

# MAGNOLIA LIFE INSURANCE AGENCY



**MORTGAGE EQUITY ASSET MANAGEMENT COUNSELORS**

## REVERSE MORTGAGE PAYOFF



## 62 YEAR OLD SENIOR HOMEOWNER MORTGAGE LOAN PAYOFF

### SENIORS PAYING MORTGAGE



**SENIORS MONTHLY BILLS**



**EQUITY ASSET MANAGEMENT**

### REVERSE MORTGAGE PAYOFF



**SENIOR COUPLE ON VACATION**

**FAMILY REVERSE MORTGAGE LOAN PAYOFF LIFE INSURANCE COUNSELING**

**Hiram R. Davis  
Estate Planner  
Financial Planner  
Retirement Planner  
Life & Health Insurance Agent  
Mortgage Equity Asset Management Counselor**

**Dallas Texas - National Operations Office Phone: CALL 214.PLANNER (752.6637)**

**Austin Texas – Southwest Regional Office Phone: CALL 512. 260.2220**

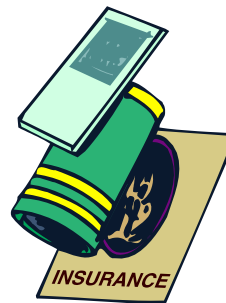
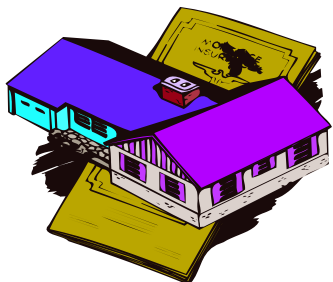
**National Baby Boomer & Senior Citizen Info Phone: CALL 410.PLANNER (752.6637)**

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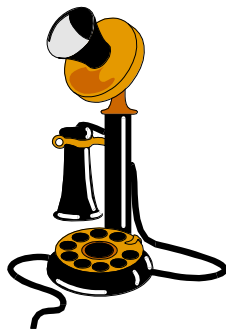
## REVERSE MORTGAGE LOAN



### REVERSE MORTGAGE LOAN PAY - OFF ESTATE PLANNING LIFE INSURANCE

#### Features Of The Reverse Mortgage:

1. Homeowners can use a Reverse Mortgage to purchase a primary residence owning no other property
2. Homeowners can use a Reverse Mortgage to Refinance any existing Mortgage and Cash-Out any Equity
3. Homeowners can use the Equity in their house in three (3) ways:  
1<sup>st</sup> One Lump-Sum    2<sup>nd</sup> Receive a Line of Credit    3<sup>rd</sup> Receive Monthly Payments for Life
4. The Homeowner does not have to make a Mortgage Payment during their Life. The Reverse Mortgage becomes a Balloon Payment after the Homeowners Death, or after the Death of a Surviving Spouse or Co - Owner, leaving the Mortgage Loan to be Paid – Off as a Debt of the Homeowners Estate.
5. Life Insurance is used by Estate Planners to Pay- Off Debts of an Estate such as Mortgage Loans.



**Call Hiram R. Davis a Mortgage Equity Asset Management Counselor**

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