



# Do You Own Your Home? Are You At Least 62 Years Old?

Most, but not all, reverse mortgages today are federally insured through the Federal Housing Administration's Home Equity Conversion Mortgage (HECM) program. This advertisement talks about HECM loans only.

Would you like to remain in your home for as long as possible with no monthly mortgage payments, only paying taxes and insurance (and homeowners association dues, if applicable), and maintaining your home? Would you like to potentially have extra cash to spend as you please?

If you answered yes to the above questions, you might be a good candidate for the HECM reverse mortgage loan program.

*We'd like to personally invite you to attend our no-obligation reverse mortgage seminar.*

**WHEN: November 17, 2018 • TIME: 10am to Noon**  
**WHERE: Fairway Independent Mortgage**  
**9308 E Raintree Drive • Scottsdale, 85260**

During this no-obligation informational seminar, we'll share important details about today's reverse mortgage loans. You'll learn how this loan can help you:

- **Convert a portion of the equity in your home into tax-free\* cash to pay your bills and enhance your cash flow during retirement.**
- **Pay off your current mortgage (if you have one) while retaining ownership of your home during the life of the loan.**

According to the U.S. Department of Housing and Urban Development, more than one million households are using an FHA-insured HECM reverse mortgage.

*RSVP today!*



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