The Reverse Mortgage Starter Kit

A Homeowner's Guide to Using Home Equity for Retirement

Helping Utah homeowners make informed mortgage decisions since 1995

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Schedule Your Consultation

What Is a Reverse Mortgage?

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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

Part of the Utah Homeownership Authority Educational Series

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