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**HomeEquity Bank**Email

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**Who is this email for?** An individual or family member, who is facing mobility challenges and seeking to maintain independence while remaining in their own home

**Instructions to send the email**

1. Copy and paste the Email Subject Line below.
2. Replace any red font with the correct information.
3. Copy and paste the Email Body text below into your email system.
4. Press Send.

If you have any questions, please contact your [Business Development Manager](http://www.chipadvisor.ca/bdm).

**Email Content | Subject Line**

1. Copy the following line of text**: Maintain independence with the CHIP Reverse Mortgage: Emir and Carmela's Story!**
2. Paste the line into the subject line of the email you want to send

**Email Content | Body**

1. Copy the following paragraphs of text and insert them into the body of a new email draft.

Dear [Recipient Name],

I want to share the inspiring story of Emir and Carmela, who have used the CHIP Reverse Mortgage to achieve financial freedom and stay in the home they love.

**Meet Emir and Carmela**

Emir and Carmela, aged 76 and 74, are proud Canadian homeowners residing in Kamloops, BC. **Their home, valued at $770,000**, holds a special place in their hearts. However, Emir's recent mobility challenges threatened their ability to stay in the house they cherish.

They currently have a $52,000 line of credit demanding a $620 monthly payment, which was making it hard to afford their necessary home renovations. A recommended contractor quoted $95,000 for essential modifications, including widening door frames, building a wheelchair ramp, and installing a chair lift for Emir's mobility.

**The CHIP Reverse Mortgage Solution**

With their home valued at $770,000, Emir and Carmela **accessed $277,500 of tax-free cash** from their home equity using the CHIP Reverse Mortgage. First, they **cleared their $52,000 line of credit**, freeing them from monthly payments. Emir and Carmela were then able to **afford the $95,000 cost for their home renovations**. After the renovations, they still had $120,500 available for future needs.

The CHIP Reverse Mortgage, freed Emir and Carmela from their financial burdens and gave them the financial ability to **continue to live comfortably in their beloved home**.

To learn more about the CHIP Reverse Mortgage, contact me today!

Sincerely,

<Broker Signature and Title>