

Easy Qualifications

- Borrower must be 59 years + 10 months or older. (Ameritime Mortgage Company is the only one offering such a low age)
- The Reverse Mortgage can be applied to a single family home, condominium, or a 1-to-4 unit complex (provided one is owner occupied).
- Credit status is not a factor
- Income is not a factor.

"I was worried I couldn't make ends meet. Now with my Reverse Mortgage, I have money available to me anytime I need it. I can't describe my relief. Thank you so much Ameritime."

Marge, Melbourne, Florida

Get Started Now...It's Easy to be a Hero.

*Just review your client files for homeowners over 60, then call **AMERITIME** Mortgage Company.*

Other professionals take advantage of Reverse Mortgages in their planning. Why not you?



"We treat you like we want to be treated."

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**How to
Become a
Hero to Your
Clients...
and Open
Doors to
New
Business**

The Problem

You already know many of your clients and prospects over age 60 need services such as life insurance, long term care coverage, or investments.

The question is whether they can afford it.

Some of them struggle financially just to pay for the basic necessities such as medicine or healthy food.

While others simply desire the pleasure of enjoying a few more luxuries during their retirement years.

Whatever their situation, you - as their advisor - now have it in your power to help many more of them live better quality lives.

Your advice can position you as a hero in their lives. The result could be an open door to a treasure chest of new sales opportunities.

The Key To Open Doors

Advise your clients to consider a government insured program with the potential to...

- Free up overlooked tax-free assets.
- Provide a tax-free income of many thousands of dollars per year.
- Eliminate mortgage payments saving hundreds of dollars per month.
- Stop a foreclosure dead and save your client's home.

These unveiled assets can be used to fund the services you offer, such as...

- Long term care insurance.
- Additional life insurance.
- Estate and financial planning such as lower tax liability with tax-free home equity income.

Introducing the

Reverse Mortgage

The flexible financial planning program every caring financial professional should have at their disposal.

Benefits to Your Client...

- 1. They retain the title to their home**
- 2. They can sell the home any time they wish.**
- 3. There is no pre-payment penalty.**
- 4. No taxes are paid on the cash received.**
- 5. If they stay in their home until death, the heirs receive 100% payoff of the remaining equity after the loan payoff and transfer costs.**
- 6. The Federal Housing Administration insures the Home Equity Conversion Mortgage.**