

**What our Clients  
are saying  
about their  
Reverse Mortgage...**

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“My house needed a new roof, windows, flooring and paint, inside and out. WSB never abandoned me when even I wanted to just give up. It would have never happened without WSB.”

**Jerry C., Napa, CA**

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“I was an emotional wreck – too much debt and not enough income. WSB made the process easy.”

**Sandy S., Sacramento, CA**



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“The three biggest benefits are putting money aside, makes me feel secure, and being able to buy what’s needed for myself and my family.”

**Angela, Delray Beach, FL**



## **TOP 10 REASONS YOU SHOULD NOT GET A REVERSE MORTGAGE NOW!**

### **Reason #1: I want to wait until I'm older**

If you're thinking of waiting until you're older so you can get more money, then your reasoning is only one third correct. While getting older will get you more money, rising interest rates and declining home values mean less money.

If you consider the trends right now in the housing market you can see that the future is uncertain at best. Interest rates are trending upwards and home values are trending down.

Ask yourself a simple question: is my home worth more or less now than it was a year ago? It is most likely worth less which means less money to you from a Reverse Mortgage.

For more information on this topic see our Free Special Report: “Secrets of the Housing Market: Why Now is the Right Time for Your Reverse Mortgage.”

### ***Reason #2: I will only get enough to pay off my existing mortgage***

Only getting enough to pay off your existing mortgage? Don't think that's worth getting the Reverse Mortgage?

I fully understand that it would be nice to get the extra cash that maybe your friends or neighbors have gotten from their Reverse Mortgage.

Although, wouldn't it be beneficial to increase your income by \$400, \$800, \$1200 or more each month depending on what your mortgage payment is? Remember the old adage “A penny saved is a penny earned”? Well, a thousand dollar mortgage payment saved is a thousand dollars earned!

Lets say you have a \$1000/ month mortgage payment. Without making that payment you could have an extra \$12,000/ year. Over 10 years that \$12,000 is now \$120,000 or more if invested properly!

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“A feeling of security: Security for the surviving spouse, no monthly payments, more cash for the things we need.”

**Donald, Los Molinos, CA**

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“Our home can no longer be taken away from us and the loan is government insured – HUD-FHA.”

**Herbert, Willits, CA**

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“Big relief from our ever growing expenses and constantly rising prices!”

**Forrest, Yuma, AZ**

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So now how does it sound to “only be able to pay off your mortgage”?

### ***Reason #3: I want to leave my home to my kids***

Of course you want to be able to leave something for your kids. This is a perfectly reasonable action for parents to take.

But consider this, would your kids rather have your money, or see you live a more comfortable and healthy lifestyle? Only you know the answer to this, but I believe that most of your kids would rather see you live a happy and health lifestyle, rather than get your money. And for those kids who are just waiting around for you to die so they can get their hands on their inheritance, well they probably don't deserve it anyway!

Another thought is being able to contribute something to your kids or grand kids now, rather than waiting for when you wont be around to enjoy the results.

Here are some ideas on how a Reverse Mortgage can be used to help your family NOW, instead of waiting until after you are dead and gone:

- Pay for grandchild's education.
- Pay for a new home or down payment for the kids/ grand kids.
- Travel with the kids/ grand kids...show them the world and share your experiences with them.
- Donate to your favorite church or charity through the purchase of a charitable annuity. With this you donate cash and receive an income!
- Use a portion of the proceeds for a life insurance policy.
- Buy a second home closer to where the kids and grand kids live.
- You don't have to use up all of your equity. Take only a portion of the equity in the Reverse Mortgage so you save some for you heirs for after you pass away.

These are just some ideas, but you get the point. The real question is, do YOU want to enjoy your money now, or let your kids enjoy it later?



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“Solved my problem of running out of funds and having to impose on my children or leave debt behind.”

**Patricia, Port Saint Lucie, FL**

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“The reverse mortgage changed the status of our lives.”

**Thomas E., Carmichael, CA**

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“I get to keep my home, have money, and peace of mind!”

**Juanita, Lake Worth, FL**

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## ***Reason # 4: It's too expensive***

When you start looking at all of the fees and costs associated with a Reverse Mortgage, it can seem like a very expensive proposition. Mortgage insurance, origination fees, closing costs, interest on the loan...

Thank goodness you don't have to pay any of these costs out of your own pocket!

The fact is that Reverse Mortgages are loans, and loans cost money. Banks are not in the business of giving away money, they are in the business of making it.

Now, that being said, Reverse Mortgage fees and costs are quite similar to other mortgages, but are disclosed and allocated differently. Mortgage insurance premiums, origination fees, interest, and closing costs are all part of regular home mortgages.

Reverse Mortgages are actually more up front when disclosing what you are paying. With Reverse Mortgages, interest rates can't be altered, fees are set and capped, and everything is fully disclosed. With other mortgages, the lender might waive the origination fee, but you can be sure that they will make it up somewhere else.

Why? Because banks are in business to make money!

## ***Reason # 5: My son-in-law/ insurance agent/ friend told me it was a bad idea***

It is important for you to be comfortable with your decision to get a Reverse Mortgage, and your trusted advisors play a big role in that decision. Be careful however. It is very likely that you are much more educated on the Reverse Mortgage process than many of the people who you may be talking to.

