



Reverse Mortgages For Dummies

Sarah Glendon Lyons, John E. Lucas

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This book is intended 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; and 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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