



Santa Cruz Association  
of REALTORS<sup>®</sup> Inc.

Presents

# MYTHS AND MISCONCEPTIONS OF REVERSE MORTGAGES



Speaker: Dick Cornelsen,  
Wells Fargo Home Mortgage



*Isn't it time your home pays  
you for a change*

*A reverse mortgage can give you access to your home's equity without having to make monthly payments. Instead, you receive tax-free<sup>1</sup> loan proceeds that will not affect Social Security or Medicare Benefits<sup>2</sup>. By attending this seminar you will discover how your clients can not only stay in their homes but help their family get into a home as well!*

1.Consult Tax Advisor; 2.Consult either your local program office or your attorney.

**Seminar Includes:**

- History of Reverse Mortgages
- Misconceptions
- Reverse Mortgage 101
- Costs
- Using Reverse Mortgages to buy homes
- Pay Off Options
- And More!

**When:** Tuesday, September 11, 2007

**Time:** 11:30am-1:00pm

**Where:** SCAOR 2525 Main Street , Soquel

**Cost:** \$10 SCAOR Members\*

\$25 Non-Members\*

\*Includes Lunch

**RSVP** by calling (831) 464-2000 • Fax completed form to (831) 464-2881, or email Karen@scaor.org

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**Cancellation Policy:** If you are unable to attend a seminar for which you are registered, you may send someone in your place. If you cancel your registration within 72 hours prior to the seminar, your registration fee will not be refunded. Please notify SCAOR if you are sending a substitute.