



Bank of America Home Loans  
Denis M. Ciklic *Reverse Mortgage Loan Officer*

### **About My Company:**

With a reverse mortgage from Bank of America, homeowners age 62 and older can access a portion of their home's equity to help supplement their existing income. There are no income or credit score requirements. Best of all, seniors can live in the comfort of their homes with no monthly reverse mortgage payments. Use the proceeds of a reverse mortgage to:

- \* Eliminate existing mortgage payments
- \* Pay for health care
- \* Make home repairs
- \* Cover unexpected expenses
- \* Purchase a new home

### **I provide:**

Over three years of experience selling and marketing reverse mortgages. I help my clients take a macro approach to their estate plans with the assistance of financial planners and elder law attorneys.

Series 6, Series 63, NJ Life, Health, & Disability Licenses

Responsible for 10 Retail Bank of America branches in Morris County, NJ.

I am fluent in the Croatian language.

Can originate reverse mortgages in all 50 states.

Specialist in all HUD insured reverse mortgages and Bank of America's proprietary reverse mortgage Simple Equity. Simple Equity has less closing costs than the HUD program & is used primarily for homes valued over 2 million dollars & Co-Op Homes.

### **I'd like to speak with:**

Elder Law Attorneys, Financial Planners, & CPAs.

### **Contact Information:**

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