

# The Reverse Mortgage Starter Kit

**A Homeowner's Guide to Using Home Equity for Retirement**



**Helping Utah homeowners make informed mortgage decisions since 1994**

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**Schedule Your Consultation**

NMLS #217768

# What Is a Reverse Mortgage?

## What Is a Reverse Mortgage?

### A Home Equity Conversion

Mortgage (HECM), commonly called a reverse mortgage, is a federally insured loan that allows homeowners age 62 and older to convert a portion of their home equity into available funds while continuing to own and live in their home, provided they meet the ongoing loan obligations.

### Who May Benefit?

- ✓ Homeowners age 62+
- ✓ Planning to remain in their home
- ✓ Looking for additional retirement cash flow



Schedule a Consultation  
↓  
Review Your Goals  
↓  
Explore Your Options  
↓  
Choose the Best Strategy

### Myth vs. Fact

Myth: The bank owns my home.  
Fact: You remain the homeowner.

### Common Uses

- Eliminate mortgage payments
- Supplement retirement income
- Home improvements

### Is This Worth Exploring?

- 🏠 I am 62 or older
- 🏠 I plan to stay in my home
- 🏠 I have significant home equity
- 🏠 Eliminating my mortgage payment would improve my retirement
- 🏠 I'd like to learn about my options

**Magic Tip:** A reverse mortgage isn't the right solution for everyone. The goal isn't simply to access equity—it's to choose the strategy that best supports your retirement income, lifestyle, and long-term financial goals.

### Ready to Learn More?

Download the Complete Utah Reverse Mortgage Guide



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Educational Guide • No Sales Pressure • Personalized Consultation Available

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Starter Kit #1  
Reverse Mortgage

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