



**FAMILY  
FIRST  
FUNDING**  
LLC



**A Home Equity Conversion Mortgage can help you achieve the retirement you've always imagined.**

### **You may already have access to the funds you need.**

A Home Equity Conversion Mortgage (HECM) allows you to borrow against the equity in your home to get funds you can use today. You can use it to pay off an existing mortgage, postpone tapping into your savings, delay taking your Social Security payments to maximize your monthly benefits, or create a rainy-day fund. A HECM does not require monthly payments of principal and interest. However, as with any home-secured loan, you remain responsible for property taxes, homeowners insurance, and property maintenance. As long as you meet your loan obligations, a HECM doesn't need to be repaid until you sell the home or it's no longer your primary residence. In most cases, the money you receive is not considered taxable income, and won't affect your Social Security or Medicare benefits. As always, you should contact your tax, financial, or benefits specialist about your individual situation.

Any homeowner age 62 or older, with a home that's paid off or with sufficient home equity, can apply for a HECM. Your home must be your principal residence and meet U.S. Department of Housing and Urban Development (HUD) standards. We can help you determine if a HECM is right for you and if your home qualifies.

### **Get more details in one quick conversation.**

We invite you to learn more. One simple phone call can help you with this important decision.

### **You may have more options than you realize.**

These days, many people nearing or in retirement are realizing that they do not have the resources they need to retire in the way they envisioned. This is why more and more homeowners—and their financial advisors—are viewing HECMs as an indispensable part of a successful retirement. They are no longer merely a “just in case” option.

There's more than just one type of HECM loan. You can choose the one that best fits your needs. Some loans have a fixed interest rate that will never change over the life of the loan and others have an adjustable rate that fluctuates month to month. HECM loans also provide the flexibility to draw one lump sum, open a line of credit, and/or receive a monthly stream of funds for as long as you live in the home.\* You can even choose a HECM that allows you to purchase a new home that better fits your needs.



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\*Borrowers who elect a fixed rate loan will receive a single disbursement lump sum payment. Other payment options are available only for adjustable rate mortgages.

This is not a commitment to lend. All loans subject to an application, credit review, appraisal and underwriting approval. All rates and terms quoted herein are for informational purposes only, and are subject to change without notice.

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