



Retired Peace Officers Association of California

Dear Valued Member,

Over the past few years reverse mortgages have continued to evolve into one of the safest mortgage products on the market. Reverse mortgage candidates are seniors age 62 and older who have equity in their homes. Reverse mortgage candidates want to use this optional loan to better their life style by eliminating monthly mortgage payments and giving themselves tax free money from equity. It can be used to pay off your credit card bills, medical expenses, or use it for any other miscellaneous expenses or purchases. Most home owners don't realize that an option like this exists and are often excited by the program when it is properly explained.

Union Choice has been providing not just Reverse Mortgage services, but a wide variety of home loan and real estate options for Law enforcement and families for over 15 years.

Membership Benefits:

- Free Credit Report (\$50 Value)
- Free Property Appraisal (\$450 Value)
- No out of pocket costs
- No Cancellation Fee's
- See if you qualify for 100% financing – With NO DOWN PAYMENT
- Debt Consolidation – Pay off High Interest Rate Credit, 2nd Mortgages, or get rid of your Mortgage insurance (PMI)

It is important to look after each other in the world today, and you need people you can trust, you need family. Union Choice is part of that family. As one of the Largest Mortgage Lenders in California, they come to us with a very strong history of working side-by-side, diligently with various Public Safety Unions and their Presidents. This means that whatever your particular situation, Union Choice has a history of providing an obtainable solution that will resolve your financial needs.

For more information, or before you proceed with another lender contact a specialist at Union Choice (3080 Bristol Street Ste. 300, Costa Mesa, CA 92626) at **855.668.5626** or apply online at www.unionchoice.com . Call to make sure you are getting the best deal possible. Take control of your retirement and live the life style you worked hard for and so deserve.

Sincerely,

A handwritten signature in blue ink that reads "Don R. Peart".

Don Peart, Floyd Hayhurst, and The Union Choice Team.

Associations Director:
Floyd Hayhurst

Mortgage Assistant:
Shane Peart

Administrative Assistant:
Demey Eide

Loan Officer:
Tim Kyle

Processor:
Luis Yero

Loan Administrator:
Jonathan Eide