

A house is more than just a place to call home. It represents a lifetime of memories and love. Your home is also one of your largest investments. For some people in their later years, unexpected expenses could be a life changing event. There are options available should the need arise. Have you thought about a reverse mortgage?



A government insured Home Equity Conversion Mortgage; also known as a reverse mortgage, is an option that can provide financial security to older American homeowners. You do not give up ownership of your home and you can still pass on your home to your heirs.

Requirements that will be asked to see if you qualify are:

- Are you or your spouse 62 years of age or older & on the title of the house?
- Do you own your home free and clear or do you have a substantial amount in equity?
- Is this home your primary residence?

If you answer yes to these three questions, then a reverse mortgage might be for you. Bremo Pharmacy would like to introduce Jim Warms, Reverse Mortgage Specialist with Mutual of Omaha. Jim has been in the mortgage industry since 1993 and has worn several different hats; from mortgage broker, mortgage consultant and now mortgage specialist. Jim has strong ties with the community and is a leader in helping seniors with financial security and peace of mind.

Fear and misconception hold most people back from considering a reverse mortgage. Jim's knowledge and experience will guide you in the process to see if this is the right decision for you. Jim can be reached at (804) 714-8007, [jwarns@mutualmortgage.com](mailto:jwarns@mutualmortgage.com) or stop by Bremo Pharmacy for more information.

