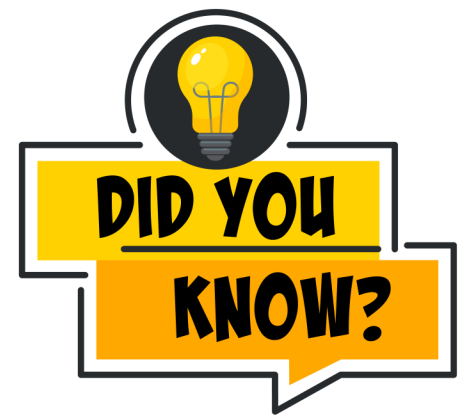


REVERSE MORTGAGE



The bank does NOT own your home!

As long as the terms of the loan are met,¹ you retain full ownership and can sell the home at any time. The bank does not own your home!

Use for refinance or purchase.

Did you know you can use a reverse mortgage to buy or refinance your current conventional or reverse mortgage?

Flexible options.

You can take your funds as a lump sum, monthly payments to you, a line of credit, or a combination of these.

Who is eligible?

All titleholders must be 62 years or older, property must be a primary residence, and must have sufficient equity.



Proceeds are tax free.²

Loan proceeds are not taxed as income or otherwise (though you must continue to pay required property taxes).² Use it for medical expenses, home repairs or renovations, create a financial safety net or even take a vacation, you decide!

You do not have to own your home free and clear.

Actually, many borrowers use the reverse mortgage loan to pay off an existing mortgage and eliminate monthly mortgage payments.¹

No monthly mortgage payments.

You don't have to make monthly payments. A reverse mortgage does not have to be repaid until you sell or no longer live in your home.¹



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Group One of Supreme Lending



1 Your current mortgage(s) and any other existing liens against the property must be paid off at or before closing. You must live in the home as your primary residence, continue to pay required property taxes, homeowners insurance, and maintain the home according to FHA requirements. Failure to meet these requirements can trigger a loan default that may result in foreclosure. 2 Generally, money received is not considered income and should be tax free, though you must continue to pay required property taxes. Consult your financial advisor and appropriate government agencies for any effect on taxes or government benefits. Notices: Everett Financial, Inc. dba Supreme Lending, NMLS ID #2129 (www.nmlsconsumeraccess.org), 14801 Quorum Drive, Suite 300, Dallas, TX 75254 (877-350-5225). Solicitations made to and applications accepted from residents in AL, AK, AZ, AR, CA: Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act; CO, CT, DE, DC, FL, GA, Hawaii Mortgage Loan Originator Company License HI-2129, Mortgage Servicer License MS144, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA: Mortgage Company MC2129; MI, MN, MS, MO, MT, NE, NH, NJ: Licensed by the N.J. Department of Banking and Insurance; NM, NC, ND, NV, Licensed Mortgage Banker -- NYS Banking Department, NY Office: 5385 Main St., # 1, Williamsville, NY 14221. OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY. This is not an offer to enter into an agreement. Information, rates, and programs are subject to change without prior notice and may not be available in all states. All loans are subject to credit and property approval. Supreme Lending is not affiliated with any government agency. © 2023. Everett Financial, Inc. dba Supreme Lending. All rights reserved. Equal Housing Opportunity Lender.