly mortgage payments. Loan would be due when you move out permanently, sell the home, or pass away.
- ▶ Non-recourse: never owe more than what the home is worth.

Stipulations include maintaining primary residence, keeping current on property taxes and insurance, and making sure the house is properly maintained.

Call us today to see if you qualify. As part of the process, you'll then work with an independent reverse mortgage counselor, who can help you evaluate all the risks and benefits.