



Team Hinman Provides Reverse Mortgage Information for Homeowners Exploring Home Equity Options

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Team Hinman provides educational information for Florida homeowners evaluating reverse mortgage options and how home equity may fit into retirement and later-life housing plans. The information addresses options for older homeowners who plan to remain in their primary residences while considering household cash flow, property expenses, and long-term financial responsibilities.

The information is available through Team Hinman's reverse mortgage and senior home equity resources. These materials explain the basic structure of reverse mortgages, common eligibility requirements, required counseling, and the homeowner's continuing responsibilities. They also identify important issues to review before choosing a reverse mortgage or another home-equity option.

A reverse mortgage allows eligible homeowners to borrow against a portion of their home equity while continuing to live in the property. Unlike a traditional mortgage, borrowers generally are not required to make monthly principal and interest payments while they meet the loan's occupancy and property-related requirements. The loan balance can increase over time as interest and applicable charges accrue.

For FHA-insured Home Equity Conversion Mortgages (HECMs), the loan may become due and payable when the home is sold, when the last borrower or eligible non-borrowing spouse no longer occupies the property as a principal residence, or when program requirements are not met. Those requirements include keeping property taxes, homeowners insurance, and other required property charges current and maintaining the home in good condition.

Proprietary reverse mortgage programs may follow different guidelines. Team Hinman advises homeowners to review the proposed loan terms carefully and consider how the obligation could affect their household, estate plans, and future housing choices.

Independent counseling is required for homeowners seeking an FHA-insured HECM. Before a lender may process the initial HECM application, applicants must complete counseling and provide the lender with a signed HECM counseling certificate from a HUD-approved housing counseling agency.

The counseling provider is independent of the lender and helps homeowners review how the loan works, available alternatives, potential costs, and continuing responsibilities. This process gives applicants an opportunity to ask questions and consider the transaction before proceeding.

The company's material also describes the general reverse mortgage application process. It commonly begins with a review of the homeowner's goals, age, residency status, existing mortgage balance, and property characteristics. An independent appraisal may establish an opinion of the home's value and provide information the lender uses to determine whether the property meets applicable program requirements. During underwriting, lenders review income, assets, credit history, property charges, and other relevant information.

A reverse mortgage does not remove the homeowner's responsibilities for the property. Homeowners must maintain the residence, pay taxes and insurance, and satisfy other applicable property obligations. Failure to meet these requirements can place the loan in default, even when monthly principal and interest payments are not required.

These considerations make it important to evaluate a reverse mortgage in relation to expected retirement income, healthcare needs, possible future moves, and estate-related goals.

Team Hinman provides mortgage education and consultation for Florida homeowners and prospective homebuyers. The company offers information about residential mortgage options, including reverse mortgages and senior home equity. Its website lists its location as 9655 South Dixie Highway, Suite 200, in Pinecrest.

The reverse mortgage resource is part of Team Hinman's effort to provide Florida homeowners with accessible explanations of mortgage terms, eligibility requirements, and loan-process considerations. Additional information is available at <https://teamhinman.com/>.

About Team Hinman

Team Hinman provides mortgage education and consultation for Florida homeowners and prospective homebuyers.

Team Hinman, NMLS #1074223. Equal Housing Opportunity. Loan programs, terms, and availability are subject to change and borrower qualification. This content is for informational purposes and does not constitute a commitment to lend.

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Team Hinman

Jamie Hinman is a highly experienced residential mortgage specialist with over 30 years of expertise in helping clients finance their real estate purchases; guiding individuals and families through the process of obtaining financing for their dream homes.

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