



**REVERSE MORTGAGE**  
**EDUCATORS**

*NO Obligation. Just Education.*

*Start Living A Better Life.*



*A Reverse Mortgage Can Help.*

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## REVERSE MORTGAGE: How A Reverse Mortgage Works

While the reverse mortgage has been around for decades, this doesn't necessarily mean that the average homeowner has a thorough understanding of how it works. This informative page will help answer many of the questions you may have if you are considering a government insured reverse mortgage.

Government insured reverse mortgages were first introduced in the 1990s during the Reagan Administration as a way of helping homeowners aged 62 or older access equity without taking on a monthly mortgage payment. Since the homeowner is not making a monthly mortgage payment the balance of the loan can go up over the life of the borrower. The mortgage does not have to be paid back until the last remaining borrower passes away, the last remaining borrower no longer uses as their primary residence or they fail to meet the obligation of the mortgage.

In addition to the relief that comes from not having to make a monthly mortgage payment, many clients also use the loan to pull out tax-free\* cash. Over the next few documents you will learn how you can withdraw cash, how the guaranteed line of credit works and what your heirs' options are if they are left with the home. To help you better understand how a reverse mortgage works, let's look at some of the questions we have received from clients over the past several years.

### Do I still own the home after I get a reverse mortgage?

Yes, you are still the legal title holder and the reverse mortgage is just a lien on the title.

### Is this program safe for seniors?

The reverse mortgage allows the borrowers to stay in their home for the remainder of their lives regardless of how much money they receive, the value of the home or the state of the economy. No monthly mortgage payment will ever be required as long as they live in the home, maintain it, pay the property taxes, pay the insurance and pay the HOA (*Homeowner Association*) fees if there are any.

### Can I change my mind down the line and either pay off the loan, sell my home or refinance?

Yes, there are no obligations to keep this loan and no prepayment penalties. You also have three days after signing your final loan documents to rescind.

### How long can I keep a reverse mortgage?

The reverse mortgage is for the lifetime of the borrowers and therefore has no fixed maturity date. This is how you can stay in your home for the rest of your life without having a monthly mortgage payment.

### Can my heirs inherit the home?

Since you or your trust can take title to the



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home, you are free to choose who will inherit your home when you pass away.

### **My spouse is under 62; can we still get a reverse mortgage?**

Yes, only one spouse needs to be over 62, and both have the right to live in the home for the rest of their lives even after one passes away. This is called a qualified non-borrowing spouse.

### **How can I receive my reverse mortgage proceeds?**

Your reverse mortgage funds can be received as either:

- Monthly payments to you
- Leave it in a line of credit
- Get a lump sum
- A combination of the above

### **What are the costs when getting a reverse mortgage and how have the costs changed recently?**

Reverse mortgage rates and fees depend on your specific situation. A reverse mortgage does have interest, mortgage insurance and closing costs that change depending on the size of your loan and value of your home. Speaking with one of our reverse mortgage professionals will help you better understand the total cost of your reverse mortgage.

### **What happens if the loan balance ends up being more than the home is worth? Who pays back the lender?**

A reverse mortgage is a nonrecourse loan that is insured by the FHA (Federal Housing Administration). This means that you or your estate will never have to payback more than what the home is worth. The FHA will cover the losses that the lender may incur.

### **What are my heirs' choices for keeping the home?**

Your heirs can decide if they want to keep the home or sell it. Your heirs can simply pay off the reverse mortgage or sell the home and receive any remaining equity after the sale. If the home is worth less than what is owed, there is a special rule that allows the heirs to pay only 95 percent of the value and not the larger reverse mortgage amount.

### **Can I make a payment on a reverse mortgage?**

Yes, you can make a payment any time you wish on your reverse mortgage. There are no prepayment penalties and in some cases the payment you make can increase the line of credit available for future use.

\*Consult tax professional. This flyer is not produced or approved by HUD or any government agency. It is important to note that in order to keep a reverse mortgage in good standing the borrower must continue to pay their property taxes and homeowners insurance, keep the home maintained to FHA standards and use the home as their primary residence. Reverse Mortgage Educators, Inc. is not affiliated with any government agency. A reverse mortgage is a loan that, over time, could have a rising balance and is repaid when the home is either sold or the last remaining borrower exits the property. All Rights Reserved. Approval is not guaranteed and file must be underwritten.

