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**Reverse Equity Mortgages**  
 By R. Kenneth Bluh

This is a true story. Mr. & Mrs. X, ages 76 and 82, lived in a lovely home in Miami Shores that has been their home for over 35 years. They did not have mortgage payments to pay; however, the monthly costs of living was more than their Social Security payments and a modest pension could cover.

We met with Mr. and Mrs. X in their home and after reviewing their circumstances, suggested a FHA Reverse Equity Mortgage. Based upon their ages and the value of their home, we were able to provide them with \$25,000 in cash at closing and an additional monthly income of \$1,178 as long as they lived in their home.

This is another story. Mr. Y, age 76 and in very poor health, could no longer afford to make the mortgage payments on his town home in Fort Lauderdale, and faced foreclosure by his bank.

Not knowing where to turn, at the suggestion of a friend, sought our advice as to whether a Federal government FHA Reverse Equity Mortgage could solve his problem. He was desperate, as he and his almost totally deaf wife had no place to go and desperately needed a solution to their dilemma.

We sat down with the family and reviewed their situation. They were five months delinquent in their mortgage payments and had been served by a process server with foreclosure papers.

We took their application, and refinanced their home with a FHA Reverse Equity Mortgage. At closing we paid off their delinquent mortgage, gave them a little over \$8,000 and told them that they would not make mortgage payments as long as they lived in their home. They cried at the loan closing.

We do not take into consideration a senior's credit standing, or his or her ability to make mortgage payments, as they are not required under a FHA Reverse Equity Mortgage.

FHA mortgages are a product of the Federal government's Department of Housing and Urban Affairs (HUD), and seniors (62 or older) may apply for a Reverse Equity Mortgage. Based upon the applicant's age, and the value of the home, we can determine the amount of money he or she will receive.

Seniors may receive their money, after paying off any existing mortgages, the following ways: 1) in a lump sum at closing; 2) establish an equity line of credit; 3) take a monthly income as long as they live in the home, or any combination of the three.

Seniors do not make payments on the mortgage as long as they live in their home. Repayment is required once the last senior no longer lives in the home for a period of 12 months. You can never owe more than the home is worth at the time of repayment—this protects your other assets.

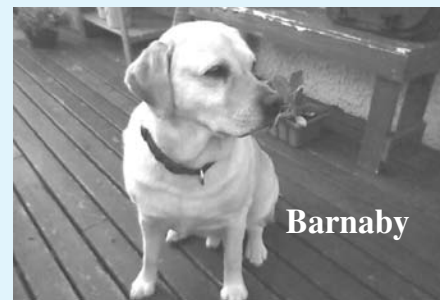
A Reverse Equity Mortgage is a mortgage, a lien against the property. The seniors retain ownership and possession of their home and can leave it to whomever they wish as designated in their Will.

In addition to the FHA program, another reverse equity mortgage program assists homeowners with property valued over the FHA mortgage limits. Under this program the highest value home to qualify, to date, was recently appraised for \$9 million.

*For more information, call R. Kenneth Bluh, Vice President, Capital International Financial, Inc. (Toll free) 866-575-6667, extension 3033, or write to him at 395 Alhambra Circle, Coral Gables, Florida 33143, or e-mail rkbluh@capitalint.com*

**Barnaby, Born To Hunt**  
 By Paul Turner

Ok, perhaps that is a bit of an exaggeration. Born to beg might be a better moniker for Barnaby. Surprisingly, he is an excellent hunting dog. He earned his working certificate 3 years ago and has earned the right to have the letters W.C. after his name. Passing his field trial test establishes that he is not gun-shy, and he had to retrieve 2 ducks from water in succession and one on land, under the watchful eyes of the judges, and a nervous dog handler, me.



I am not an obsessed sportsman. Up until 6 years ago, my previous hunting and fishing experience involved hunting for bargains and fishing for compliments. My friend introduced me to duck and goose hunting, and I loved it. I was ready to have a new dog, and knew that a Labrador Retriever was for me as I had previously owned two before. In following with tradition, I wanted a yellow male. After carefully selecting a breeder and they accepted me, I waited for my yellow male. Barnaby was born on March 6, 1999 but was stillborn. If it weren't for the mouth to nose resuscitation from John the Breeder, Barnaby would not be here. (He was the last pup born and the only yellow male.)

Barnaby is a British Labrador, you can tell by the cockney barking and bad teeth—Ha ha! Seriously, he is shorter and broader than American

Labradors. The advantage (to me) of having a British style Lab, is they are better [translation-lazier] housedogs and easier to train. The downside is they are not as keen retrievers or working dogs. True sportsmen will usually have an American Labrador. I wanted a good housedog and pet, yet the ability to go hunting with me and be my trusty companion everywhere I went. I had a vision of myself—"Well appointed in trim designer camouflage clothing, comfortably sitting in a marsh, surrounded by bobbing decoys, enjoying a hot cup of coffee with my shotgun resting comfortably on my lap and obedient, eager and faithful Labrador by my side, watching the sunrise." That vision took years to come to fruition. It took many years of throwing dummies, swimming, and educating me, to teach the dog. We had to learn all the basics, including the painful "force-fetch" and "hold." I needed nearly as much training as Barnaby!

The end result? I have a wonderful housedog. He is obedient, polite, adaptable and loved by all who know him. He has a sock fetish, and can't greet you without something in his mouth—That is his mother's fault as she does the exact same thing. He loves to hunt, and I love to have him with me, regardless of the outcome of the hunting.

What is your dog born to do? What is its heritage and what was he or she bred for? For an interesting and fun project, look your breed up, see what they were bred for and try to notice any of those characteristics in their behavior. Either way, try to find an avenue to play with your dog that mimics their traits in their heritage!

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