



**THE FHA HECM PROGRAM
PROVIDING REAL
SOLUTIONS FOR SENIORS**

PATHWAYS
FINANCIAL GROUP

What is an FHA HECM?

HECM stands for Home Equity Conversion Mortgage. It allows persons 62 or over to tap into their home equity, safely -- while *retaining full homeownership* -- and provides maximum financial opportunity and flexibility. Over 500,000 seniors have trusted the FHA HECM.

Who is eligible? Who should enroll?

The HECM is not for everyone, but Seniors with sufficient equity who would like to *Eliminate Their Monthly Mortgage Payment*, and who can benefit from *Tax-Free Cash* -- which can be used for any purpose -- are the best candidates.

How is the FHA HECM safe for senior homeowners?

The HECM is insured by the Federal Housing Administration and is regulated by the Department of Housing and Urban Development, HUD, to protect the senior.

The FHA has been insuring HECMS since 1989.

With a HECM, no matter what happens in the economy, or to property values, you will never be required to make a mortgage payment. Yet your home still belongs to you, and remaining equity is passed on to your heirs.



Real Solutions for Seniors in Today's Economy

**How would
eliminating your
monthly mortgage
payment change
your life?**

**Are you on a fixed
income?**



With no monthly mortgage payment, would you have more cash every month to pay for medical expenses? To pay off other debt? To complete necessary home improvements?

Would you be able to financially assist a loved one, or to travel, or take that vacation you've wanted to take, but you just couldn't afford?

The HECM can truly Change Your Life – for the better.

The Pathways HECM Process

Pathways Financial Group provides detailed HECM information to every customer, in writing, free of charge.

To inform and protect the consumer, HUD now requires that every Senior interested in a HECM speaks with a HUD counselor. An appraisal to verify your home's value is also required. The Pathways HECM Process takes about 30 days.

**Please call Pathways today at 1-800-620-1007
to schedule your free consultation.**

AARP Survey

The American Association of Retired Persons polled Seniors who had completed a HECM--96% of those polled gave a positive review of the program and how it had changed their lives.

What do our Customers say about Pathways?

“Our Pathways Representative was professional and friendly, and went above and beyond to make us feel informed and satisfied. I have recommended Pathways to several of my friends.”

-Dolores G., West Covina

“We eliminated our mortgage payment and got some cash to remodel our kitchen. Life with a HECM is a big improvement!”

- Joseph Y., Los Angeles

“My Social Security and pension just weren’t enough to keep up. I was in a terrible financial bind and was facing foreclosure. The HECM, and Pathways, saved my home and gave me true peace of mind. I can’t thank them enough.” - *Mary S., Anaheim*

Who is Pathways Financial Group?

We are a Dedicated Team of Professionals Specializing in Assisting Senior Homeowners.



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