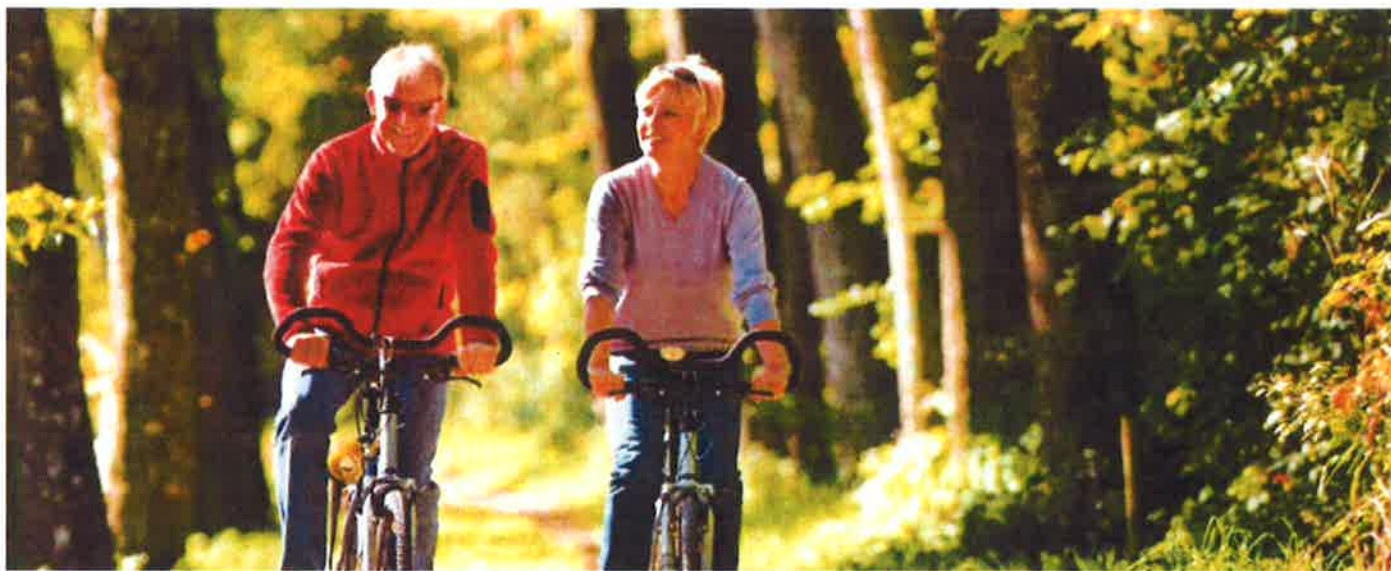


# Reverse Mortgage

## NO Monthly Mortgage Payment

### AM I ELIGIBLE?



#### To be eligible for a reverse mortgage, you must:

- Be at least 62 years old
- Live in the home as your primary residence
- Have sufficient home equity. Contact your First Banker Mortgage Corp. to find out if you have enough home equity to qualify.
- Not be delinquent on any federal debt
- Participate in a consumer information session held by an independent counselor who's approved by the U.S. Department of Housing and Urban Development (HUD)

#### Also, your home must:

- Meet FHA (Federal Housing Administration) property standards and flood requirements
- Be one of the following property types:
  - » Single-family home
  - » Two- to four-unit home with one unit occupied by the borrower
  - » FHA-approved condominium
  - » HUD-approved manufactured homes that meet FHA requirements.

## How much money can I get?

This depends upon a number of factors, including the age of the youngest borrower, your home's current appraised market value, the amount of equity, FHA lending limits, the current interest rate, and the reverse mortgage product and payment option you choose. If you have an existing mortgage, your reverse mortgage will first be used to pay that off. Your First Banker Mortgage Corp. can provide you with a quote that's tailored to your specific situation, with no cost or obligation.



## Using Your Proceeds

The following chart shows some common uses for a reverse mortgage, and how you might wish to take your proceeds, depending on how you plan to use them. Talk to your First Banker Mortgage Corp. to help determine the best course of action for you.

I would like to...	Line of Credit	Monthly advances for a set period	Monthly advances for as long as you live in your home	Lump Sum
		Term	Tenure	
Establish a "standby" cash reserve that will be there when I need it				
Supplement my monthly income with a steady stream of funds				
Make home modifications or repairs				
Pay off my existing mortgage or other debts, to reduce monthly expenses				
Buy a home that better fits my lifestyle				

**Call Today 818-986-1000**

**1<sup>ST</sup> BANKER  
MORTGAGE CORP.**

This material is not from HUD or FHA and has not been approved by HUD or any government agency.

Program guidelines subject to change without notice. DRE # 00935717/NMLS# 248495