



Reverse Mortgages: Facts and FAQs

Mark D. Schmidt

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Many of today's seniors find themselves "house rich and cash poor". A reverse mortgage is a federal loan program that allows seniors (age 62 and over) to tap the equity in their homes - tax-free - to pay for such things as medical expenses, home improvements, travel, in-home healthcare, property taxes, or to eliminate an existing mortgage or credit card debt. Unlike other home equity loans, there are no monthly payments to make on a reverse mortgage and there are no medical or income requirements to be met. This unique and flexible loan can alleviate the financial strain on seniors and allow them to remain in the home that they love for as long as they want! This book explains reverse mortgages in plain English supported by real life examples. It is a useful tool that addresses common questions like "what's the catch?" and "why are the fees so high?".

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