

Are you considering a reverse mortgage?

We are here to make sure you have the facts that you need to make the decision that is right for you.



Reverse Mortgages

Get the facts.

For many seniors, a reverse mortgage is the right option for staying in their home.

A reverse mortgage is a loan that uses your home as collateral, but does not require monthly payments. If you are 62 or older, and you have equity in your home, you may qualify for a reverse mortgage that would allow you to access funds from your home in the form of:

- A line of credit that lets you decide when and how much you use
- A lump sum paid to you in a single payment
- A regular monthly cash advance, or
- A combination of these options

Regardless of which method you choose, reverse mortgages do not require repayment until you or your co-owner move, sell your home, or no longer live at the home.

You can't be too careful when it comes to financial decisions.

We realize this can be overwhelming. We know there is a lot of information available to you, and we will walk you through the entire process from start to finish, making sure you understand everything.

We are here to help.

Contact us for more information:

937.853.1600

HomeOwnershipDayton.Org



**The
HomeOwnership
Center**

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