

"Prudent Decisions are the Result of Evaluating the Alternatives." -Dwight D. Eisenhower



How did we gain freedom and independence during World War II? By having a plan and weighing the "alternatives" of each military decision. Led by Dwight D. Eisenhower and his brave soldiers, we had a plan, and we worked our plan.

For homeowners, the same thought process works. In order to gain financial freedom and financial independence, you need a plan. You must evaluate the 5 Alternatives to a reverse mortgage before deciding if a reverse mortgage is RIGHT for you.

### Alternative #1: Do Nothing at All

Continue living life exactly as you do now without any changes, until you run out of money. You can continue to use up all of your cash reverses in the bank, or you can sell your stock & bonds. Maybe you're one of the lucky ones and can outlive your money.

### Alternative #2: Borrow the Traditional Way

You can get a traditional loan or a regular equity line of credit. You will be required to qualify for and make monthly payments each month. You will be asked for 2 years of tax returns, income qualifying hurdles, equity benchmarks and Fico Score analysis.

### Alternative #3: Get Money from your Family or Relatives

Borrow from your children, heirs, or relatives. Or, have them contribute each month to your budget shortfall. With a reverse mortgage, you do not need to rely on anybody to be able to make your mortgage payment. However, if you are lucky enough to have children that can help out, then that is a viable alternative.

### Alternative #4: Sell your Home or "Downsize"

You can downsize in order to be more comfortable, but hopefully you are lucky enough to stay at home and not outlive your money. How do you put a price tag on the anxiety of leaving your home? A reverse mortgage will help you stay put and keep you close to your friends, church and familiar environment.

### Alternative #5: Get a Job

As an alternative to a reverse mortgage, many homeowners elect to re-enter the work force or keep the job they have now. Earning more will allow you to stay at home for a longer period.

Our reverse mortgage advisors specialize in "running the numbers" of each alternative. We can help you determine if a reverse mortgage is the RIGHT LOAN, for the RIGHT PERSON, at the RIGHT TIME, and for the RIGHT REASON. We believe we are the RIGHT COMPANY to help you compare the options so that you can enjoy a more comfortable Retirement.

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