Is a

REVERSE MORTGAGE

Right for You or Someone You Know?

Unlock the Equity in Your Home.
Enhance Your Retirement.

This **FREE** Report is Prepared for You by

ATHENA PAQUETTE

MORTGAGE ADVISOR

310-218-6855

Athena@AthenaPaquette.com

AthenaPaquette.com

NMLS # 321683

Your Home. Your Equity. Your Future.
Let's Make It Work for You.

2 TODAY'S FINANCIAL REALITY

An economics professor once said, ***"Capitalism works best in an economy of creeping inflation."***

If you've ever wondered why prices keep rising, well, that's capitalism doing its job.

But that's not what this report is all about – it's about reverse mortgages.

Prices are constantly on the rise. If you're on a fixed income, such as retirement earnings, you just can't keep up. You start looking for other sources of income.

Do you go back to work?
Do you borrow money?
Do you cut back on the things you love to do?

Or...what if you didn't have a house payment at all? Instead, what if your house was paying you!

INFLATION IS REAL. FIXED INCOMES DON'T KEEP UP.

A reverse mortgage can help turn the equity in your home into cash you can use to live the life you want today.

3 WHAT IS A REVERSE MORTGAGE?

A reverse mortgage lets you convert part of the equity in your home into cash.

Basically, it pays you money based on how much equity you have in your house.

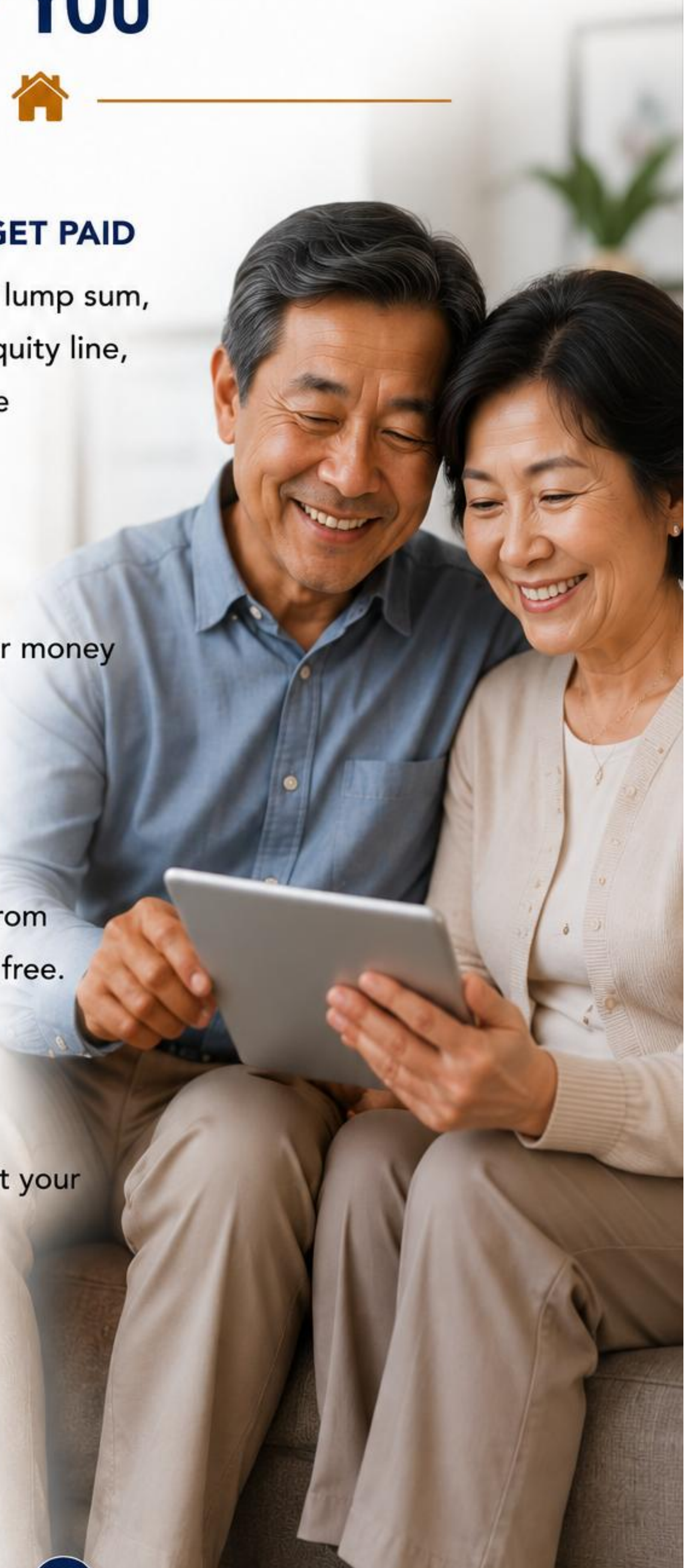
It's a way to turn the hard-earned equity you've built over the years into cash you can use every month.

The safety of a reverse mortgage means you will **never owe more** than what your home is worth.

The appreciation of your home will offset most of what you owe.

You maintain ownership and control of your home.

4 How a Reverse Mortgage Can Help You



CHOOSE HOW YOU GET PAID

You decide if you want a lump sum, monthly payments, an equity line, or a combination of these payment methods.

STAY IN CONTROL

You stay in control of your money and how you use it.

TAX FREE

TAX ADVANTAGE

Better yet, your income from this is still considered tax free.

AGE QUALIFIES YOU

Your age qualifies you, not your income or credit.

5 WHO QUALIFIES?

- The borrower and co-borrower must be **55 years of age or older.**
- You must receive **consumer education** from an approved counselor before the loan will fund.
- There are additional requirements, but this is where you start.

This education requirement is very important – it offers you protection against those who may try to sell you something you don't need or want.

6 Let's Look at an Example

Something else to think about is how much the property is worth and your remaining balance.

When you get a reverse mortgage, you have to pay off the balance of the loan before you do anything else.

You owe		Reverse mortgage would pay you		Your net gain
$300,000 on your home	–	**$600,000**	=	**$300,000** (minus any closing costs)

Even though your net gain may only be $300,000, you will never have to make a **mortgage payment again** – that's an incredible plus **to your lifestyle!**

7 You Decide How to Use Your Money

Because this is your money, once you've paid off the existing mortgage, you may spend it any way you wish.

- Use the money to **pay off debts** or simplify your finances.
- Add to your **monthly income** with a guaranteed payment for life.
- Pay for **home maintenance, repairs,** or even a new car.
- Buying a **vacation home** to create lasting memories.
- Funding a **loved one's homebuying** to help them build their future.
- Have someone you trust come in to take **care of your home and you** when needed.
- Create an **emergency fund** or work with your financial advisor to enhance your financial plan.
- Enjoy **hobbies, travel, and family experiences** that bring you joy.

It's entirely up to you...and remember, because this is money you already have, you will never have to repay a penny as long as one of you continues to live in your home.

8 Good Conversations Lead to Good Decisions

Most reverse mortgage professionals will meet with you personally in your home or at their office to go over the details with you, your family or your advisors, and they will help you complete the paperwork quickly and without pressure.

Reverse mortgages take time and patience, and it's best if everyone in your family remains informed.

When they understand that you will improve the quality of your life, that you will never lose your home, that you will never have to make another mortgage payment, and they'll have the option of purchasing the property when the time comes, they'll probably support your decision.

I'M HERE TO HELP.

As a reverse mortgage professional, my goal is to help you understand your options and give you the information you need to make confident decisions.

If you would like to explore whether a reverse mortgage may be right for you, I would be happy to guide you through the process.