



**IMPORTANT NOTICE
TO REVERSE MORTGAGE LOAN APPLICANT**

The reverse mortgage which you are considering:

- DOES
- DOES NOT

Require that you purchase an annuity in connection with the reverse mortgage transaction.

A reverse mortgage is a complex financial transaction that provides a means of using the equity you have built up in your home, or the value of your home, as a source of additional income. If you decide to obtain a reverse mortgage loan, you will sign binding legal documents that will have important legal and financial implications for you and your estate. It is therefore important to understand the terms of the reverse mortgage and its effect.

As is true before entering into any complex financial arrangement, it is wise to seek the counseling of appropriate professionals such as attorneys, financial advisers, and accountants. Counselors trained on reverse mortgages may also be available. You may also want to discuss your decision with family members or others on whom you rely for financial advise.

[Handwritten Signature] 5-11-05
Borrower's Signature Date

Patricia Hickman 3-4-05
Borrower's Signature Date

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