

Capital International Financial, Inc.

Mortgage Bankers

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Juan Luis Rodriguez-Kohly 786-262-6486

<http://SeniorReverseFlorida.com>

8/20/2008

Recipiente de Medicaid
Solicitante de Reverse Mortgage HECM
Presente

Estimados Recipientes de Medicaid

Recientemente recibimos una informacion de la oficina de Medicaid de la Florida, donde nos envian una copia de la reglas del Medicaid la cual indica que Ud. puede recibir ingresos mensuales de un Reverse Equity Mortgage sin que le afecte sus beneficios, con ciertas condiciones.

Segun entendemos, debe gastar todo ese ingreso en el mes que lo recibe para que este no sea considerado un "asset" en el mes siguiente. Por favor lea la información abajo incluida y verifiquelo con su representante de Medicaid al Telefono 1-866-762-2237. Si desea, tambien su asesor legal y/o de impuestos

Sinceramente,

Juan Luis Rodriguez-Kohly, Loan Officer
Capital International Financial Inc
786-262-6486 (Lunes a Domingo)

Puede obtener mas informacion en el website:

Capital International

Acuso Recibo de esta información. Entiendo que es mi responsabilidad solamente, verificar que los fondos recibidos de un Reverse Mortgage no perjudicaran mi elegibilidad al Medicaid.

_____/____/____
_____/____/____

We also offer a wide menu of FHA, Conventional, Jumbos, Private, and Commercial mortgages

Sent: Tuesday, October 17, 2006 9:14 AM
To: MiamiHomes@JuanLuisRodriguez.com
Subject: request information

1840.1010 Home Equity Conversion Plans (MSSI, SFP)

Home Equity Conversion Plans (HEC) are designed to allow elderly homeowners to convert the value of their homes into cash without being forced to leave their homes. Under these plans, the home is either mortgaged or sold to a financial institution (or an individual) in exchange for a regular cash payment or line of credit which, the homeowner receives as long as he lives in the home. Following is a list of possible HEC arrangements: Reverse Mortgages, sale-leaseback, time sale, deferred payment loans, and property tax deferrals.

Some of these HEC arrangements allow for the purchase of annuities and pay interest. Generally, the proceeds from one of these arrangements are considered loans and are not considered as income to the client. However, if the proceeds are retained into the following month, they must be evaluated as an asset. Annuity payments and interest payments are unearned income and must be evaluated as such.



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agency for health care administration

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Friday, October 13, 2006

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Dade, Monroe

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