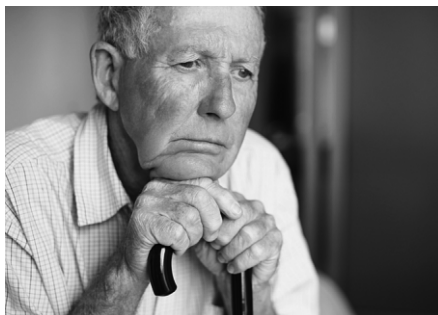


# What made the difference?

## A husband worries.



Roy, a 65-year old homeowner in Oklahoma<sup>1</sup>, wonders if he and his wife's combined Social Security income of \$1,585 per month will be enough for them to live on.

## A widow thrives!



Margaret, a widow from North Carolina, had to think twice about treating herself to a meal out. Now, her credit cards are paid off and she has extra money in the bank.

# Better read this if you're 62 or older and own a home...

More than 1 million seniors have taken advantage of this "retirement secret."

Americans are living longer. And, home prices are up. In October of 2011, the U.S. Median Sales Price of Existing Homes was \$160,800 according to the National Association of Realtors.<sup>2</sup> As of October 2015, the Median Sales Price of Existing Homes in the U.S. was \$219,600, a 36.8% increase since October of 2011.

For many senior citizens, their home is their single biggest asset, often accounting for more than 50% of their total net worth.

With the cost of basic necessities such as food on the rise and many retirees worried about outliving their savings, it's no wonder why more and more seniors are using HECM reverse mortgages to turn their home equity into extra cash for retirement.



In 1988, President Reagan signed the FHA Reverse Mortgage bill into law.

However, there are still millions of homeowners who could benefit from this government-insured loan but may simply not be aware of this "retirement secret."

Some people think that reverse mortgages sound "too good to be true." You keep on living in your home, get cash out of it, and have no monthly loan payments.

"I now have paid off my credit cards and have money in the bank and still have my home."

- Margaret Tennant, a widow from NC, used a HECM Reverse Mortgage to improve her quality of life.

## NOMONTHLYMORTGAGE PAYMENTS?<sup>3</sup> EXTRA CASH?

It's true, no monthly mortgage payments are required with a reverse mortgage;<sup>3</sup> the homeowners simply have to comply with the terms of the loan, which include living in the home as their primary residence, paying for routine maintenance, property taxes, homeowner's insurance and, if required, their HOA fees.

Reverse mortgages took hold when President Ronald Reagan signed the FHA mortgage bill into law over 25 years ago to help senior citizens remain in their homes. They're simply an effective way for folks 62 and older to get the cash they need for a more comfortable retirement.

Unfortunately, many homeowners who could benefit from a reverse mortgage don't even bother to get more information due to rumors they've heard. That's a shame because reverse mortgages are helping many seniors live a better life.

If you're a homeowner age 62 or older, you owe it to yourself to learn more. Interested homeowners can contact American Advisors Group, the nation's No. 1 Reverse Mortgage Lender, for a FREE information kit.

**Request a FREE Info Kit & FREE DVD Today!**  
**Call AAG: 1-855-293-0337**

Age 62 or older? Own a home? Call today toll free:

# 1-855-293-0337

## Request This FREE Reverse Mortgage Information Kit Today!



AS SEEN ON



CNN

CBS



**All 3 Info Kits & DVD are yours FREE!**



**U.S.A.'s No. 1 Reverse Mortgage Company**

<sup>1</sup>Roy's story is based on a real life situation. Photo shown is stock photography.

<sup>2</sup>Source: <https://research.stlouisfed.org/fred2/graph/fredgraph.png?hires=1&g=2V/Sz>

<sup>3</sup>If you qualify and your loan is approved, a HECM Reverse Mortgage must pay off your existing mortgage(s). Loan amount is subject to qualification and available equity. With a HECM Reverse Mortgage, no monthly mortgage payment is required. Borrowers are responsible for paying property taxes and homeowner's insurance (which may be substantial). We do not establish an escrow account for disbursements of these payments. A set aside account can be set up to pay taxes and insurance and may be required in some cases. Borrowers must occupy home as primary residence and pay for ongoing maintenance; otherwise the loan becomes due and payable. The loan must be paid off when the last borrower, or eligible non-borrowing surviving spouse, dies, sells the home, permanently moves out, or does not comply with the loan terms. Call 1-855-293-0337 to learn more.

A HECM Reverse Mortgage increases the principal mortgage loan amount and decreases home equity (it is a negative amortization loan). American Advisors Group (AAG) works with other lenders and financial institutions that offer reverse mortgages. To process your request for a reverse mortgage, AAG may forward your contact information to such lenders for your consideration of reverse mortgage programs that they offer.

NMLS# 9392 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). American Advisors Group (AAG) is headquartered at 3800 W. Chapman Ave., 3rd & 7th Floors, Orange CA, 92668.