RIDGE REVERSE
Practical options for retirement homeowners

REALTOR EDITION
A quick reverse mortgage referral guide

WHEN THE MOVE MAKES SENSE
BUT THE FINANCING DOESN'T

A reverse mortgage may help an older client buy the right home while preserving more cash.

Could a reverse mortgage help the client move, stay, or preserve more cash?

WHEN TO CALL RICHARD

SELLING AND DOWNSIZING

- Wants to downsize without a required monthly mortgage payment.
- Needs a home better suited to their needs and aging in place.
- Wants to move closer to family, care, or services.

FINANCING OBSTACLES

- Qualifies for less than needed under traditional lending guidelines.
- Has fair credit or retirement income that challenges conventional financing.
- Needs to understand the cash required for a reverse mortgage purchase.
- Needs greater purchasing power without adding a required monthly mortgage payment.

STAYING IN THE CURRENT HOME

- Needs repairs, accessibility improvements, or funds for care.
- Wants to reduce or eliminate the required mortgage payment.
- Has substantial home equity but limited cash.

BUYING THE NEXT HOME

- Wants to compare cash, traditional, and reverse mortgage options.
- Wants to buy while preserving more available cash and sale proceeds after closing.
- Wants to avoid selling retirement assets to provide additional cash for purchase.
- Wants to use primary home equity to purchase vacation or investment property.

WHAT A PRELIMINARY REVIEW CAN SHOW

- Basic eligibility based on age, occupancy, property, and equity.
- Estimated proceeds, payoff, and cash required.
- Comparison of multiple financing alternatives.
- Purchase price and estimated remaining cash after closing.
- Ongoing obligations and payment options.
- Estimated timeline from initial review to closing.

THE REVIEW HAS ONE JOB

Can the client make the right housing move while preserving more cash for retirement?

A COLLABORATIVE PROCESS

The Realtor stays at the center of the transaction. Richard evaluates reverse mortgage options, communicates clearly, and helps everyone understand what may be possible before a listing or offer.

Reviews may begin with a price range or anonymous scenario. No client introduction is needed until the Realtor sees value.

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