

REVERSE MORTGAGE

Financing
your
dreams
has never
been
easier.

It's time to spend retirement on your terms. You've worked hard all your life. Now it's time for all the love and money you've invested into your home to start paying you back. A Reverse Mortgage is a federally insured financial tool that allows senior homeowners age 62 and older to access a portion of their home equity and convert it into tax-free retirement income. It gives you the financial security and supplemental retirement cash flow to stay at home and live independently, without having to sell your home, give up the title, or make monthly mortgage payments.

FLEXIBLE | SAFE & SECURE | STAY IN YOUR HOME

Unlike a forward mortgage where you make payments, a Reverse Mortgage actually pays you. You will never make Reverse Mortgage payments and will maintain the title to your home as long as you live there. When the loan is due, the amount you or your loved one's owe will not be more than the appraised value of the home. Any equity that remains in your home belongs to you, not the bank.

Government Safeguards:

The federal government has put in place several safeguards in the reverse mortgage program to protect and shield seniors from predatory lending practices. Chief among them is the mandate that a third-party counseling session must occur with an independent HUD-approved counselor before an application can be processed. A Reverse Mortgage will not affect your Social Security or Medicare benefits. Since the money you receive it's not considered income, it is tax-free.

- No income needed to qualify
- No monthly payments
- Receive additional monthly income
- Be fully insured and protected against owing more your home's value
- No income, employment, or credit score restrictions

* With a Genworth Financial Home Equity Access, Inc., formerly known as Liberty Reverse Mortgage, Inc., you can use the funds as you want and enjoy a lifetime of independence and security at home.

You will maintain the title to your home for as long as you live in it. You cannot be forced out of your home as long as both property taxes and insurance is paid and the home is maintained in reasonable living condition. You can even use your Reverse Mortgage to pay for these expenses.

*It's easy to find
peace of mind.*



Prime Choice Funding, Inc.
2745 E. Chapman Ave. Suite 101
Orange, CA 92869

*Our Customer Service
Representatives are
available 24 hours a
day, 7 days a week.*

Toll-Free: (877) 787-7463
Direct office: (714) 744-0200
Fax: (866) 260-1697