

ATTENTION

Alabama Homeowners 62+

FREE Seminar

✓ No more monthly mortgage payments!*

✓ Stay in your home!*

*Borrower must continue to pay property taxes and homeowner's insurance, maintain the home, and otherwise comply with the loan terms.



**Call now to schedule your reservation for
FREE Reverse Mortgage Loan Seminar**

**Via Health, Fitness and Enrichment Center
1/11/18 @ 11:00AM**

1717 Dauphin St, Mobile, AL 36604

RSVP Today! Lunch provided. Call Steve at (850) 221-8334



Steve Russell
NMLS #1609353



Tom Selleck - AAG Paid Spokesperson

NMLS# 9392 (www.nmlsconsumeraccess.org). American Advisors Group (AAG) is headquartered at 3800 W. Chapman Ave., 3rd & 7th Floors, Orange CA, 92868. AAG conducts business in AL. A reverse mortgage increases the principal mortgage loan amount and decreases home equity (it is a negative amortization loan). When the loan is due and payable, some or all of the equity in the property no longer belongs to borrowers, who may need to sell the home or otherwise repay the loan with interest from other proceeds. AAG charges an origination fee, mortgage insurance premium, closing costs and servicing fees (added to the balance of the loan). The balance of the loan grows over time and AAG charges interest on the balance. Interest is not tax-deductible until the loan is partially or fully repaid. Borrowers are responsible for paying property taxes, homeowner's insurance, maintenance, and related taxes (which may be substantial). We do not establish an escrow account for disbursements of these payments. A set-aside account can be set up to pay taxes and insurance and may be required in some cases. Borrowers must occupy home as their primary residence and pay for ongoing maintenance; otherwise the loan becomes due and payable. The loan also becomes due and payable (and the property may be subject to a tax lien, other encumbrance, or foreclosure) when the last borrower, or eligible non-borrowing surviving spouse, dies, sells the home, permanently moves out, defaults on taxes, insurance payments, or maintenance, or does not otherwise comply with the loan terms. AAG is an equal housing lender. These materials are not from HUD or FHA and were not approved by HUD or a government agency. V2017.08.23_OR