



Features To Help Make The Most Of These Years

- **Independence** – You continue to own and live in your home
- **Liquidity** – Receive payments instead of making them
- **Simplicity** – No income, credit or employment requirements needed to qualify²
- **Choice** – You may receive funds as a lump sum, in monthly installments, as a line of credit, or as an upfront sum plus monthly allotments
- **Security** – Does not affect Social Security or Medicare benefits³
- **Ownership** – Any remaining home equity belongs to you or your heirs - none of your other assets will be affected by the reverse mortgage

Enjoy A More Comfortable Retirement In Your Own Home

A Reverse Mortgage Helps You Cover Expenses And Secure Independence

You've worked hard to own your home. Isn't it time you began to reap the benefits? If you are 62 years or older a reverse mortgage enables you to convert some of your home's equity into tax-free¹ funds. Whether you choose to pay bills, cover taxes, or finally buy that vacation home, you have the funds to cover your personal financial needs.

I'm ready to help with a broad range of programs, options and personalized service.

Call me today!

1. Consult a tax advisor. 2. Reverse mortgage borrowers are required to obtain an eligibility certificate by receiving counseling sessions with a HUD-approved agency. Family members are also strongly encouraged to participate in these informative sessions. Must be at least 62 years old. Call for more detailed program information. 3. Loan proceeds are not considered income and will not affect Social Security or Medicare benefits. Your monthly reverse mortgage advances may affect your eligibility for some other programs. Consult either a local program office or your attorney to determine how, or if, monthly reverse mortgage payments might affect your specific situation. This information is accurate as of date of printing and is subject to change without notice.



H.D. Vest Mortgage Services, Inc.

Marketing Submission Sheet

Fax to: (972) 870-6128 or e-mail H.D.VestMortgageServices@wellsfargo.com

Approval by the H.D. Vest Mortgage Services Marketing Services Department is REQUIRED before public communications can be distributed by mortgage licensed Advisors. Each Advisor's submission is reviewed by the H.D. Vest Mortgage Services Marketing department in the order of receipt. Approvals or comments will be returned via e-mail.

of Pages Including Cover:

Date Submitted:

Advisor Contact Information:

Advisor Name:

Advisor Fax Number:

Advisor Number:

Advisor Phone Number:

Advisor's Home State:

Advisor E-mail Address (MUST BE YOUR H.D. VEST E-MAIL ADDRESS):

Items Submitted for Approval: (check any that apply)

- Home Mortgage Brochure
- Home Financing client letter
- Home Mortgage Fast Flyer(s): Title(s)

1.

2.

3.

4.

Your contact information as you would like it to appear on flyer(s):

Your Name:

Street Address:

City, State, Zip Code:

Phone Number:

Fax Number:

E-mail Address (MUST BE YOUR H.D. VEST E-MAIL ADDRESS):

Comments or Special Instructions: