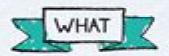
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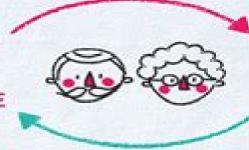


HOME LOANS FOR SENIORS AGE 62 OR OLDER

PROS

- SENIORS STAY
 IN THEIR HOMES
- EXTRA INCOME





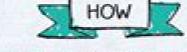


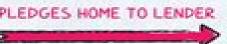
CONS

- FEES CAN ADD UP
- USE UP EQUITY IN HOME

BORROWER





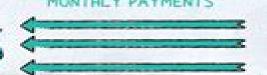


















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