

Capital International Financial, Inc.

Mortgage Bankers

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Juan Luis Rodriguez-Kohly 786-262-6486

<http://SeniorReverseFlorida.com>

August 20,2008

Medicaid Recipient
Reverse Mortgage Solicitant
Present

Dear Sir or Madam:

Recently we received from the Florida Medicaid office an email with the Medicaid policy about receiving monthly income from a Reverse Equity Mortgage. Please read it below.

As, we understand, it indicates that a Medicaid beneficiary can receive monthly income from a REM without it being considered income as long as you spend it in the same month you receive it or it would then be considered an "resource". Please read the paragraph below. And verify it with the Medicaid office at 1-866-762-2237. Also, you may want to check it with your tax or legal consultant.

Call me as soon as possible to start the process to achieve financial security.

Sincerely,

Juan Luis Rodriguez-Kohly
Your Trusted Reverse Mortgage Specialist
786-262-6486 (7 days a week)

Visit the Florida Official Medicaid office's website: [http:// ahca.myflorida.com](http://ahca.myflorida.com)

From: Henriquez, Maria E. [henriqma@ahca.myflorida.com]
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.

I acknowledge receipt of this information. I understand that it is my sole responsibility to verify that the funds received from a Reverse Mortgage will not affect my eligibility to Medicaid Benefits.

_____ / / _____
_____ / / _____

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Area 11

Dade, Monroe

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