

Reverse Mortgage Dangers: The Pros, Cons, Drawbacks, Downside & Disadvantages

Jim Anderson

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Reverse Mortgage Dangers: The Pros, Cons, Drawbacks, Downside & Disadvantages Jim Anderson Mortgage matters are a prime driver of today's economy. Getting a mortgage with favorable terms is the goal of almost every American. Jim Anderson has been a licensed Mortgage Loan Originator in his own mortgage company for fifteen years, specializing in Reverse Mortgages. A graduate of The Real Estate Institute, he has taught the nuances of different types of mortgages as a major Realtor- Board Education-Chairman. A published author since 1970, he has written dozens of books and articles and was published in the prestigious Leaders magazine sent to Heads of State and corporate CEOs. He presently owns a mortgage refinancing company. His pet peeve is that seniors in particular are often taken advantage of financially by mortgage companies when discussing their home mortgage. He believes that reverse mortgages in particular are sold to seniors as the "best thing ever", and are anything but. Risking his career to help seniors avoid making a costly mistake, Anderson wrote Reverse Mortgage Dangers as a daring warning. Seldom are senior citizens given all possible negatives of this "free no-risk money", and told the many pitfalls they must seriously consider before signing anything. "Sometimes a reverse mortgage is a good idea, but most often it is not", declares Anderson. He explains the pros, cons, pitfalls, drawbacks and disadvantages of this poorlyunderstood financial instrument. This unique book explains the many secrets of this highly-touted "safe and secure free seniors' money", covering scams, frauds, and other problems. Is a senior's reverse mortgage ever a good idea? Is it a banking scheme or a government blessing? This unique fact-filled book has all the remarkable useful answers. Residential mortgages of the "forward" variety have for years led the market. But as our population ages, and more individuals reach the magic "62 years" switching out of conventional loans to home equity conversion loans (HECMs) has become a major financial planning tool. Getting a mortgage of any type requires serious study and comparison shopping. Mortgage brokers are not created equal! Mortgage loans come in all flavors. Mortgage payments can vary greatly. Mortgage related issues will always be of primary importance to every consumer seeking the American dream.

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