

Elderlife's Line of Credit for Senior Living

Helping You Access the Lifestyle You Want
and the Care You Need . . . **In as Little as 72 Hours!**



If you or a loved one are seeking the services of a senior living provider, but are faced with:

- Worrying about finances
- Having a home that needs to be sold
- Waiting for VA benefits or long-term care insurance to be funded
- Delays in liquidating assets

Elderlife Financial Services may have the solution you are seeking with our Line of Credit for Senior Living, an unsecured line of credit designed specifically to help seniors finance the cost of living in an assisted or independent living community. Best of all, accessing our Line of Credit is simple and easy.

- Completed applications are processed quickly with same day decisions in most cases
- Funds are transferred directly to the community
- Payments required are interest-only until maturity at month 36
- Up to six interested parties may join on the Senior Living Line of Credit. Two interested parties are required.

Example of Monthly Payment Schedules

Monthly amount needed:	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Subtotal of 12 month Interest-Only Payments	Principal to be repaid by month 36	One-Time Elderlife Origination Fee (repayable at month 36)	Sample APR*
\$500	\$5	\$9	\$12	\$16	\$19	\$23	\$26	\$30	\$33	\$36	\$40	\$43	\$293	\$6,000	\$300.00	11.70%
\$1,000	\$11	\$18	\$25	\$32	\$38	\$45	\$52	\$59	\$66	\$73	\$80	\$87	\$585	\$12,000	\$600.00	11.70%
\$2,000	\$22	\$36	\$49	\$63	\$77	\$91	\$104	\$118	\$132	\$146	\$159	\$173	\$1,170	\$24,000	\$1200.00	11.70%

* The monthly interest rate in the above example is based on the prime rate (3.25%) + 4.99% for a total of 8.24%. A one-time origination fee of 5% is also included in the overall rate. Elderlife takes great pride in offering the most competitive financial options for senior living, as well in being a valuable resource in helping families understand all the financial options available to them.

For more information or to apply, contact an Elderlife Family Advisor today and see for yourself why Elderlife is the national leader in helping families access quality senior living for 10 years and counting.

The Elderlife Line of Credit is available to anyone seeking financing to pay for senior or assisted living costs, regardless of age, and is subject to bank/credit approval. Rates as of March 2011. Subject to change without notice.



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