

# Senior HomeOwners, Stay at Home with Financial Security!



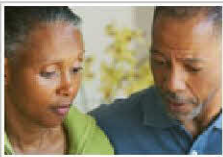
<http://HappySeniorHomeOwners.com>

And, that **Security** you can take to your Bank!

Thousands of Senior HomeOwners like you and me, have seen how their dream of a retirement without financial worries is at risk due to the ever increasing cost of living. Meanwhile, they are sitting on hundred of thousands or millions of dollars of idle equity in their homes.

If you are **60 years or older**, and your home is valued at up to **\$6,000,000** and have a **low or zero mortgage debt**, a Reverse Mortgage Program, allows you to convert part of your home's equity into **Tax Free** Cash to use **without any restrictions**.

You **do not** make mortgage payments as long as one Owner lives the home, pay taxes, insurance and charges. **Owner Occupied Eligible properties: 1 to 4 families residences, and CONDOS.**



**How much could I receive from a Reverse Mortgage?** The amount depends on various factors determined by the age of the owners, value of the home and others. Call us today for a **free, no obligation**, personalized estimate!

## How Can It Help Me?

- **Tax Free Cash** Reserve.
- Supplement Income \* Protect Savings
- Financial security \* Pay bills
- Improve Quality of Life \* Repair or Buy auto
- Improve home \* Prevent Foreclosure,
- HealthCare Expenses \* Grandkid's education.
- Hire Domestic help \* Caregiver \* Travel
- **Divorce Settlement**, etc...

## FINANCIAL / RETIREMENT PLANNING

- Wealth preservation. \* Reduce taxable estate.
- Avoid liquidating other investments or assets.
- Charitable gifts. \* Consolidate Hi-Interest Debt.
- Purchase Life or Long Term Care Insurance.
- Trust & Venture funding.
- Buy a second home or investment property.
- Investments.
- Or whatever you want to do with the funds. etc...



**SAFE!:** An independent Counseling session is required. You receive a Certificate that you understand pros, cons & alternatives. **First step, call me!**

**1) Ownership of the home is yours, ALWAYS.** You are **NOT** selling it. Title IS **YOURS**. You can sell it anytime.

**2) You or your heirs will pay off the loan** when the it is refinanced, sold, or up to 1 year after the **last** borrower passes away or moves out due to health.

**BETTER!:** **Muuuuch Better:** than a regular mortgage or a Bank's Line of Credit. HECM's Protected CreditLine **grow\$!** *And you make **NO** Monthly payments*

**Social Security and/or Medicare:** Benefits are NOT affected.

**CALL TODAY 786-262-6486!**



**Buy Your Primary Home in Florida up to \$6,000,000 With Reverse Mortgage PURCHASE Financing. Call or Visit:**

<http://HappySeniorHomeOwners.com/SeniorBuyers>

**Juan Luis Rodriguez-Kohly, LO**

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Your Trusted Reverse Mortgage Professional!

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