

Turn Home Equity into Tax-Free Income!



When Reverse
May Be
The Right
Direction

~ GET THE FACTS! ~

I Make House Calls!

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***Could a Reverse
Mortgage improve
your retirement plans?***

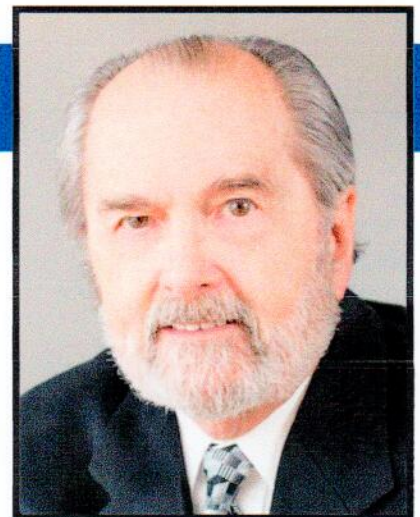
www.isAreverseMortgage4me.com



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V.I.P. Mortgage Scottsdale AZ. NMLS#145502

Terms and conditions may vary. Subject to underwriting approval.



*Your Hometown Reverse
Mortgage Specialist*

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NMLS#214866

YOUR GUIDE TO REVERSE MORTGAGES

Presented by the **National Reverse Mortgage Lenders Association**

25 Ways to Use a HECM as a retirement funding tool

1. Pay off your forward mortgage to reduce your monthly expenses.
2. Re-model your home to accommodate aging limitations.
3. Maintain a line of credit (that grows) for health emergencies and surprises.
4. Cover monthly expenses and hold on to other assets while their value continues to grow.
5. Cover monthly expenses and avoid selling assets at depressed values.
6. Pay for health insurance during early retirement years until Medicare eligible at 65.
7. Pay your Medicare Part B and Part D costs.
8. Combine life tenure payments with Social Security and income generated by assets to replace your salary and maintain your monthly routine of paying bills from new income.
9. Pay for your children's or grandchildren's college or professional education.
10. Maintain a "standby" cash reserve to get you through the ups and downs of investment markets and give you more flexibility.
11. Combine proceeds with sale of one home to buy a new home without a forward mortgage and monthly mortgage payments.
12. Pay for long-term care needs
13. Fill the gap in a retirement plan caused by lower than expected returns on your assets.
14. Pay for short term in-home care or physical therapy following an accident or medical episode.
15. Pay for a retirement plan, estate plan or a will.
16. Convert a room or basement to a living facility for an aging parent, relative or caregiver.
17. Set up transportation arrangements for when you are no longer comfortable driving.
18. Create a set aside to pay real estate taxes and property insurance.
19. Delay collecting Social Security benefit until it maxes out at age 70 1/2.
20. Eliminate credit card debt and avoid building new credit debt.
21. Cover monthly expenses in between jobs or during career transition without utilizing other saved assets.

(over)

22. Cover expenses and avoid capital gains tax consequences of selling off other assets.

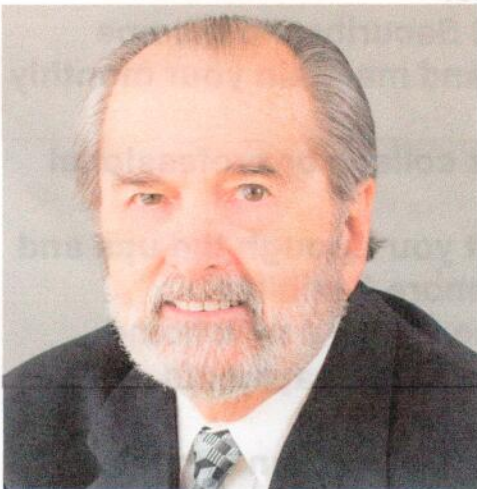
23. Purchase health-related technology that enables you to live in home alone.

24. Pay for an Uber or Lyft account so you have mobility and access to appointments and social activities.

25. Help your adult children through family emergencies.

<http://www.reversemortgage.org/About/25WaystoUseaHECM.aspx>

For more information,
please call:



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WHEN SHOULD YOU CONSIDER A HECM REVERSE MORTGAGE?



Social Security Supplement

- Social Security was never meant to be the sole source of income in retirement, yet 23% of married couples and 46% of single people receive 90% or more of their income from Social Security.*
- The HECM monthly check can mean the difference between financial hardship and comfortably staying in your home.
- The HECM monthly check comes to you for as long as you are in the home. You must continue to pay your property tax, homeowner insurance policy, and keep the home from disrepair.**

Mortgage Debt

- 68% of Baby Boomers will carry a mortgage payment into retirement.***
- A rate and term refinance comes with the most flexible payment plan of any mortgage. Imagine the flexibility of deciding whether or not you want to make a payment each month.
- As you make payments you also create a growing line of credit for future use.
- The ability to suspend payments offers tremendous security in the event of a spending increase, income loss, or life.

Line of Credit Security

- Many retirees are not prepared for income loss or increased spending. A line of credit unlocks the home equity as security.
- The unused portion of the HECM Line of Credit grows in availability.
- The Line of Credit cannot be cancelled or frozen no matter what happens to the property value.
- A HECM LOC provides ultimate flexibility in diversifying funding sources, reducing market risk, controlling tax liabilities, and enhancing your wealth. The proceeds are tax-free.

Moving

- Moving in retirement is a common and attractive option to many. 64% of retirees are likely to move at least once in retirement. 33% of Baby Boomers and Seniors are upsizing rather than downsizing.*
- Paying cash in a downsize can leave you with less liquidity and a market down turn could affect your legacy.
- Using your portfolio to upsize could impact your security long term.
- Using the HECM in a purchase transaction can increase your liquidity and allow you to increase your buying power.

Terms and conditions may apply. Subject to underwriting approval. * <http://www.ssagov/news/press/basicfact.html> **If applicable, flood insurance, homeowner association dues, or any other obligation. ***Reverse Mortgage Market Index's National Reverse Mortgage Lenders Association and RiskSpan

Call or email today to see if a HECM could benefit you!



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