

The speed of a typical golfer's swing is 101 mph.

(From: *Random Kinds of Factness*)

Reverse Mortgages—Some Common Myths

Here are some of the most common myths associated with Reverse Mortgages:

The Bank owns my home.

False. The homeowner retains title to the property and can sell the home at anytime.

Good income and credit is necessary to qualify.

False. No income or credit qualifications are attached to a Reverse Mortgage. You must merely be 62 years of age and your home must be your primary residence.

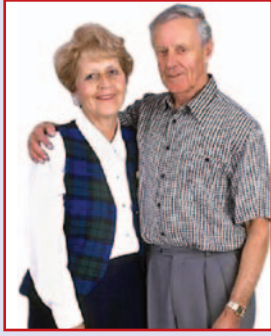
I could owe more than the value of my home.

False. An FHA Reverse Mortgage is a non-recourse loan. This means that the federal government insures that you can never owe more than the value of your home, and all remaining equity belongs to your heirs.

American Reverse Mortgage Corporation—History:

The Reverse Mortgage became a valuable and safe tool for Senior Americans when the United States Congress authorized the Department of Housing and Urban Development (HUD) through the Federal Housing Administration (FHA) Home Equity Conversation Mortgage (HECM) in 1989. Another program became available in 1996 when the Federal National Mortgage Association (FannieMae) created the Home Keeper.

These three Reverse Mortgages offer the opportunity for virtually all Senior Citizens to utilize the equity in their homes to provide needed



financial security. Since 1989, more than 158,149 Seniors have obtained one of these mortgages.

Company Commitment:

Most providers offer conventional or "forward" mortgages as their primary means of doing business. This may indicate a reduced level of commitment to Reverse Mortgages and therefore, a lower level of customer service to the borrower. On the other hand, we devote 100% of our business efforts to providing Reverse Mortgages. All of our staff are specifically trained to provide the best customer care through the entire process.

Company Experience: Expert knowledge of the products offered by any company is a critically important consideration of every potential customer of that company. Experienced providers can better counsel customers and suggest the appropriate options available utilizing all three available programs. We meet this high level of expertise with more Reverse Mortgage experience than anyone else.

To learn more, call John Fanning, Reverse Mortgage Advisor at American Reverse Mortgage at 1-800-718-1478 for a free consultation and customized proposal. He will gladly meet with you and your family member and/or advisors in the comfort of your home. Visit their website: www.Financial.ServicesInFlorida.com/F31



John Fanning

A Unique Dining Experience Awaits You At
Gaucha Rodizio
 STEAKHOUSE
A Brazilian-style Steakhouse



Enjoy this South American unique style of barbecue with unlimited portions of beef, pork, poultry, lamb and fish. Also included is a spectacular Salad bar, hot and cold specialties and a Pasta station.



Every Friday

"A Night in Ipanema" Dinner & Show

Brazilian music, colorful costumes, beautiful samba dancers, lambada and more

Call to learn about Chateau de Ville, their banquet facility for special events, full on and off-site catering services

Gaucha Rodizio
 STEAKHOUSE
 4060 N. Federal Highway
 Lighthouse Point, FL 33064
 (954) 784-7667

www.gauchorodizio.com

Hours: M-Th 12-3pm lunch; 5-10pm dinner
 Fri 12-3pm lunch; 5-11pm dinner
 Sat 12-11:30pm; Sun Noon to 10pm

Over 60 songs including "I Will Follow Him", "I Will Survive" & more!
Respect
 A MUSICAL JOURNEY OF WOMEN

Written and Created by Dorothy Marcic
 Directed by Peter J. Loewy



Critics Rave **RESPECT** is a Hit!

"Spirit-Refreshing" —Miami Herald

"Terrific" —Orlando Sentinel

Wednesday at 2 pm
 Thursday at 8 pm
 Friday at 8 pm
 Saturday at 2 & 8 pm
 Sunday at 2 pm

For tickets call 954.344.7765

Stage Door's 26th Street Theatre
 1444 N.E. 26th Street
 Wilton Manors
 (Fort Lauderdale), FL

www.respectthemusical.com

A Great Welcome Is In Store For You At Gaucha Rodizio: A Brazilian-style Steakhouse!

By Anita Finley

If you haven't yet been to this popular and unique restaurant, you are missing an extraordinary dining experience. My friends and I frequent this wonderful restaurant, with its South American style barbecue and offerings of unlimited portions of steak, pork, lamb, chicken and much

directly from the skewer onto your plate by the gaucho-attired waiters. And they continue to bring the food until you turn up your card that tells them to STOP.

You are always in a festive environment as the Brazilian tradition comes to life. Diners enjoy a vast selection of Brazilian hot dishes, sumptuous fresh vegetables and fruits, as well as Brazilian specialty salads. The elaborate salad bar has an outrageous display of exotic salads, side dishes, cheeses, fruits and much, much more to choose from.



more. Each slice of beef melts in your mouth and you never feel full as you can take as long as want to enjoy your meal. Some of the meats served are: Rump Steak; Sirloin; Flank Steak; New York Strip Sirloin; Lamb; Gaucho Sausage; Salmon with a special passion fruit sauce.

Let me tell you about the Brazilian way of flaming and serving skewered meats, sausage and poultry. The meats are marinated in special herbs and spices and then slowly grilled to perfection. The meats are then sliced

Gaucha Rodizio Steakhouse and Chateau de Ville are located at 4060 N. Federal Hwy, 2 blocks north of Sample Road, in Lighthouse Point. Currently, Fridays include dinner and entertainment. To make reservations or for more information, call 954-784-7667. Their website is www.gauchorodizio.com



Victor and Elizabeth Smirnow, Co-owners

AMERICAN REVERSE MORTGAGE CORPORATION

SENIORS AGE 62+

YOU GET PAID CASH FOR THE EQUITY IN YOUR HOME

With an FHA INSURED Reverse Mortgage!

NEVER MAKE PAYMENTS as long as you live in your home!

- \$ Retain ownership of your home
- \$ Cash TAX-FREE: Monthly, Lump Sum, or Growing Line of Credit
- \$ Use the money as you wish, for...

- ✓ Donation to Charity or Church
- ✓ Home addition/Remodeling/Repair
- ✓ Nursing Home/Home Care/Housekeeping Help
- ✓ Replacing Income or Social Security of deceased spouse
- ✓ College or Investment for Grandchildren; A new car or boat
- ✓ Personal Investment/Insurance/Long Term Care/Annuities
- ✓ Travel, or fulfill any dream that previously had financial restrictions

NO CREDIT or INCOME REQUIREMENTS

Call today to receive a **FREE EVALUATION** and Find out how much money FHA or FannieMae has for you!!

Call John Fanning

954-474-4446

or

1-800-718-1478