

## Referral Request

Promo Code # NLP001

We would like to encourage you to spread the good news about reverse mortgages to anyone that might benefit—whether that is by satisfying a want or need, or by enjoying life to a higher degree.

If you would be kind enough to mention your loan officer's name when you refer your friends and acquaintances to Stay In-Home Mortgage, Inc., he or she would be happy to answer any questions that they may have and provide information about this life-changing program.

Please pass on this referral form to help a friend or family member to achieve their financial goals.

### Referral Form

First Name \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Last Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Address \_\_\_\_\_ Email \_\_\_\_\_

\_\_\_\_\_ Best Time to Contact \_\_\_\_\_

City \_\_\_\_\_ Loan Officer's Name \_\_\_\_\_

Mail to: Stay In-Home Mortgage, Inc., 1000 124th Ave NE, Ste 200, Bellevue, WA 98005

Or call: 1-800-963-8011 (*When you call, please mention Promo Code # NLP001*)

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1000 124th Avenue NE, Suite 200  
Bellevue, WA 98005



Stay In-Home, Inc.

## Specializing in Reverse Mortgages

"Your Senior Home Advisor"

July / August 2009

## Reverse Mortgage Review

A Bimonthly Newsletter Brought to You by Stay In-Home Mortgage, Inc.

### President's Corner:

As the owner of Stay In-Home Mortgage, Inc., it has been very gratifying for me to have the opportunity to work with our senior community. Our goal, since the first day we started, has been to help seniors to improve their quality of life whether that is by increasing their monthly income, paying off their debt, or helping them to fulfill their lifelong dreams.

The purpose of this ongoing, bimonthly newsletter is to keep our customers abreast of this ever changing reverse mortgage market. We are confident that you will find our newsletters to be factual and informative, and we are hopeful that you will be compelled to spread the good news about reverse mortgages. We encourage you to share this newsletter with your family and friends. They too may be interested in learning how this financial resource can better their lives, just as thousands of other seniors have done.

This month we want to stress two developments. **First**, interest rates and margins are rapidly adjusting upward. If you are considering a reverse mortgage loan, please act soon. Rates are up over ½% (one-half percent) after hitting an all time low. Rates may continue to rise in the face of our increasing national debt. **Secondly**, FHA/HUD is on the verge of allowing manufactured homes that are located in "condominium/manufactured home parks" to qualify for a reverse mortgage. If you or someone you know lives in a condominium/manufactured home park, please call us and we may be able to help with the process. Just call 1-800-963-8011 and ask for our Condominium/Manufactured Home Park Reverse Mortgage Specialist, Dennis Luschen.

Finally, we receive so many compliments and testimonials throughout the year that we thought it would be nice to share just a few of them with you, so, sit back and enjoy. If you have any questions or know of someone in need, please have them call Stay In-Home Mortgage at 1-800-963-8011.

Warm regards,

*Martin J. Taylor*

President

Stay In-Home Mortgage, Inc.

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“The Reverse Mortgage has been a gift that eliminated my financial stress. My first gift to myself was the chance to fly across the country to visit relatives I would never have been able to see without this money. That’s priceless to me!”

—*Marietta Beach, Enumclaw, WA*

“The reverse mortgage has made our lives less stressful and we were able to do some home improvements. This is the only way for people of our age to feel free from bills they may have, it’s a shame more people don’t know about the benefits of a reverse mortgage. After all, it’s their money to use however they feel like. It’s a wonderful freedom! Thank you so much!”

—*Karen Nelson, Lincoln City, OR*

“Stay In Home and their agent, Mary Jo Klemens, have helped me to obtain a reverse mortgage and I want to encourage all who can, to look into this FHA program. First of all, the process was one of the easiest and most beneficial I have ever experienced and probably the best financial decision I have ever made. I am able to live the rest of my life in my home as “it” takes care of me. It is a wonderful feeling knowing that I will be ok in my home for as long as I am physically able and choose to be. Secondly, I have paid off all of my bills, and am now totally debt free. I will not have to decide between my heat and/or my medications ever again. My heat can stay at a comfortable temperature all winter. I encourage you to investigate the possibilities this program could provide you and your family.”

