

**She's survived three wars, eight recessions, and rock music in this house. Only to be uprooted by a \$700 medical bill.**



A lot of older Americans are house rich, but cash poor. Many times, they're living on fixed incomes and having trouble making ends meet. All too often, they end up having to sell the homes they love. Just so they can afford to pay their bills.

To help them stay in their homes and maintain their independence, Fannie Mae is providing funding for Home Equity Conversion Mortgages. A type of "reverse" mortgage that allows you to tap the equity you have in your home, and receive a monthly check or a line of credit. Unlike a regular home equity loan, you don't have to repay a penny as long as you stay in your home. And you can never be forced to sell or vacate your property.

If you're 62 or over, and your home is paid for—or very close to it—call one of the lenders listed below for information. And if you'd like a free brochure on Fannie Mae's innovative mortgages for all age groups, call 1-800-688-HOME toll-free. We're working to make housing more affordable for all Americans.



Fannie Mae Participating Lenders

Centura Bank 1-800-426-7073 • Financial First Federal Savings Bank 919-227-8861 • First Union Mortgage Corporation 1-800-755-1126  
• Wachovia Mortgage Company 919-683-5335 (Durham) 919-755-7737 (Raleigh) • Wendover Funding 1-800-568-9109