

HOMEOWNERS AGE 62 AND OLDER:

Mascoma Savings Bank now offers loans that can help improve your cash flow and eliminate monthly mortgage payments.



Get the retirement funds you need, from the bank you trust.

Did you know that you can borrow against some of the equity in your home to help improve cash flow? Ask us today how a Reverse Mortgage loan can help:

- Supplement retirement income
- Eliminate monthly mortgage payments (Borrower is required to pay property taxes, homeowners insurance, and property maintenance as part of their loan obligations)
- Pay for health care or home improvements
- Create a credit line that will be there if and when you need it

A Reverse Mortgage offers you many ways to access your money. You can receive a lump-sum payment, establish a credit line to use as needed, receive fixed monthly payments, or select some combination of each. We'll help you pick the best option.

Our Reverse Mortgage loan specialist can help you determine if you qualify, and how much you may qualify for; explain how the program works; and answer any questions you may have.

Contact: Jane Clifford
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**Mascoma
Bank**