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## **REVERSE MORTGAGE: Line Of Credit (LOC) vs. A Traditional Home Equity Line Of Credit (HELOC)**

Without question, one of the most unique features of a reverse mortgage is the guaranteed line of credit, also known as an LOC. With an LOC, reverse mortgage borrowers can access the equity in their home when they need it, and once the line of credit has been established, it can be available for the life of the borrower.

How much cash is available on the LOC will depend on a few factors:

- 1. How much is owed on the client's current mortgage**
- 2. The approved loan amount of the reverse mortgage**
- 3. How long the client waits to use the funds on the line of credit**

When a client is first approved for a reverse mortgage they are given a specific loan amount that will be used to pay off their current mortgage, and the remaining funds will go to create the LOC. Here's an example\*: A client receives a reverse mortgage in the amount of \$350,000. Now, if they have an existing mortgage in place on their home of \$150,000, then that would be paid off first and the remaining \$200,000 would be put on an LOC which would remain available to the homeowner regardless of the future home value or state of the economy.

To access the line of credit the borrower decides how much they need to pull out, they make a simple phone call and the funds are either mailed as a check or deposited directly into the borrower's bank account. Once the funds are borrowed from the LOC, it merely becomes part of the reverse mortgage balance and does not need to be paid back until the home is sold.

One of the great benefits about having LOC funds is that no interest will be charged on them until you use them, and once you use them you don't have to make any monthly mortgage payments. In fact, the available funds on the LOC get very special treatment. While those funds remain unused and sitting on the LOC, the amount that you can pull out will actually increase over time. The LOC gets something called a "growth rate," and it grows regardless of home value. So, in the previous example where the LOC started at \$200,000, that amount could possibly have grown to over \$210,000 by the end of the first year, and the borrower would have the option of using those funds at any time. For more information on growth rate, contact one of our reverse mortgage professionals.

The benefits of a LOC, including its guarantees and its ability to grow regardless of property values, is helping it become more and more popular in recent times, not only with consumers but also with financial and retirement planners as an excellent retirement strategy. Financial planners have real-



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ized that pulling tax-free\* home equity to bridge a gap in retirement, as opposed to pulling out taxable invested assets, could be a huge tax advantage\* for the retiree.

Because a reverse mortgage is FHA (*Federal Housing Administration*) insured and assuming the borrowers meet the obligations of the reverse mortgage, the line of credit will remain open and grow even if the home value is declining or is less than the LOC itself. (*This is the reason why it is guaranteed.*)

DETAILS	LOC	HELOC
<b>PAYMENTS</b>	No monthly mortgage payments from you.	Requires you to pay monthly interest payments.
<b>LOC GROWTH</b>	LOC allows unused Line Of Credit to grow at the same rate the borrower is paying on the used credit, thus line of credit amount grows.	Does not grow. What you signed up for will remain the same.
<b>RELIABILITY</b>	Good. LOC remains open as long as the borrower lives in the home and follows all of the Loan terms.	HELOC can be decreased or closed without warning to borrower.
<b>DUE DATE</b>	Typically due when the last borrower leaves the home, or does not pay taxes and insurance, or otherwise does not comply with the loan terms.	Typically due at the end of 10 years.
<b>PRE-PAYMENT PENALTY</b>	No pre-payment penalty.	Has penalty.
<b>GOVERNMENT-INSURED</b>	Yes - Insured by the FHA.	Not insured by FHA.
<b>CREDIT SCORE</b>	No minimum credit score required.	Specific credit score required.
<b>INCOME</b>	Limited income qualifications.	Specific income qualifications.
<b>NON-RECOURSE LOAN</b>	Yes. This insures that the borrower can never owe more on the loan than what the house is worth when the loan is repaid.	Not a non-course loan, therefore, the loan must be repaid in full, regardless of the value of the home.
<b>ANNUAL FEE</b>	No fee to keep the loan open.	Annual fee to keep the loan open.

\*Your line of credit could be different and consult your tax professional. This flyer is not produced or approved by HUD or any government agency. It is important to note that in order to keep a reverse mortgage in good standing, the borrower must continue to pay their property taxes and homeowners insurance, keep the home maintained to FHA standards, and use the home as their primary residence. Reverse Mortgage Educators, Inc. is not affiliated with any government agency. A reverse mortgage is a loan that, over time, could have a rising balance and is repaid when the home is either sold or the last remaining borrower exits the property. All Rights Reserved. Approval is not guaranteed and file must be underwritten.

