RIDGE REVERSE
Practical options for retirement homeowners

BANKER EDITION
A quick referral guide

WHEN THE CLIENT IS STRONG, BUT THE LOAN DOESN'T FIT

A longtime customer may have substantial home equity and a legitimate financing need, yet conventional income, credit, payment, or underwriting can still make the requested loan difficult.

That is when I may be useful. I help homeowners age 62+ (55+ for lender proprietary products) understand whether a reverse mortgage or another housing-wealth option deserves consideration, without competing with the bank's traditional lending relationship.

WHEN TO CALL RICHARD

- **The equity is strong, but qualifying is not.**
  Retirement income, debt-to-income limits, or marginal credit prevents the client from obtaining the amount needed.
- **A new monthly payment would strain retirement cash flow.**
  The client may qualify for a HELOC or cash-out loan, but the required payment creates unnecessary pressure on a fixed budget.
- **Buying the next home requires a different approach.**
  A client wants a more manageable home and may benefit from buying without a required monthly principal and interest payment.*
- **The current mortgage payment is becoming burdensome.**
  The homeowner wants to remain in the home and may benefit from eliminating required monthly principal-and-interest payments.*
- **The home needs to support safe aging in place.**
  Repairs, accessibility improvements, or paid care are needed, but the client wants to preserve savings and investments.
- **The bank must say no to a valued customer.**
  A longtime customer is declined, qualifies for less than requested, or falls outside the bank's lending guidelines.

WHAT YOUR CLIENT CAN EXPECT

1	2	3
A thoughtful review	**A clear explanation**	**A protected relationship**
Their goals, home, obligations, and available options come first.	No pressure, no jargon, and no assumption that a reverse mortgage is the answer.	I will respect the trust you have built and keep you appropriately informed.

You do not need to know whether a reverse mortgage will fit.

You only need to recognize when a good customer deserves another thoughtful option.

RICHARD MCWHORTER
Senior Retirement Mortgage Advisor | Former CPA
Ridge Reverse, powered by Amerifund

Direct/Text 404.313.9785
Richard.McWhorter@ridgereverse.com
NMLS # 1618644

*Borrower must continue to pay property taxes and homeowners insurance, maintain the home, and meet all loan obligations. Subject to program eligibility and sufficient proceeds.