

Reverse Mortgage Loans



Relax. Let Your Home Work For You

What are Reverse Mortgages?

As a senior homeowner 62 or older, you are eligible to apply for the Government insured Home Equity Conversion Mortgage (HECM) program through Modus Mortgage with a free consultation available. This federally insured program allows you to maintain the value of your home while accessing the equity you have build up over the years without requiring a monthly mortgage payment.*

What are the benefits?

The benefits and options available to you are based upon your specific situation and financial needs.

You will never be required to make monthly mortgage payments as long as you occupy the home as your primary residence and remain current on property taxes, insurance, and HOA dues, if any.

**You are still required to pay your property taxes, insurance and HOA dues if any.*

To be eligible for a Reverse Mortgage Loan on a primary residence, the borrower must:

1. Be at least age 62
2. Own the home free and clear or have sufficient equity in the property to meet the program guidelines.
3. Property can be:
Single family residence
1-4 unit dwelling
Condominium or townhome

Depending on your qualifications, eligibility and the program you choose, you can receive funds paid directly to you through:

1. Lump sum distribution
2. Line of credit
3. Monthly check to you
4. Or a combination of the three



Contact me today for a free consultation

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