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## REVERSE MORTGAGE: *And Your Family*

While more than a million borrowers have used a reverse mortgage to secure their homes, many of the family members still have questions about how the loan works and what their future options will be. While it is certainly good to know that your loved ones have a reverse mortgage in place that will let them reside in their home for the rest of their lives, let's take a few minutes to answer some of the questions you may have to help you better understand the benefits that this type of mortgage can provide.

### Who owns the home during and after the reverse mortgage?

The title to the home remains in the borrower's name or in their trust until the last remaining borrower passes away or leaves the home. Once this happens, the heirs are given the opportunity to decide what to do with the home. The following options would be available to the heirs depending on the scenario:

If the home is worth more than the mortgage balance, the heirs can:

- 1. Pay off the reverse mortgage with a new mortgage, cash or combination of the two and keep the home.**
- 2. Sell the home and receive the remaining equity after the reverse mortgage is paid off.**

If the home is worth less than what is owed (*known as "underwater"*), the heirs can:

**1. Invoke the "95 percent rule,"** which allows them to pay off the reverse mortgage for less than what the bank is owed. In this case, an appraiser will give the home an estimated market value and the heirs would give the bank 95 percent of that market value. This could be tens of thousands of dollars less than the balance of the reverse mortgage that is owed to the bank, and in the end the heirs get the home with equity already in it and the lender or FHA (*Federal Housing Administration*) will have to cover the losses.

**2. Just walk away and let the bank deal with the home.** The reverse mortgage is a non-recourse loan, so the heirs and the estate are not obligated to do anything, and all other assets the borrower owns are untouchable and protected. The bank will just sell the home to recoup their losses from the FHA.

**3. Find a real estate agent** and let the agent short-sell the home.

**Can the lender or FHA pursue the assets of the heirs, the borrowers or their estate if the bank cannot recoup all the funds they lent?**

No, a reverse mortgage is known as a non-recourse loan which means that, when



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more money is owed to the lender than the home is worth, the borrower, estate or heirs are not responsible for paying it back. The home will be sold to repay the bank and the remaining loss will be paid by the FHA. The bank cannot come after the family for the difference. If the equity in the home is higher than the balance of the loan when the home is sold to repay the loan, the remaining equity belongs to the heirs and the estate.

### **Can my parents be forced to leave?**

A reverse mortgage is designed to be in place for the life of the borrowers regardless of how much is owed. There's tremendous comfort in knowing your parents will have a roof over their heads without ever having to make a monthly mortgage payment again. However, there are a few rules that need to be followed:

- 1. The taxes and insurance need to be paid by the borrowers. There is an option to set up an impound account, but that will be funded by the proceeds from the reverse mortgage or the savings of the borrower.**
- 2. The borrower needs to occupy the property as their principal residence. Now, if the borrower needs leave the home for medical reasons, they are given up to 12 months to return to the home before they would be required to get a different mortgage or sell the home.**
- 3. The client needs to maintain the home to FHA standards.**

### **How can a reverse mortgage help keep more liquid cash in the family?**

We've all heard the phrase "cash is king", and for the borrowers and heirs of a family home, a reverse mortgage can provide that cash. A home with equity that has not been used is known as "dead equity" because, in order to gain access to the equity, the home needs to be sold. With a reverse mortgage, that equity can be turned into instant cash that can be used by the borrowers or their family without having to sell the home. This is the line of credit feature. One built-in protection of this line of credit comes if more cash is pulled out than the home is worth. When this happens and the home is sold, the heirs are not responsible for paying back the difference: the lender or FHA takes the loss. This line of credit is packaged with certain reverse mortgages and once the amount has been established, it cannot be reduced due to a bad economy or real estate market. Now, as we mentioned, if that line of credit is used and more cash is pulled out than the home is worth, the heirs could still get the home back by paying only 95 percent of the market value after the parents pass away. This could be a huge benefit in a down economy or real estate market.

