

What's the
Deal
with...



Reverse Mortgages?

Second Edition

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Founder Funding Longevity Task Force

Whats The Deal With Reverse Mortgages

Sarah Glendon Lyons, John E. Lucas



Whats The Deal With Reverse Mortgages:

What's the Deal with Reverse Mortgages? Shelley Giordano, 2015-08-17 People entering nearing or in retirement are all wondering how they are going to make their retirement nest eggs last as long as they do. Studies show that the main fear that people have in retirement is running out of money. Add to that the reality that the rules for retirement have changed, government regulations have both helped and hindered those who are retiring. For many in the Boomer generation it will be a challenge to make the money last without having to adhere to an unpleasant budget. To survive and thrive in retirement in the coming years requires new thinking and a clear understanding of the options open to retirees. One of these options is the Home Equity Conversion Mortgage or what most people know as reverse mortgages. This advancement was signed into law by President Reagan in 1988 as a way to provide homeowners the opportunity to raise funds from their home equity while continuing to enjoy living in their homes. The concept of reverse mortgages has been misunderstood and misapplied by many since that time and finally a book has arrived that thoroughly explores this concept in a detailed yet readable manner. In *What's the Deal with Reverse Mortgages* Shelley Giordano, an expert of reverse mortgages and member of the Longevity Task Force, a group of thought leaders in retirement portfolio theory, has written a book that discusses the significant improvements made by HUD/FHA to the Home Equity Conversion Mortgage (HECM). Over the years and most notably in 2015, HUD has improved consumer safeguards and reduced acquisition costs for those wishing to use their housing wealth in a controlled and strategic pattern. Shelley has brought together thought leaders and experts to write a book that applies sound analysis to demonstrate that the prudent and conservative use of housing wealth accessed via the modern HECM can have a profound positive effect on our other assets and our ability to generate income for retirement. This book debunks the hoary old myths attached to reverse mortgages. It explains how the HECM has evolved to meet the needs of the Boomer generation. And most importantly, it explains how to evaluate your housing wealth in the early years of retirement and why you should never wait and pray by deferring a reverse mortgage as a last resort. Reading this book will provide you with a full understanding of reverse mortgages to see beyond the current sales and advertising tactics related to the product, allowing you to discuss the best options with your adviser, banker, and family. It is the definitive book on reverse mortgages. [Reverse Mortgages](#) United States. Congress. Senate. Special Committee on Aging, 2008. [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

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Retirement Reboot Mark Miller,2023-01-10 For millions of Americans the COVID shock has brought retirement saving to an abrupt halt now it s time to get back on track Even before the pandemic a large share of households by Americans over age 50 faced the threat that their living standards would decline sharply in retirement In the wake of COVID 19 these numbers will surely worsen In Retirement Reboot Commonsense Financial Strategies for Getting Back on Track finance writer and regular New York Times retirement contributor Mark Miller offers practical strategies for Americans to improve their retirement prospects If you re nearing retirement age and worry you haven t saved enough Retirement Reboot will walk you through the core decisions to make now to improve your retirement outcomes even if retirement is just a few years away You ll learn how to make a plan think through the timing of retirement optimize Social Security navigate Medicare build savings and tap home equity You ll also explore ongoing strategies such as careful budgeting generating income from work even after retirement planning for long term care and leveraging special assistance aimed at low income workers If you have low savings or none at all Miller s simple steps can help you make the most of your remaining working years and reboot the retirement you always imagined

Reverse Mortgages and Linked Securities Vishaal B. Bhuyan,2010-12-07 An institutional investor s guide to the burgeoning field of reverse mortgage securitization Reverse Mortgages and Linked Securities is a contributed title comprising many of the leading minds in the Home Equity Conversion Mortgages HECM industry including reverse mortgage lenders institutional investors underwriters attorneys and regulators This book begins with a brief history of reverse mortgages and quickly moves on to discuss how the industry has evolved detailing the players in these markets as well as the process It discusses the securitization of reverse mortgages and other linked securities and includes coverage of pricing techniques and risk mitigation This reliable resource also takes the time to cover the current regulatory environment of the HECM market which is constantly changing due to the current state of the real estate market Highlights specific strategies that will allow institutional investors to benefit from the resurgence of

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