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QUAD CITY HOME IMPROVEMENT MAGAZINE

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Details Inside

**Dining  
Guide  
Inside!**



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All entries must be in by **September 30, 2021**. Winner will be notified by **October 10, 2021**

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**your HOME 1ST**  
QUAD CITY HOME IMPROVEMENT MAGAZINE

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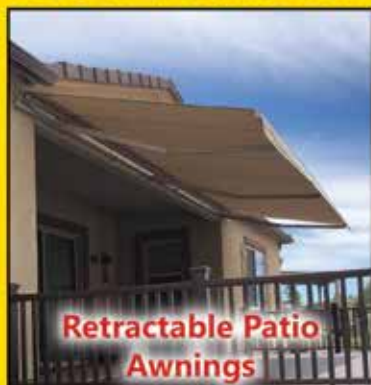
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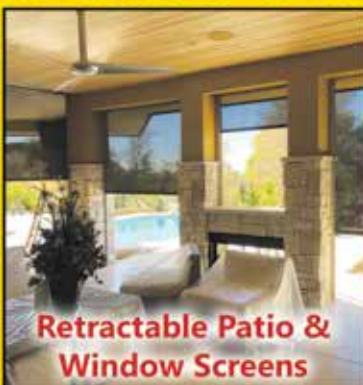
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## FINALLY! THE HONEST TRUTH BEHIND THE REVERSE MORTGAGE

**A**re reverse mortgages not all they're cracked up to be? Can they truly add the stability you need for financial planning and your retirement, or are they just another way to steal away your home, equity or inheritance? Since the product began back in 1989, local Prescott reverse mortgage expert Robert Clayton at Smart Mortgage says we may be surprised with the honest truth behind the reverse mortgage!

### **NO MORTGAGE PAYMENTS FOR LIFE? - (True)**

As long as either spouse considers the property as his or her primary home, they can live there for life paying zero mortgage payments.

### **ALL APPLICATIONS MUST BE 62 YEARS OLD OR OLDER - (False)**

Only one spouse needs to be 62 years old. The other spouse may be younger.

### **YOU MUST OWN YOUR HOME OUTRIGHT - (False)**

You may already have an existing mortgage, which can be refinanced and paid off with a reverse mortgage.

### **THE INCOME OR CASH I RECEIVE IS NOT TAXABLE - (True)**

Any money you receive, whether monthly, a cash sum or in a home equity line is all non-taxable to do with as you wish.

### **YOU MUST HAVE GOOD CREDIT AND INCOME FOR A REVERSE MORTGAGE - (False)**

Since reverse mortgages do not require a mortgage payment, almost anyone with any type of credit and income may be eligible.

### **ONCE INTO THE REVERSE MORTGAGE YOU ARE LOCKED INTO IT, PERMANENTLY - (False)**

The reverse mortgage is simply a loan recorded against the property, just like every other mortgage. You retain full ownership, so at any time you can move, sell or refinance the property simply by paying off the mortgage balance.

### **IF I TAKE OUT A REVERSE MORTGAGE, I WILL LEAVE NOTHING FOR MY FAMILY - (False)**

Reverse mortgages have insurance automatically build in to protect the family. Most homes continue to increase in value over time, leaving even more equity for family. Even if property values decrease below what is owed, the family can acquire the property for 5% less than market value.

### **YOU CAN ONLY GET A REVERSE MORTGAGE ON A ONE-UNIT HOME - (False)**

Smart Mortgage also allows reverse mortgages on manufactured homes, duplexes, triplexes, fourplexes, town homes and condos, as long as one unit is considered your primary residence.

### **MY FAMILY WILL BE RESPONSIBLE FOR THE DEBT - (False)**

The reverse mortgage is a non-recourse loan, so if you value ever falls below what you owe, your family will never have to pay the deficiency.

### **THE GOVERNMENT OR LENDER WILL OWN MY HOME - (False)**

The reverse mortgage is simply a lien recorded against the property, just like any other mortgage. The homeowner(s) remains on title and has full ownership. The owner(s) may also add other family members or place the home in a trust, so family automatically has ownership in the property and equity, as well.

### **YOU CAN PURCHASE A HOME USING A REVERSE MORTGAGE - (True)**

Smart Mortgage allows you to purchase a primary home and the financed amount has no payment for life, and the financed amount has no payments for life.

**Robert Clayton of Smart Mortgage in Prescott, Arizona** and is a licensed mortgage broker. Robert can be reached at **(928) 445-9499**.

**928-445-9499 • Info@SmartMortgageAZ.com • Prescott, AZ**

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# SANDY'S CORNER

## Conserving Water Isn't As Hard As You Think

**T**his month it is all about WATER! The most important water conservation device is you. Below are some helpful tips – on how easy it is to conserve water. Changing a few simple habits can have a significant impact on water consumption and embracing good habits now can nourish our area for generations to come.

Even though 70% of the earth's surface is covered by water, less than 1% is suitable for consumption. With the earth's population continuing to rise, it is critical that we get smarter about how we use our supply of potable water. The good news is that we all can make a difference just by making a few small changes to our daily habits.

Water conservation starts at home, where our daily use of tap ware, showerheads, dishwashers and toilets all add up to some unsightly numbers.

Fortunately, you can dramatically reduce your water usage through these helpful tips you can use throughout your home:

Replace older, less efficient toilets with 4.5/3L Dual Flush toilets. Swap out your shower head with a water-conserving shower head and you can save Fix leaky taps

and install tap ware with water-saving aerators to effortlessly save hundreds of gallons of water per year. Use the appropriate water level and load size on the washing machine when doing laundry. Consider purchasing a front-load washing machine. Water your garden during the coolest part of the day, generally in the morning, and avoid watering on windy days. Landscape with native or low-water plants to significantly reduce water usage outside the home. Make sure the dishwasher is fully loaded to maximize the dishes cleaned in a cycle.

### In the bathroom

The bathroom accounts for most of our indoor water consumption. Toilets, showers and taps often steal away more water than we need but you can still maintain optimal cleanliness with powerful fixture performance. Turn off the tap while brushing your teeth. Don't wait for the water to get hot before filling the tub for a bath. Put in the plug and adjust the water temperature as the tub fills. Turn off the water while shaving: Fill the bottom of the sink with a few inches of water to rinse your razor.

### In the kitchen

When it comes to saving water in the Kitchen, a few small steps can make a big difference. Consider these tips for reducing your water consumption every day. When washing dishes by hand, use as little water as possible. Use only the required amount of dish soap and put the dishes in a rack to rinse them all together and reduce rinse water. In the laundry room, be sure to match the water level with your load size.

### Know About the Water Efficiency Labelling Scheme

The Water Efficiency Labelling Scheme (WELS) is designed to provide information to consumers buying products that use water. All WELS products must carry a WELS label showing the water consumption exhibited as a Star Rating (The more stars the more water efficient the product). The information is displayed on a label to help consumers choose products that use less water but still provide a satisfactory level of quality and performance. There are many factors that influence your decision when buying a new product such as cost, color, brand, style, performance, reputation, recommendations and past experience. However, saving water and saving on your water bills should be a deciding factor in determining the type of product you buy.

**Sandy Griffis,**  
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