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## REVERSE MORTGAGE: *And Healthcare*

There may come a time during retirement when additional healthcare services not covered by Medicare or Medicaid may become a necessity. Most seniors do not have an unlimited source of funds to pay for this extra care, and the financial burden will often fall onto the family. Fortunately, this is where a reverse mortgage can help, as it can dramatically reduce the depletion of savings and retirement assets while providing the necessary funds to keep your additional healthcare needs covered.

The versatility of a reverse mortgage can provide a range of financial options that enable you to choose the kind of health and personal care you need, in the setting you prefer. Because the funds from a reverse mortgage can be taken as a lump sum, monthly payment, line of credit or a combination of these, you have tremendous flexibility when planning how to address your healthcare needs.

For example, you might choose to receive monthly payments to budget for often overlooked needs such as a cleaning service, grocery delivery or transportation. On the other hand you might select a line of credit because that's the best strategy for you to pay your annual Medicare, private insurance deductibles or HMO co-payments on doctor visits and prescription drugs.

No matter what your needs are, a reverse mortgage gives you more options and flexibility to plan your own care with confidence.

A reverse mortgage does not affect regular Social Security or Medicare benefits. However, if you are on Medicaid, any reverse mortgage proceeds that you receive must be used immediately. Funds that you retain would count as an asset and could impact Medicaid eligibility. For example, if you receive \$4,000 in a lump sum for home repairs and spend it all within the same calendar month, there's nothing to worry about. Any residual funds remaining in your bank account the following month would count as an asset. If the total liquid resources (including other bank funds and savings bonds) exceeds \$2,000 for an individual or \$3,000 for a couple, you would be ineligible for Medicaid.

To be safe, you should contact your local Area Agency on Aging or a Medicaid expert to see how a reverse mortgage could affect your Medicaid, Medi-Cal or SSI benefits.

With a reverse mortgage, you retain title to your home and cannot be forced to leave. The loan is repaid when you permanently leave your home. Thousands of seniors have used a reverse mortgage to alleviate money worries, or simply to make their retirement more comfortable.



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Everyone's needs are unique, but the desire to enjoy a full life is universal. Having enough money to cover your monthly expenses, regardless of what they are, is where a reverse mortgage can really make a difference. Social Security, although valuable, may fall short of a senior's monthly expenses. In fact, one of the biggest benefits of a reverse mortgage is that, even if the borrower exhausts all of the money, they can still stay in their home as long as they need to.

That, in itself, is a huge benefit, one that many adult children of aging parents need to keep in mind.



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## **REVERSE MORTGAGE EDUCATORS: What Our Clients Say**

Reverse Mortgage Educators is proud to have made a difference in so many seniors' lives. Here is just some of the positive feedback we've received from a handful of our happy and satisfied clients:

### **The Best Reverse Mortgage Company Anyone Could Ask For.**

Due to a wonderful advertisement in the Los Angeles Times, I called Reverse Mortgage Educators. I wanted someone who could explain all of the ins and outs of a reverse mortgage to me. And my Reverse Mortgage Educator did that in the most understandable language. He was caring, thoughtful and always followed up on what he said he would do. He always responded in a timely manner to all my questions and always returned my calls as soon as he could. I never had an occasion when I could not reach him. In essence, my Reverse Mortgage Educator was the best consultant anyone could ask for when it came to reverse mortgage.

—*Kay M., Lake Forest, CA*

### **One Of The Best Things I Have Ever Done!**

The whole process of learning about and securing a reverse mortgage went very smoothly and was easy to understand at every step. The fact that I had a reverse mortgage was extremely beneficial when I subsequently lost my job and had to live on unemployment benefits. I consider the reverse mortgage one of the best things I have ever done!

—*Cynthia D., Yorba Linda, CA*

### **Reverse Mortgage Educators Helped Get Escrow Closed.**

I was working with a client that was looking to downsize from his current home into something that fit he and his wife more comfortably. The problem we ran into was that even though he was getting a substantial amount of cash from the sale of his home, he still did not qualify for a normal loan to buy his next house. Reverse Mortgage Educators showed my client how he could use a Reverse Mortgage for Purchase to not only qualify for a loan to buy the home, but also how he did not ever have to make a monthly mortgage payment again. It was a tremendous success and Reverse Mortgage Educators helped get the escrow closed. Thank you, RME!

