

See the advantages

of today's Reverse Mortgage Line of Credit.

There's more than one way to use your home equity to help meet the challenges of retirement financing.

Home Equity Conversion Mortgage (HECM) loans—commonly called Reverse Mortgages—continue to grow in popularity among retirement-age consumers. Especially popular is the **HECM Line of Credit** option, which is comparable to a traditional Home Equity Line of Credit (HELOC), but offers some distinct advantages:

Feature	Traditional HELOC	Today's HECM Line of Credit
Borrower retains home ownership	✓	✓
No monthly repayments required; no rising loan payments		✓
The less you take out up front, the more you'll be able to borrow later—because the unused amount grows over time		✓
Line of credit cannot be reduced or revoked by the lender as long as you meet your loan obligations		✓
Federal Housing Administration (FHA)-insured loan		✓

As with any home-secured loan, you must continue to pay property-related taxes and insurance and maintain the property as part of your ongoing loan obligations. Repayment of the loan is required once you sell the home or no longer live there as your primary residence.

To learn more about how a Reverse Mortgage could help you effectively leverage an important retirement asset—home equity—please contact me today.



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