

# When Your Income is Fixed, But the Cost of Living Is Not

Taking out a Reverse Mortgage is a big decision—it is always important to The rising costs of living are making it difficult for senior citizen homeowners to keep up with expenses. It is important to assess the best methods to reduce financial stress and improve lifestyle conditions.

## Ask yourself the following questions...

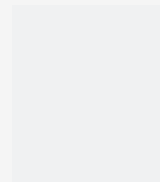
Do you want a more comfortable life? Would it help if you did not have a monthly mortgage payment? Are medical bills and expenses piling up? Would you like to worry less about money and enjoy your life more?

If you answered 'yes' to any of these questions, a reverse mortgage may help you to achieve financial security. As a leading reverse mortgage provider, senior citizen homeowners rely on Commerce Home Mortgage for confidential and practical guidance and solutions.

Learning more about a reverse mortgage should be a stress-free process that allows you to talk through methods to improve your finances. At Commerce Home Mortgage, we will carefully and patiently listen and gather information about your specific situation. Understanding the benefits of securing a reverse mortgage should simply allow you to assess a common strategy to live more comfortably under challenging financial conditions.

**Let's talk soon—You can count on me to help.  
I look forward to hearing from you.**

*For more information please contact:*



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