

- No Monthly Payments: You don't have to make monthly mortgage payments as long as you live in the home.*
- Stay in Your Home: You remain the homeowner and can continue living in your house for as long as you want, as long as you meet the requirements.
- <u>Access Home Equity:</u> Convert part of your home's equity into tax-free cash without selling your home.
- Flexible Payout Options: Choose how you receive your funds—lump sum, monthly payments, or line of credit.
- Repayment at Sale or Departure: The loan is repaid when you sell the home, move out, or pass away—your heirs are not responsible for the loan beyond the home's value.

*You must live in the home as your primary residence continue to pay required property taxes, homeowners insurance and maintain the home according to Federal Housing Administration requirements.



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