

### Looking for answers to critical life situation questions?



# Are you or a loved one age 62 or over considering modifications to your home that will enable you to live more comfortably as you grow older?

Most adults would prefer to age in place—that is, remain in their home of choice as long as possible. In fact, 90 percent of adults over the age of 65 report that they would prefer to stay in their current residence as they age. Among the greatest threats to an ability to age in place is falling. Some examples of home modifications to minimize falls include: increased lighting, accessible switches at both ends of the stairs, additional railings, grab bars, nonskid flooring, a hand-held, flexible shower head, walk-in bathtubs, and the removal of throw rugs and clutter.

#### Do you know a senior in need of in-home or assisted care?

A spouse in poor health may be required to move into a skilled nursing or assisted living community and the family requires resources to pay for that care. If the family can provide sufficient care to enable the individual to remain living in their home or the proceeds from a reverse mortgage can pay for in-home care or adult day care, then a reverse mortgage is a viable option.

#### Is paying family members for care justified?

Consider the situation where a family member cannot hold a normal job because they are providing care. If no other financial assistance programs are available, it may be exceedingly difficult for the caregiver to make a living while providing care. It is fair and just for that family member to receive compensation.

## These situations are common reasons that seniors seek Reverse Mortgages. We can help determine if a Reverse Mortgage makes sense for you. Call Now!

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