



The 2025 Guide to Reverse Mortgages

Helping You Retire
Smarter — Not Harder.



Overview

If you're like most homeowners aged 62 or older, you've worked hard to pay down (or pay off) your home. But now, you may be facing new financial pressures — rising costs, fixed income, or the desire to help your family. This guide will show you how to tap into your home's value — without selling, relocating, or adding new financial burdens.



What Is a Reverse Mortgage?

A reverse mortgage is a special loan for homeowners aged 62 and older that allows them to convert part of the equity in their home into cash.

It is insured by the FHA and allows seniors to eliminate monthly mortgage payments while staying in their homes.

This powerful tool gives retirees the ability to improve their cash flow, cover essential expenses, or enjoy more peace of mind — while continuing to live in the home you love.

It's a practical way to convert long-term homeownership into a flexible financial resource.



How It Works

You must be 62 or older, live in your home as your primary residence, and have sufficient equity. You can receive the funds as a lump sum, monthly payments, or a line of credit. The loan is repaid when you move, sell, or pass away.

Unlike a traditional loan, you don't make monthly mortgage payments. Instead, the loan is repaid later — usually when you move out, sell the home, or pass away. At that time, the proceeds from the sale go toward paying off the loan. Any remaining equity belongs to you or your heirs. It's a flexible way to turn your home's value into usable cash — while continuing to live there and retain ownership.



Common Misconceptions

Myth 1: You lose your home – False. You retain ownership.

Myth 2: You can't leave it to your kids – False. Heirs can repay the loan or sell the home.

Myth 3 It's only for low-income individuals – False. Even wealthy retirees use reverse mortgages.

Myth 4: You lose benefits – Reverse mortgages do not affect Social Security or Medicare.



Benefits of a Reverse Mortgage

- **Eliminate monthly mortgage payments**

Free up hundreds or even thousands of dollars each month.

- **Supplement retirement income**

Use your home's equity to access tax-free cash — as a lump sum, monthly income, or credit line.

- **Stay in your home longer**

Stay settled in familiar surroundings without the pressure to relocate.

- **Use for medical expenses, travel, or helping family**

Enjoy life, make memories, or support your loved ones financially.



Is It Right for You?

If you're 62 or older, have built up equity, and want to stay in your home, a reverse mortgage could be a smart way to relieve financial pressure — without downsizing or adding new obligations.

It's a good fit for homeowners on a fixed income or those looking to reduce financial stress while staying in control of their retirement.

If you're not planning to move soon, it's worth considering as a way to turn your home into a flexible financial resource.



Real-World Example

Mary, 71, had \$80,000 left on her mortgage and was paying \$900 a month — a strain on her fixed income. She wanted to stay in her home, but the payments were cutting into her savings and quality of life.

With a reverse mortgage, Mary paid off her loan, eliminated her monthly payment, and now receives \$500 a month in extra, tax-free income.

Today, she has more financial breathing room — covering everyday expenses with less stress, enjoying small luxuries, and helping her grandkids — all while staying in the home she loves.



Next Steps

Schedule your 15-minute call today and find out how much equity you could access — with full transparency and zero obligation.



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