The reality is that Reverse Mortgages still remain misunderstood and many misconceptions still exist. If any of your family members, friends, or advisors question why you are getting a Reverse Mortgage, have them read the material that you have been given. Or better yet, have your Reverse Mortgage representative sit down with all of you together and answer any questions that they might have.

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“Earning interest to defray interest on the loan, having our own home to live in without house payments, and funding a motor home for our retirement.”

**Russell, Woodland, CA**

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“Tax-free capital gain and ability to help my heirs without having to sell my home”

**Albert, Lake Havasu, AZ**

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"I thought I would lose my home, now I know it is still mine, I have access to money now and the money will be available for my wife after I die."

**David, Ontario, CA**

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Education is the key to understanding the benefits of a Reverse Mortgage. That not only applies to you, but to the people you count on to help you make your important decisions.

### ***Reason #6: My home is worth \$300k/ \$500k/ \$800k and I can only get \$100k/ \$200k/ \$300k***

Yeah, you got us there. I mean, \$300,000 of tax-free money that you never have to pay back and can use for anything you want...that is a bad deal.

OK, seriously now. No, with a Reverse Mortgage you will not be able to get a hold of 100% or even 75% of the equity in your home. But, you can't tell me that getting your hands on a couple hundred thousand dollars of your equity with no payments as long as you live in your home couldn't come in handy.

The fact is that the money that is in your home now isn't doing anything for you, so the ability to get a hold of even half of it is better than what you have now.

In the end it comes down to looking at what you can get, instead of what you can't.

### ***Reason #7: My kids will help me financially***

It's always good when kids can help out the folks. I mean, you helped the kids out for all of those years, it's nice when they can give a little back when you need the help.

But wouldn't it be nice if you didn't need to depend on the kids for the help?

Lets face it, it's great that you have raised your kids well enough that they can help you in your later years, but wouldn't it be better if you could retain your independence and continue to help yourself?

Also, what are you going to do with your home when you pass away? Leave it to your kids? So are you taking money from them now, just to give it back to them later?

Take the money that you already have saved up in your home,



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"I thought I would lose my home, now I know it is still mine, I have access to money now and the money will be available for my wife after I die."

**David, Ontario, CA**

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"We were not sure about the benefits, you made it easy to use the equity in our home for improvements, bill and travel."

**Raymond & Shirley,  
Carmichael, CA**

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"It was like selling stock you owned, but you still have ownership of home. Everything worked out to my satisfaction."

**Edward, Boca Raton, FL  
33496**

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and use it to live a better life. You will feel better about your independence, and so will your kids.

### ***Reason #8: I'm able to live on the income and savings I have now.***

This may be the case, and if you are living a comfortable lifestyle on what you have now, then maybe you don't need a Reverse Mortgage. But ask yourself a few questions:

- How secure is your lifestyle now, and could it be improved with a little extra cash in your pocket?
- Do you have enough cash reserve in case of an emergency?
- Are you living, or just getting by?
- As your costs of living increase, will your income be able to continue supporting you?
- If your spouse dies, will you be able to get by without his or her income?
- Do you know when you will run out of money?
- Can you afford to pay for long term care expenses?

The answers to these questions may be a better indicator for weather or not you could use a Reverse Mortgage. Seniors are living longer and longer, but your money is limited and having a backup may be a good idea. Don't wait until it's a crisis, when you can establish a reserve now and help secure your future.

### ***Reason #9: I'm planning on moving into a nursing home.***

If you are planning on moving into a nursing home, then you won't want to continue living in your house, and a Reverse Mortgage may not make sense. You have already given thought to how you will be more comfortable in a nursing home than you would be in your own home. Or have you?

Maybe you don't realize the options available for you to receive the care that you may need right in the comfort of your own home. There are many options for in-home care for the times that you may need it, which would allow you to remain in your home. If funding in home is a concern, there are many long-term care insurance policies that can be purchased to assist in paying for this kind of care.



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"No more house payment, I would recommend WSB Reverse Mortgage Service."  
**William, Yuba City, CA 95991**

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"I liked the smooth way it was handled."  
**Robert, Woodland, CA**

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"Paying off the mortgage; having money for prescriptions, being able to write a check knowing it won't bounce."  
**Ester, AZ 85352**

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"No heavy outlay of money to get rid of my monthly mortgage payments."  
**Donald, Lake Havasu, AZ**

Which sounds better, being able to live safely and securely in your home, or moving into a nursing home? It's your choice.

### ***Reason #10: It sounds too good to be true!***

Boy, it sure does sound that way doesn't it. I mean, you get money, without having to make any kind of payments, or pay it back, you can use it for anything, and it's tax free. It really is too good to be true!

Not really. Once you understand the program, you realize that it is a loan that will get paid back eventually, that there is interest paid on that loan, and it's not just pennies from heaven. You also realize that it is a good program, regulated by the U.S. Government, and a very powerful financial product for seniors.

While it sounds too good to be true, it is as good as it sounds.

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Let WSB Reverse Mortgage Services assist you in getting your Reverse Mortgage.

Contact us to take advantage of a powerful financial tool that can give you the money you need to live the life that you desire and deserve.

Call today it's Free: **866-309-6626**  
Go to our Website: **[www.reversemortgage4u.com](http://www.reversemortgage4u.com)**

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