

# The Reverse Mortgage Purchase Program

**Imagine possibly turning one sale into two when at least one client is above the age of 62!**

Imagine the increase in your sales and listings when you are the REALTOR® introducing a mortgage with no monthly principal and interest payments<sup>1</sup> to senior buyers and sellers, for as long as they live in the home! Imagine telling a senior they can afford the home of their dreams even though they just sold their previous home for much less than anticipated! Imagine becoming knowledgeable to refer this unique product to homebuyers getting ready to enter retirement.

Upon completion of this course, REALTORS® will be able to:

- Understand this unique product.
- Separate the myths from the reality on this purchase product.
- Know what types of properties qualify for this loan.
- Explain and understand the monetary investment required.
- Explain and understand the built-in FHA Safeguards<sup>2</sup> for senior borrowers.
- Explore the ethical & moral implications of proposing or not proposing this product.



<sup>1</sup>As with any home-secured loan, you must keep current with property-related taxes, insurance and maintenance for the loan to remain in good standing.

<sup>2</sup>This material has not been reviewed, approved or issued by HUD, FHA or any government agency. The company is not affiliated with or acting on behalf of or at the direction of HUD/FHA or any other government agency.



**Wednesday • November 2, 2016**

**10:00AM TO 12:00PM**

**9:30AM Registration**

**\$ 10.00 for 2 Elective CE Credits**

**Cape May County Association of REALTORS®**

**1546 Rt. 9 North, Swainton, NJ**

**Instructor: John Walters, MA CSA**

A Certified CE Instructor for the American C.E. Institute, LLC. John has been providing reverse mortgages to clients for the past 10 years. He is a Certified HECM Specialist having earned a Master's degree in teaching as well as the designation (CSA) Certified Senior advisor. John and his wife Lynn currently lives in Ocean City, NJ



**Registration Required**

**Please register at:  
[www.njrealtorsace.com](http://www.njrealtorsace.com)**