# Senior Resource



# **Reverse Mortgages Simple Steps To The Right Choice**

**Pasquale De Marco** 

#### **Reverse Mortgages Simple Steps To The Right Choice:**

Reverse Mortgages For Dummies Sarah Glendon Lyons, John E. Lucas, 2011-01-11 For seniors who live on a fixed income owning a home and keeping it can be financially challenging Rather than face the choice of selling your home and moving or becoming a home owning pauper reverse mortgage products let seniors convert part of their equity into tax free income that can be used for anything even mortgage payments living expenses or medical costs Reverse Mortgages For Dummies covers all the basics of reverse mortgage products so you and your adult children can understand and take full advantage of these handy loans and keep the home you love Covering a full range of reverse mortgage options and topics you ll discover how to Decide if a reverse mortgage is right for you Shop for the best reverse mortgage products Find out if your home is eligible Find a counselor who can help you Written by Sarah Lyons an Assistant Editor at Mortgage Originator magazine and John Lucas an experienced reverse mortgage specialist Reverse Mortgages For Dummies explains these helpful loan products in simple easy to understand language free of all the jargon Once you understand how reverse mortgages differ from other loans and what you could do with your reverse mortgage the book covers the specifics you need to find the right loan for you including Special advice for adult children helping their senior parents secure a loan How to get a reverse mortgage and keep your second home legally Property requirements and financing fees Selecting among a multitude of lenders Spending and estimating leftover equity Sharing the decision making process with family and loved ones If you re a senior wondering whether a reverse mortgage can help you keep your home this book gives you the information you need to make smart informed decisions that are vital to you and your family s security Reverse Mortgages For Dummies will help you keep your home and live the life you want

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citizens would fall below the poverty line based on their income and for many people over 65 much of their wealth is concentrated in their home equity As health care costs rise many people are turning to reverse mortgages for supplemental income This book outlines informs counsels and lays out the facts on reverse mortgages Anticipation of Social Security problems is increasing the popularity of reverse mortgages More people are expected to turn to reverse mortgages to supplement their income The Consumers Union of U S Inc says that AARP HUD Fannie Mae and the reverse mortgage industry all agree on the importance of high quality reverse mortgage counseling and information The Expanding American Homeownership Act of 2007 United States. Congress. House. Committee on Financial Services. Subcommittee on Housing and Community Opportunity, 2007 Reverse Mortgages for Senior Homeowners Bob LaFay, Doris Barrell, 2003

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