

{FACING PANEL}



**With No Negatives, Stress
or Risks,
Your Most Valuable Asset
Can Give You
The Cash Advantage You
Need**

**Rick Woods
Mortgage Banker - Loan Officer
Woods Wealth Advisors
8121 West Quinault Suite A101
Kennewick WA 99336**

rick@wwainfo.com

**509-586-7777
509-737-6008
Fax: 866-972-1405**

{INSIDE LEFT PANEL}

If you're a homeowner age 62 or older, you can change the course of your future with no risk, no stress, and best of all--no credit check

How this miracle could happen for you? More than 150,000 Americans discovered the secret to increasing cash flow, paying for home repair, expenses of daily life, or...pure pleasure.

**The secret is a Reverse Mortgage.
And it can work for you too.**

With the power of Fannie Mae or HUD backing, counseling services from AARP or Consumer Credit Counseling, reverse mortgages are just the ticket to help you with unexpected expenses or lifelong dreams.

You see, the power, leverage and resource is already in your life—it's your home.

This unique financial security tool gives older Americans freedom and peace of mind to fully enjoy retirement years.

A reverse mortgage is a loan that converts equity into income with no restrictions or limitations on its use.

There's no risk as you live on your terms in your home...and retain the title. After all, it's your money, and your home.

The best part... no credit checks, and no income restrictions, you can benefit with no risk or worry.

{INSIDE RIGHT PANEL}

**The Mortgage That
Pays You Money**

Rather than make payments, a reverse mortgage borrower uses equity to gain income. And even better, for the life of the reverse mortgage no monthly mortgage payments are required.

"We paid off our mortgage, and retired early." -FL

How is that possible? The loan matures after the borrower permanently leaves the home as a primary residence through sale, or when the owner passes away.

Your heirs can then choose to repay the loan and keep the house, or sell it.

**Use The Power Of Reverse
Mortgages Today, And Enjoy
These Advantages For Years To
Come**

Reverse mortgages provide easy access to the equity you've built in your home.

"My husband was ill. I was financially strapped...reverse mortgage relieved us from financial disaster." -SC



No matter what your desires are, reverse mortgage can help you live your dreams today.

{BACK PANEL}

As a result you can:

- Create a cushion against unplanned expenses
- Fund home repair or remodeling
- Reduce or abolish your current debt
- Eliminate existing mortgage payments
- Pay for medical or in-home expenses
- Enjoy leisure activities you've only dreamed of
- Spend your money how you want
- Provide for grand children
- Live in your home, for as long as you wish
- Enjoy increased tax-free monthly income
- Use your funds to reduce financial burden

And so much more.

"I paid off my lien and get a check monthly...this freed me from financial worries" -FL

"My reverse mortgage supplemented my income...it was a great help" -CA

"Getting a reverse mortgage saved my home from foreclosure" -TX

You can save yourself from dire circumstances, or use equity money you've earned to use as you wish.

So call today and see how a Reverse Mortgage can brighten your future.

Call Rick Woods Now:
509-737-6008 or 509-586-7777
rick@wwainfo.com