

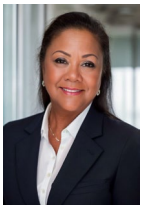


## LOAN BASICS FOR A REVERSE MORTGAGE

More than 1 million homeowners in the US, aged 62 and over, have already benefited from Home Equity Conversion Mortgages (HECMs), also referred to as government-insured reverse mortgage loans. They're now experiencing a more secure and comfortable retirement.

- ✓ No monthly mortgage payments required.
- ✓ Borrower remains responsible for property taxes, homeowner's insurance, and home maintenance expenses.
- ✓ Must meet the financial criteria of the HECM program.
- ✓ Deed remains in the borrower's name.
- ✓ HECMs are insured by the Federal Housing Administration (FHA).
- ✓ HECM loan can be utilized for a new home purchase.
- ✓ Participation in a consumer information session provided by a HUD-approved HECM counselor is mandatory.

Take the next step to owning a home. [Apply Online](#) today.



### Cynthia Feike

Regional Account Manager  
(855) 995-5023  
FICU@NavPros.com  
NMLS #685885



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