

# Local Financial Help for Senior Homeowners (Richmond)

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Location

Virginia

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The U.S. government wants senior homeowners (62 and older) to stay in their homes as long as they wish. In 1989 the HUD insured reverse mortgage was established. This is a loan program that will allow you to access your available home equity without making monthly mortgage payments. You may use your cash (after any mortgages are paid with the loan) for any purpose you wish including: Paying off debts Make home improvements Major purchases such as an automobile Receiving a lifetime monthly check to supplement your income You continue to own your home and no payments are required until all borrowers move from the home. You or your heirs retain your remaining equity after the loan pay off which includes the amount borrowed, closing costs, fees and interest. At the time you sell your home you are not obligated to repay more than your home's value. A reverse mortgage transaction is unlike any other type of loan you may have had and needs to be thoroughly understood before moving forward. We take the time to explain how a reverse mortgage could be a beneficial financial tool.

For more information visit [www.pro-mortgage.com](http://www.pro-mortgage.com) and click the Reverse Mortgage Tab or Call Tim Estes (NMLS 188669) today Ext 12 Professional Mortgage Corp. Locally Owned and Operated Since 1987

NMLS ID#: 188666 ([www.nmlsconsumeraccess](http://www.nmlsconsumeraccess))

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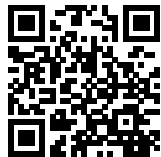
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