

What's the
Deal
with...



Reverse Mortgages?

Special Edition

SHELLY GORDON, M.A.

Executive Director, Mortgage Bankers

Whats The Deal With Reverse Mortgages

AW Chickering



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 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 Mortgage (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 reverse mortgages and linked securities One of the only guides to reverse mortgages and linked securities targeted towards institutional investors interested in securitized products If you want to make the most of reverse mortgages and linked securities take the time to read this book **AARP Reverse Mortgages and Linked Securities** Vishaal B. Bhuyan,2011-12-19 AARP Digital Editions offer you practical tips proven solutions and expert guidance 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 reverse mortgages and linked securities One of the only guides to reverse mortgages and linked securities targeted towards institutional investors interested in securitized products If you want to make the most of reverse mortgages and linked securities take the time to read this book Mortgage Management For Dummies Eric Tyson,Robert S. Griswold,2017-06-12 Quickly make sense of mortgages Taking out a mortgage to purchase real estate is a huge decision one that could affect your family s finances for years to come This easy to follow guide explains how to secure the best and lowest cost mortgage for your unique situation Whether you select a 15 or 30 year mortgage you ll get all the tips and tricks you need to pay it off faster shortening your payment schedule and saving your hard earned cash Fine tune your finances Qualify for a mortgage Secure the best loan Find your best lender Refinance your mortgage Pay down your loan quicker Must knows about foreclosure Top mortgage no nos **Home Equity Conversion** ,1985 **Kiplinger's Personal Finance** ,1990-02 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics The Massachusetts register ,1996 **Financial Planning for the Older Client** Dana Shilling,2001 Changing Times ,1990 **Planning for Long-term Care** United States. Congress. House. Committee on Energy and Commerce. Subcommittee on Health,2006

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Whispering the Strategies of Language: An Psychological Journey through **Whats The Deal With Reverse Mortgages**

In a digitally-driven world where monitors reign great and instant interaction drowns out the subtleties of language, the profound techniques and psychological subtleties concealed within phrases often get unheard. Yet, nestled within the pages of **Whats The Deal With Reverse Mortgages** a interesting fictional treasure sporting with fresh feelings, lies a fantastic quest waiting to be undertaken. Composed by a talented wordsmith, that marvelous opus attracts viewers on an introspective journey, softly unraveling the veiled truths and profound affect resonating within the very fabric of each word. Within the psychological depths of the emotional evaluation, we will embark upon a heartfelt exploration of the book is key styles, dissect their interesting publishing model, and yield to the powerful resonance it evokes heavy within the recesses of readers hearts.

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