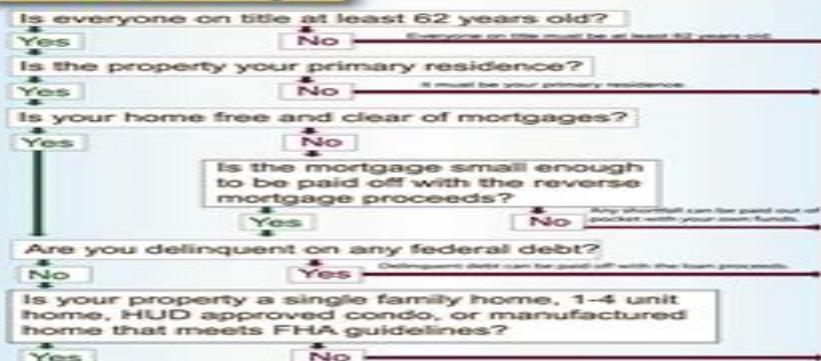


The Simple Reverse Mortgage Guide

Reverse Mortgages are not right for everyone, but are worth considering if...

- 1 You plan on staying in your home for a long period of time.
- 2 You wish to eliminate mortgage payments from an existing loan to free up cash.
- 3 You need additional monies for everyday expenses, medical bills, home repair, vacation, or _____ (fill in the blank).
- 4 All of your assets are tied up in your home.
- 5 Supplementing your income will help you live a better lifestyle and enjoy retirement.

Do I Qualify?



Congratulations! You qualify for a HECM Reverse Mortgage!

Sorry, you do not qualify.

Required Counseling

Before obtaining a HECM Reverse Mortgage, you **must** participate in a counseling session. The session will last about 1 hour and the counselor will make sure you understand reverse mortgages and alternatives to reverse mortgages.

To Find a Counselor call: 800-569-4287 or ask your lender to provide you with a list.

Advantages

- 1 Remain in your home and retain ownership.
- 2 Make no monthly mortgage payments as long as you live in the home.
- 3 Achieve financial independence.
- 4 No income requirements to qualify.
- 5 You cannot owe more than the value of the home.

Cautions

- Your loan balance will grow over time eroding equity in your home.
- Closing costs are considered high by some.
- Be sure you work with a reverse mortgage specialist.
- Talk to a family member or trusted advisor about your decision.

What are my options?

Fixed Rate Reverse

All available loan proceeds must be drawn at closing in one lump sum. The fixed rate option is best for those who have a larger loan to pay-off or need a large sum of money up front.

A major benefit is knowing exactly how the balance will grow over time.

Adjustable Rate Reverse

The adjustable rate HECM has a lot more flexibility than the fixed rate in terms of how proceeds are taken.

Rates are based on the 1 Month LIBOR plus a margin. Lenders margins may vary, so be sure to ask about all options

Adjustable Rate Options

- Lump Sum Payment
- Line of Credit
- Fixed monthly payments
- Combination of all three

With a reverse mortgage you will not need to make a monthly mortgage payment as long as you live in the home.

You must keep the property in good repair, pay your property taxes, insurance and any other fees associated with your property.

Costs

What are the Costs / Fees Involved?

Mortgage Insurance	This insurance guarantees that you will receive your expected loan advances and that you will not owe more than the value of your home. The fee is 2% of the value of the home up-front and an addition monthly premium of 1.25% of the loan balance.
Closing Costs	When getting a reverse mortgage there are third party fees like any traditional mortgage. These fees include title, escrow, appraisal, recording, credit report, flood cert, doc prep and possibly other fees. They can add up to be thousands of dollars, so be sure your lender gives your Good Faith Estimate (GFE).
Origination Fee	This is to compensate the lender for the loan. The fee can range from \$0 to \$6,000 depending on the rate chosen and value of the home. HUD's formula for this fee is 2% of the first \$200,000 in value and 1% thereafter, with a minimum of \$2,500. Many lenders and brokers will negotiate this fee with you.
Servicing Fee	The monthly service fee is to compensate the servicer of your loan. Servicing includes handling any disbursements requested by you in addition to mailing monthly statements. \$35 is the maximum service fee on the adjustable HECM and \$30 is the max on the fixed. You will find that most lenders and brokers are not charging this fee anymore.
Interest Rates	Interest rates are typically the largest cost to any mortgage. Be sure to look at your amortization schedule to see how your loan balance will grow over time based on the rate you choose.



Fha Reverse Mortgage Guide

Lingjun Ying



Fha Reverse Mortgage Guide:

Whispering the Techniques of Language: An Psychological Journey through **Fha Reverse Mortgage Guide**

In a digitally-driven earth wherever monitors reign supreme and instant connection drowns out the subtleties of language, the profound secrets and emotional nuances hidden within phrases frequently go unheard. However, set within the pages of **Fha Reverse Mortgage Guide** a charming fictional value pulsing with organic emotions, lies an extraordinary journey waiting to be undertaken. Written by a skilled wordsmith, that charming opus attracts visitors on an introspective journey, gently unraveling the veiled truths and profound influence resonating within ab muscles fabric of every word. Within the mental depths with this touching review, we will embark upon a sincere exploration of the book is key subjects, dissect their fascinating writing model, and fail to the powerful resonance it evokes heavy within the recesses of readers hearts.

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Table of Contents Fha Reverse Mortgage Guide

1. Understanding the eBook Fha Reverse Mortgage Guide
 - The Rise of Digital Reading Fha Reverse Mortgage Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Fha Reverse Mortgage Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Fha Reverse Mortgage Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Fha Reverse Mortgage Guide
 - Personalized Recommendations
 - Fha Reverse Mortgage Guide User Reviews and Ratings

- Fha Reverse Mortgage Guide and Bestseller Lists
- 5. Accessing Fha Reverse Mortgage Guide Free and Paid eBooks
 - Fha Reverse Mortgage Guide Public Domain eBooks
 - Fha Reverse Mortgage Guide eBook Subscription Services
 - Fha Reverse Mortgage Guide Budget-Friendly Options
- 6. Navigating Fha Reverse Mortgage Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Fha Reverse Mortgage Guide Compatibility with Devices
 - Fha Reverse Mortgage Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Fha Reverse Mortgage Guide
 - Highlighting and Note-Taking Fha Reverse Mortgage Guide
 - Interactive Elements Fha Reverse Mortgage Guide
- 8. Staying Engaged with Fha Reverse Mortgage Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Fha Reverse Mortgage Guide
- 9. Balancing eBooks and Physical Books Fha Reverse Mortgage Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Fha Reverse Mortgage Guide
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Fha Reverse Mortgage Guide
 - Setting Reading Goals Fha Reverse Mortgage Guide
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Fha Reverse Mortgage Guide
 - Fact-Checking eBook Content of Fha Reverse Mortgage Guide
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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