—*Kay Peterson, Bothell, WA*

“After my wife passed away I found it difficult to be able to stay in my home and afford the cost of living. The reverse mortgage did change my financial status and I was able to remain in my home, worry free. Bob Crosby was one of the best loan officers and was very prompt in returning my calls. I am very happy with my reverse mortgage and I highly recommend Stay In-Home Mortgage to anyone thinking of doing a reverse mortgage.”

—*Thomas Luttrell, Vancouver, WA*

“I worked with Colby Keener at Stay In-Home Mortgage for over a year until the timing was right for me. I appreciate the patience, knowledge, professionalism and ongoing relationship we have. The Reverse Mortgage paid off my mortgage that I would have spent my lifetime paying off, and gave me cash and flexibility to enjoy my retirement.”

—*Jackie Tedeschi, Oxnard, CA*

“With age comes wisdom. This reverse mortgage is a life ring thrown to me. I made (and lost) a million in stocks and land. Thanks for the third chance. Now I have a chance to apply my theory on “plant a tree for your grandson and tell him to plant a tree for his grandson—Create a legacy of wealth.” Thank you for rescuing me from a life of poverty.”

—*Mark Kiyuna, Hilo, HI*

“Getting a Reverse Mortgage from Stay In Home has truly lifted a huge load from our shoulders.”

—*Bob and Vonda Gohl, Kalama, WA*

“The reverse mortgage gave me peace of mind, especially after the market crash.”

—*Anita Cluck, Albuquerque, NM*

“Thank you so much for helping me so kindly out of the bad spot I was in. David has been a gem to work with. I couldn’t have picked anyone better to do the job. He has always gone the extra mile with expertise and kindness. I really appreciate all you have done for me.”

—*Beverly Richardson, Seattle, WA*

“Reverse Mortgage changed my life by giving me the help I needed to have my home repaired and pay some debts. It’s so wonderful to have peace of mind and pride in my home. Reverse Mortgage has changed my life, but without Morley Curtis it would never have happened. I thank God everyday for both of them.”

—*Patricia Johnson, Thousand Palms, CA*

“A few months ago, my father died unexpectedly, leaving my disabled mother with a mortgage she could no longer afford to pay on a newly reduced income. I suggested that she look into a reverse mortgage and I sent her to Stay In Home because of its reputation for helping seniors. She is currently working with Keith Lyson and is in the process of securing a reverse mortgage so she will be able to stay in her home of 25 years. This experience has renewed my belief that reverse mortgages are a good thing, because now I have seen firsthand what they can do for senior citizens in need. My mother no longer needs to worry about possibly losing her home if she comes up short on the mortgage payment, and that has been a huge relief for her.”

—*Joanna Saunders, Redmond, WA*

“The reverse mortgage has made it easier for us to plan our long term financial needs. Your organization through Mr. Crosby completed the transaction very professionally.”

—*Obe Healea, North Bend, WA*

“It was our pleasure working with Gayle Woodruff while applying for a reverse mortgage. Gayle is very efficient, well informed, answered all our questions, kept us informed during the entire process, she was a “phone away” and her encouraging words were most helpful.”

—*Joan Lance, Redmond, WA*

“I knew several years ago when I was going to be able to retire. As the time drew near I just didn’t see how I was going to be able to keep my home. Then I heard of Reverse Mortgage and started collecting information about it, but didn’t know who to contact. Well, every day I drove right by Stay In Home. So I gave them a call and made an appointment for an interview. Mary Jo Klemens has been my advisor and has held my hand and has walked me through each step all along making sure I understand all of the process. The transaction went through quickly and effortlessly. Thank you Stay In Home. Now I can stop living at work and start working at living and stay in my home.”

—*Patricia Rea, Redmond, WA*

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