

Reverse Mortgage Loan Basics



Over 1 million US homeowners age 62 and over have already taken advantage of Home Equity Conversion Mortgages (HECMs), also known as government-insured reverse mortgage loans, and are enjoying a more secure and comfortable retirement.

This advertisement has not been approved or endorsed by FHA or any other government agency.

What you need to know

- ✔ No monthly mortgage payments. Borrower must continue to pay property taxes, homeowner's insurance, and home maintenance costs.
- ✔ Borrower must meet the financial requirements of the HECM program
- ✔ HECMs are insured by the Federal Housing Administration (FHA)
- ✔ Deed stays in borrower's name
- ✔ HECM loan can be used for a new home purchase
- ✔ Borrower must participate in a consumer information session given by a HUD-approved HECM counselor.

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