

**Contact**

Marty Appel  
Bay Area Reverse Mortgage  
(510) 463-0146  
[marty@mortgageholmgren.com](mailto:marty@mortgageholmgren.com)

**20-Year Real Estate Finance Veteran Joins Bay Area's Leading Reverse Mortgage Firm**  
*Anthony Marshall Joins Team of Bay Area Reverse Mortgage; Continues to Provide Service in Traditional "Forward" Mortgage Business Through Holmgren & Associates*

(Tuesday, February 27, 2007– Oakland, CA) Anthony Marshall, 20-year real estate finance veteran joins the team as a loan specialist with Bay Area Reverse Mortgage. An experienced loan consultant with experience in deftly assisting clients as they navigate through various mortgage needs, Marshall takes his place at the firm with a dual role in both the traditional "forward" mortgage business as well as the burgeoning reverse mortgage business.

"As a loan consultant, I understand that the purchase or the refinancing of a home can be the most trying period in a families' life," says Marshall. "Throughout my career I have tried to shoulder much of this burden by thoroughly educating borrowers about the loan process. I am looking forward to bringing this same philosophy to the Bay Area's senior community."



**ANTHONY MARSHALL**  
Newest Loan Consultant with  
Bay Area Reverse Mortgage

A reverse mortgage is a loan that enables homeowners 62 or older to borrow against the equity in their home, without having to sell the home, give up title, or take on new monthly mortgage payments. Loan proceeds can be used for any purpose, and taken out as a lump sum, fixed monthly payments, line of credit, or a combination of these. The loan amount depends on the borrower's age, current interest rates, and the value and location of the home and does not have to be repaid until the borrower dies or moves out of the home permanently. "We are really pleased to welcome Anthony to the team," says John Holmgren, owner of Bay Area Reverse Mortgage. "His experience and deep commitment to the needs of seniors is a perfect fit with our philosophy of providing professional and caring service to the seniors of the San Francisco Bay Area."

**ABOUT BAY AREA REVERSE MORTGAGE (BARM)**

Bay Area Reverse Mortgage (BARM), a division of Holmgren & Associates, is the San Francisco Bay Area's premiere reverse mortgage lender. Located in the Montclair District of Oakland, Bay Area Reverse Mortgage serves the nine Bay Area Counties with a staff of over 20 loan officers and loan administrative personnel. For more information on Bay Area Reverse Mortgage, visit our website at [www.bayareareversemortgage.net](http://www.bayareareversemortgage.net).