------------------------------

**HomeEquity Bank**   
Email

-------------------------------

**Who is this email for?** An individual or family member age 55+, who is facing credit card debt and cashflow challenges and seeking to maintain independence.

**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**

Copy and then paste the following line of text into the subject line of the email you want to send**: Discover How Martha and Stephen Eliminated Credit Card Debt with the CHIP Reverse Mortgage!**

**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 story of Martha and Stephen, who have used the CHIP Reverse Mortgage by HomeEquity Bank as a debt consolidation tool to pay off high interest debt, such as credit card and private loans and enables access to additional funds for retirement needs.

**Meet Martha and Stephen**

Martha and Stephen, ages 81 and 84, are Canadian homeowners living in Fredericton, New Brunswick. Their home is currently **valued at $550,000**. However, Martha and Stephen’s home required extensive renovations to fix electrical problems. Because of their income, they couldn’t qualify for a personal loan and so paid for the repairs with several credit cards.

With a limited pension income, Martha and Stephen saw their credit card debt increase. They now owe $60,000 on their credit cards, for which they owe $12,000 in interest every year. The payments are becoming a concern and they’re worried they’ll never pay off their debt.

**The CHIP Reverse Mortgage Solution**

With their home valued at $550,000, Martha and Stephen **accessed $223,500 of tax-free cash** from their home equity using the CHIP Reverse Mortgage. With the money from their reverse mortgage, Martha and Stephen were able to **pay off** **their $60,000 credit card debt**.

They also have an additional $163,500, which they can draw from occasionally when they need to supplement their retirement income. These remaining funds are called Subsequent Advances and can be accessed at any time as needed.

With the CHIP Reverse Mortgage, Martha and Stephen are now feeling much less stressed about their finances. They can enjoy **financial freedom** and **continue to live comfortably in the home they love.**

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

Sincerely,

<Broker Signature and Title>