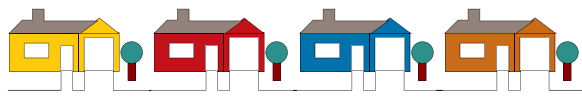


# Senior Cash Flow Strategies

Tune in, every Saturday 3:00 until 4:00 PM



**KAAM  
Legends  
Radio  
770 AM**



## Fresh Start Cash-Back Program™

Fresh Start Cash Back Program™, describes the government-backed, HUD program for reverse-style home mortgages;

- No qualifying
- No income requirements
- No payment
- You never lose title
- You never have to move
- It is TAX FREE
- Social Security income and Medicare benefits are not affected
- Cash is available in monthly payments, one lump sum, or a combination of both, your choice

*“You’ve worked hard for your home. Now, we can show you how to make your home work for you!”*

It doesn’t matter how much credit card debt you have

Or how your credit report looks

If you owe back taxes

Or even if your home is about to be foreclosed

It doesn’t matter what your current health status is

Or even if you are very wealthy

**REVERSE MORTGAGE IS FOR EVERY  
HOMEOWNER OVER THE AGE OF 62.**

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# Home Free™

*“You paid off your home once already. Why do it again with a new home?”*

Home Free is a new Senior Cash Flow Strategy utilizing the HECM (Home Equity Conversion Mortgage), government-backed reverse mortgage. Home Free delivers just exactly what it says; you're *HOME FREE*, in a brand new home of your choice, with no monthly payments and little or no moving costs (included).

We make this possible with our exclusive strategic partner relationships with area builders that specialize in adult communities. Our clients enjoy special discounts on their new home – as much as 20%. This special discount will go a long way toward qualifying for your new home. Here's an example of how the numbers work:

- NEW HOME PRICE: \$185,000
- BUILDER DISCOUNTED TO: \$148,000
- \*HECM LOAN ON THE NEW PROPERTY: \$91,793
- DOWN-PAYMENT REQUIRED TO QUALIFY: \$56,207

You qualify if - after *we buy* your existing home (and pay off the existing mortgage, if applicable) you have the necessary amount available--the difference between the new HECM loan and the equity from your existing home.

\* Must be 62 years or older to qualify for the HECM/HUD loan program. Amount available is determined by the age of the recipient and the location/appraised value of the property.