

## Housing Related Services

### REVERSE MORTGAGES

A reverse mortgage is a unique loan that enables older homeowners (62 or older) to convert part of the equity in their homes into tax-free income without having to sell the home, give up title, or take on a new monthly mortgage payment. Any existing debt against the property must be paid off at closing. There is no income or credit requirement to qualify, however the borrower must have sufficient equity to do the loan. For a couple, the age of the youngest member of the couple will be the basis for the calculation of proceeds under the loan.

More information may be obtained online at [www.aarp.org/rev-mort](http://www.aarp.org/rev-mort) or [www.reversemortgage.org](http://www.reversemortgage.org).

### SENIOR REAL ESTATE SPECIALISTS® (SRES®)

Seniors Real Estate Specialists® are REALTORS® qualified to meet the special needs and concerns of maturing Americans. A national program since 1998, The Senior Advantage Real Estate Council® (SAREC®) offers a specific designation, SRES®, to identify those members who have successfully completed its education program along with other prerequisites. By earning the SRES® designation, your REALTOR® has demonstrated necessary knowledge and expertise to counsel senior clients through major financial and lifestyle transitions involved in relocating, refinancing, or selling the family home. Your REALTOR® has received special training, gets regular updates, and is prepared to offer the options and information needed in making life changing decisions. Copyright® 2005 SAREC® Retrieved Aug. 2005 from [www.seniorsrealstate.com](http://www.seniorsrealstate.com).

## Serving Senior Homeowners for over 20 years!

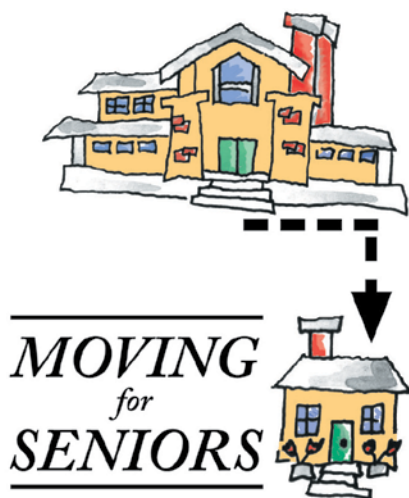
Home is Where the Heart Is. You have spent years building equity... now let your home pay you. With a Dover Mortgage Company Reverse Mortgage you can payoff your current mortgage, make home improvements, pay medical expenses or just live the retirement you planned for.

- Senior Homeowners age 62+
- Make no mortgage payments as long as you live in the house
- Requires no credit or income to qualify
- Loans insured by HUD!

**Call Today for your free Reverse Mortgage Analysis at 800-849-2754 or request it at [www.DoverMortgage.com](http://www.DoverMortgage.com)**



## SMOOTH TRANSITIONS® LLC



**SMOOTH TRANSITIONS CHARLOTTE LLC**

**704-568-7575**  
**[www.movingforseniors.com](http://www.movingforseniors.com)**

We work with you and your family to find a new home, decide what to take, pack, arrange for the move, unpack, set up new home, manage dispersal of unwanted items through sales and donations.  
 Call today for a consultation.

### TIPS FOR MOVING A SENIOR

Although most adult children have good intentions when choosing to move a loved one to an assisted living center or retirement home, it is almost always a difficult and stressful time for everyone involved. The best way is to start slowly and give them time to get used to the idea. If your loved ones are handled with the same care you would take with an antique chest or a precious family photo album, moving them may be a rewarding experience for all of you.

**Here are a few tips from the experts about assisting older adults with their move to new home:**

1. **Take Your Time** – There's no need to rush. They may have lived in this home all of their lives. Think about all of the memories they have and give them a chance to enjoy them as they pack up each and every room.
2. **Be Supportive** – One man's junk may be another man's treasure. Don't be so quick to judge what is important to keep and what should be thrown away. Let your loved one help make those choices and suggest they donate things to the less fortunate.
3. **Capture the Moment** – By making a mental note or even taking a photo of a room before it is dismantled, you may be able to make them feel right at home in their new location right from the start. Place furniture in a similar arrangement or display photos and special accessories in a manner that is familiar to them.
4. **Ask for Suggestions** – If they feel involved in the process, it may make the move easier for them. Let them see the location prior to the move and ask their opinion about the space and how they'd like to furnish it.
5. **Work with Professionals** - Whether it's the movers, appraisers or the healthcare professionals on staff at the new location, let these professionals do their jobs. Most likely, they've worked with seniors before and they are probably more astute at handling these types of situations than you are. In truth, your loved one may respond to an outsider quicker than they will to you.