

12 Benefits of a Reverse Mortgage

A Reverse Mortgage allows you to tap into and start using the equity you've built up in your home. There are many benefits to consider:

- 1 You can pay off your mortgage
- 2 You can have a tax-free income
- 3 You will continue to own your home
- 4 You or your heirs will keep all remaining equity
- 5 You never make monthly payments (the lender pays you)
- 6 There are no up-front fees collected
- 7 It won't affect Social Security or Medicare benefits
- 8 There are no restrictions on how you spend this money
- 9 Your cash is distributed to suit your needs and lifestyle
- 10 Most loans are government insured
- 11 You can repay at any time with no pre-payment penalty
- 12 You will never have to repay more than your home's value

As recognized experts in the field, we'd be delighted to discuss the details of Reverse Mortgages in the comfort of your own home. This is a no-cost, no-obligation, educational opportunity.

To set up your FREE personalized in-home consultation, please contact your Liberty Representative:

Lisa Stitt, Senior Advisor

**4500 Circle Lazy J,
Riverside, CA 92501**

**Ph. (951) 205-1972
lstitt@libertyreverse.com**



Your Money. Your Home. Your Life.™

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The Liberty Reverse Mortgage



Live Life on Your Own Terms, Pay Off Debts & Plan a Secure Retirement





A Financial Planning Tool that Ensures

There's No Place Like Home

Your home will always be a special place. It's where your kids grew up, holidays were celebrated, marriages were planned and grandkids play and visit. Today, thanks to a Reverse Mortgage from Liberty Reverse Mortgage, it can also be the tool that allows you a richer, more rewarding life.

Safely and Easily

Access Your Home Equity

The investment you made in your home can now give you the extra tax-free funds on a monthly basis. That's right—instead of making house payments to the bank every month A REVERSE MORTGAGE PAYS YOU EVERY MONTH! This is actually your money (your home equity), and the Reverse Mortgage is simply a great and safe way for you to access this money. And most importantly, your home remains your own until the day you decide to leave it.



The Choice of a Whole

Generation of Americans

With healthcare and retirement costs rising, hundreds of thousands of Americans have been turning to the Reverse Mortgage to provide them with a solid financial and retirement solution. It's a bold and decisive step that provides many with a new start in life—not surprising for a generation known for living life on its own terms.

Do the Things You Love When You Are

Financially Independent

The best thing about the Reverse Mortgage is that it allows you to do the things you have wanted—like making household repairs, covering medical costs, paying off debts, taking a vacation, or simply paying for everyday expenses. Let's face it, you only get one shot at life—why not live the life you have imagined for yourself. Financial independence could be closer than you think!

Easily Qualification Let's You

Receive Payment Quickly

If you qualify (You're 62 or older, own your home and have equity in the home), you may receive payment in short order. You can choose three types of payment: 1) Lifetime Monthly Income, 2) Cash Available Anytime, or 3) Lump Sum Payout (or any combination of the above options).

Federally Guaranteed

Safeguards, Built-In

Most Reverse Mortgages are regulated and insured by the Federal Housing Administration (FHA). There are many built-in consumer protection features that protect you and your heirs:

Required Third-Party Counseling

Ensures that you understand fully about Reverse Mortgages and your other options, so you can make a smart decision.

Interest Rate Limits

Limits on the interest rate and origination fee.

Non-Recourse

An overall cap on your loan balance prevents the lender from legal recourse beyond your home's value.

Choose the Reverse Mortgage Leader

Liberty Reverse Mortgage

It is important that you work with the right Reverse Mortgage company—there are 3 main reasons why choosing Liberty is a smart decision:

1) Specialization:

Reverse mortgages are all we do, and we are the best, which is why we have rapidly become an industry leader. Currently we are the third largest reverse mortgage provider in the nation, having changed the lives of thousands of clients and their families.

2) Expertise:

Our employees are the best-trained in the industry, both in terms of product knowledge and in the process. They pay attention to the details and the big picture while remaining focused on your overall goals.

3) Personal Care:

Our clients are our most important asset.

- When you call, you'll always speak with a live person, not voicemail.
- You'll have a dedicated team for your loan transaction.
- You'll receive weekly update calls during your loan process.

If you're 62 or older, own your home and have equity in the home, contact us today to learn more about us and how a Reverse Mortgage could change your life. We think you'll agree that it's an ideal solution for getting the most out of life.



Call Me Today to Learn More 951-205-1972