—*Krista K., Orange, CA*

### **Living Comfortable, Thanks To My Reverse Mortgage.**

My Reverse Mortgage Educator explained everything to me. He made it possible for me to live comfortable. I appreciate everything he did and would highly recommend Reverse Mortgage Educators. Thank you!

—*Mary E., Santa Ana, CA*

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### **A Reverse Mortgage Was The Perfect Solution For Me.**

For some time I had been working on trying to refinance my home and while I had heard of the reverse mortgage, I did not know it would work for me. After attending a class given by Reverse Mortgage Educators, I learned that this loan would be my saving grace. Without the reverse mortgage loan and the help from Reverse Mortgage Educators, I would have probably ended up selling my home. It was the perfect solution for me.

—Suzan E., Palm Desert, CA

### **Satisfied And Grateful For Reverse Mortgage Educators.**

We are grateful and satisfied with our experience with Reverse Mortgage Educators of Orange County, CA, and we've recommended their company to several of our friends.

—Richard and Mary P., Orange County, CA



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## **REVERSE MORTGAGE: Frequently Asked Questions**

### **How do I qualify for a reverse mortgage?**

It's simple and easy. First, the property owner must be 62 or older. If the property owners are married, only one of the spouses needs to be at least 62. If the property owners are unmarried, such as domestic partners, brothers, sisters, parents and adult children, then both property owners must be at least 62. Most importantly, you must own and occupy the home as your primary residence and have adequate equity to qualify for a reverse mortgage. Loan calculations are based on the youngest borrower involved in the transaction.

### **What are the income/credit requirements?**

The reverse mortgage industry now reviews income and credit history as of April 27, 2015. The applicant's income and expenses are reviewed to ensure that the property taxes as well as the homeowner's insurance payments will be consistently maintained. A credit report is reviewed for any derogatory accounts. If derogatory accounts are found in the credit report, they can be addressed by the applicant with a letter of explanation outlining the extenuating circumstances, additional supporting documentation may apply. Credit scores are not a factor in the credit report review process.

### **Does this loan have mortgage insurance?**

Yes a HECM or FHA reverse mortgage has upfront mortgage insurance and annual mortgage insurance.

### **Can I lose my home while I have a reverse mortgage?**

Yes. You could lose your home if you do not pay for property taxes, insurance and or maintain the home to FHA standards. For example, if you don't pay your taxes, the lender could demand that you repay the reverse mortgage in full, in which case you may have to sell your home to repay the reverse mortgage or the lender could take your home through a foreclosure. Also, you must keep your home as your primary residence. For visits to medical facilities you are given 12 months before you must return to live in your home. If your home is no longer your primary residence your lender could demand that you repay the reverse mortgage in full, and you may have to sell your home to repay the reverse mortgage.

### **Can I use the FHA Reverse Mortgage Program to finance a business or commercial property?**

No, a reverse mortgage is only available for use on residential property.

### **How much tax-free\* cash will I receive?**

There are three factors that determine how much you can borrow: Age of the youngest borrower,

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home value and current interest rates. We use all three of these factors to calculate the amount you'll receive. Your Reverse Mortgage Educator will be right there to answer any questions or concerns you may have.

### **What if I have an existing mortgage?**

That's okay. If you qualify, a reverse mortgage will first pay off your existing mortgage, then give you the remaining proceeds. Many times, we advise our clients to use the reverse mortgage to eliminate monthly mortgage payments on their traditional mortgage.

### **Will my children lose their inheritance?**

When the last remaining borrower moves out, the home can be sold or retained by the heirs. If the home is sold the reverse mortgage is repaid (including interest and any fees) and the remaining equity goes to your heirs. If your children choose to keep the house, they may do so by paying off the reverse mortgage with a new mortgage, cash or combination of the two.

### **What if the home goes down in value? Do I, or my heirs, owe the difference?**

A reverse mortgage is a government insured nonrecourse loan, meaning that you'll never have to pay back more on the reverse mortgage than what the house is worth at the time the home is sold. You and your heirs have no obligation and can simply walk away.

### **How much is it going to cost me to get a reverse mortgage?**

In general, your costs are the same as with a traditional forward mortgage: escrow, title fees and appraisal fee. However with a reverse mortgage, you purchase a unique FHA insurance plan that protects you, your heirs and your lender in the event that your reverse mortgage balance exceeds the value of your home.

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