

# Is a reverse mortgage right for me?

A reverse mortgage is a way to convert a portion of your home's equity into tax free money returned to you. No regular mortgage payments are required. If you are at least 62 years old, live in the home, and have equity, you may qualify. CMF has the experience to guide you through the reverse mortgage process!

## Still own and live in your home:

- Pay off your existing mortgage
- Receive monthly payments
- Pay off debt or medical expenses
- Improve your finances or lifestyle
- Monthly mortgage payments eliminated

## Payment Options Available:

- Monthly payments for life or term
- Lump sum
- Line of Credit to use as needed

*CMF offers a wealth of experience and expertise to guide you through the reverse mortgage process, including access to HUD-approved counselors.*

Togetherness is just a click away.  
[cmfloan.mortgagewebcenter.com](http://cmfloan.mortgagewebcenter.com)

Togetherness is just a call away.  
 877.915.3030



\*If you qualify and your loan is approved, a Reverse Mortgage must pay off your existing mortgage(s). With a Reverse Mortgage, no monthly mortgage payment is required. Borrowers are responsible for paying property taxes and homeowner's insurance (which may be substantial). We do not establish an escrow account for disbursements of these payments. Borrowers must also occupy home as primary residence and pay for ongoing maintenance; otherwise the loan becomes due and payable. The loan must be paid off when the last borrower, or eligible non-borrowing surviving spouse, dies, sells the home, permanently moves out, or does not comply with the loan terms. A Reverse Mortgage increases the principal mortgage loan amount and decreases home equity (it is a negative amortization loan). These materials are not from HUD or FHA and were not approved by HUD or a government agency. Community Mortgage Funding, LLC, is a Credit Union Service Organization (CUSO), licensed by the following states: Arizona Mortgage Banker License BK-0924262 BKBR-0118639; Department of Business Oversight, California Finance License #6039200; Colorado Mortgage Company Registration #266418; Kansas Mortgage Company #MC.0025141; Michigan 1st Mortgage Broker/Lender Registration #FR0019130; Nevada Exempt Company Registration #4721; Ohio Mortgage Act CUSO Exemption #SMCU5900040; Oklahoma License #ML010014; Oregon Mortgage Lending #ML-5059; TX SML Mortgage Banker Registration #266418; Washington Mortgage Broker #CL-266418; TEXAS CONSUMER COMPLAINT AND RECOVERY NOTICE: Consumers wishing to file a complaint against a mortgage banker or a licensed mortgage banker residential mortgage loan originator should complete and send a complaint form to the Texas Department of Savings and Mortgage Lending, 2601 North Lamar, Suite 201, Austin, Texas 78705. Complaint forms and instructions may be obtained from the department's website at [www.sml.texas.gov](http://www.sml.texas.gov). A toll-free consumer hotline is available at 1-877-276-5550. The department maintains a recovery fund to make payments of certain actual out of pocket damages sustained by borrowers caused by acts of licensed mortgage banker residential mortgage loan originators. A written application for reimbursement from the recovery fund must be filed with and investigated by the department prior to the payment of a claim. For more information about the recovery fund, please consult the department's website at [www.sml.texas.gov](http://www.sml.texas.gov). 3201 W. Temple Ave Suite 120 - Pomona, CA 91768