

Cindy Blough Olson

Licensed in Illinois & Wisconsin
(SRES) Senior Real Estate Specialist

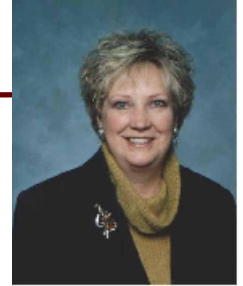


COLDWELL BANKER - Premier
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From the heart...

“The best and most beautiful things in the world cannot be seen or even touched. They must be felt with the heart.” - Helen Keller



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In February I started the **CHIP** program to improve my coronary heart health and lower my cholesterol. My family will have to adjust their eating habits to help me “stay the course” and get the full benefit from the program. Dr. Hans Diehl has provided our class with the resources to “re-tool” our health, and with the support of my peers in the group, I hope I can make some needed changes in my life. If you know anyone who would benefit from some “heart healthy” lifestyle changes or can help me and others with your experiences with healthy lifestyle tips, please share your experiences, comments, recipes or suggestions by email to:

cindy@statelineareahomes.com

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Real Estate Strategies For *Life* After 50 and Beyond...

Empty Nest?

Downsize and Move or Stay and Improve!?

For many of us, (myself included), we dream about that special place we can retreat to....after the kids are gone. Or do our kids just need a little encouragement from us - to move on too?!

Maybe your home will need to be expanded or remodeled to include adult children, grandchildren or to accommodate caring for your parents.

Life changes and our housing needs change too. You could downsize to a smaller home or condo in your community or across the country in a warmer climate. Your present home may provide you with the resources you need to make your dreams - a reality!

What's the buzz on **Reverse Mortgages**, is this a viable option for you? How does it work? No monthly payments? How is the loan repaid? What are the risks and the benefits to you?

Programs funded by HUD offer guidelines and require a consultation with a HUD certified Counselor. Please look for upcoming info or sign up for a seminar presented by local lenders to see if this program makes sense for you or a loved one. I can help. Please call or email me.

Cindy Blough Olson, (SRES) Senior Real Estate Specialist, Coldwell Banker Premier- Roscoe, IL

Dates/Events to Remember: MARCH/APRIL

- Mar 11 at 2 am (Early) Daylight Savings Begins
- Mar 17 and 18 RoRo Expo
- Mar 21 Think Green - It's Spring!
- Mar 22 Golf Preview - Aldeen Golf Club -Rock River Valley Exec Women's Golf Assoc. NEW members welcome!
- April 8 Easter
- April 17 The Tax Man Cometh!
- April 17 3rd Annual Taste of Home Cooking - Coronado Theatre



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Marcia Patton - Vice President
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Cell: 815/ 543-8294 Fax: 815/ 316-3230
Email: marcia.patton@t6b.com

Reverse Mortgages

What is a reverse mortgage?

A reverse mortgage is a loan that allows seniors to use the equity they've accumulated in their homes over the years to improve their quality of life and knock down financial barriers to independent living. By converting equity into income, a reverse mortgage is a way to stay in your home and receive cash to use for almost any purpose - whether it's day to day living expenses, home remodeling or repair, paying off existing debt, earning a college degree, or traveling the world. Best of all, you retain the title and you remain living in the home.

Who can qualify for a reverse mortgage?

Homeowners who are at least 62 years and older can qualify and may be eligible even if there is an existing first or second mortgage. A reverse mortgage can give them tax-free cash for what they want or need by allowing them to safely tap into their home equity. There are no income qualifications. The size of a reverse mortgage granted depends on the applicant's age, the type of reverse mortgage sought, the home's value, and interest rates.

Will I ever need to make a payment?

For as long as a reverse mortgage is outstanding, no monthly payments are due. The loan matures when the borrower no longer occupies the home as a primary residence. This typically occurs upon the sale of the home, or if the owner permanently moves or passes away.

Reverse Mortgage Fast Facts

All borrowers must be 62 years and older

No repayment is made until the home is sold or the owner permanently moves out or passes away

You will never owe more than the value of your home

No income qualification

Interest is paid at the time the loan is repaid

When the loan is due, your heirs have choices - they can repay the loan and keep the house, or sell the home and repay the loan

Social Security benefits and Medicare benefits are generally not affected by a reverse mortgage - consult appropriate government agencies

You own your own home - the lender does not take control of the title

Interest rates are adjustable and can change periodically; this DOES NOT affect the amount you will receive

Closing costs and fees incurred can be financed as part of the loan

This information is being provided by
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