

Insured by FHA and Regulated by HUD

All HECM Reverse Mortgages are insured by United States Government through the Federal Housing Administration (FHA) and regulated by Housing and Urban Development (HUD).



Is A Reverse Mortgage Right For You?

Reverse Mortgages provide seniors with funds for financial freedom during retirement, without a monthly mortgage payment burden, as long as you live in your home. You can choose a lump sum cash payout, a line of credit with no monthly payment, monthly proceeds, or a combination of all three. But, unlike a traditional mortgage, there are no monthly mortgage payments and the proceeds you receive are tax-free. Best of all, you retain ownership of your home and can live there as long as you choose.

10 Benefits Of A Reverse Mortgage

1. Pay off your mortgage and/or other debts without a monthly payment
2. Delay your Social Security to maximize your benefits
3. Obtain money for long-term care needs
4. Fund grandchildren's education
5. Assist a family member that is unemployed
6. Create a reserve for unexpected expenses
7. Supplemental income while investments recover
8. Help in dividing assets in a divorce
9. Avoid foreclosure proceedings
10. Combine with benefits to maximize income

Courtesy of: