

Home Equity Conversion Mortgage (Reverse Mortgage)

A Home Equity Conversion Mortgage (HECM), also known as a reverse mortgage, is a loan insured by the Federal Housing Administration (FHA) which enables seniors to convert equity into tax-free funds or monthly cash flow, eliminate payments on their current mortgage, or purchase a home without monthly mortgage payments.

For more information about whether or not a HECM is right for you, contact either of our Reverse Mortgage Loan Officers, [Brian Young](#) or [Jim Nebeker](#).

[Get A FREE Quote](#)[Contact Brian](#)[Contact Jim](#)

HECM Refinance

The HECM is available as either an adjustable- or fixed-rate loan. The adjustable rate can adjust monthly or annually based on the LIBOR index. The fixed-rate HECM maintains the same interest rate over the life of the loan.

[Refinance With A HECM](#)

Myths and Realities of a Reverse Mortgage

There are a lot of questions about a HECM. Educate yourself about the myths and realities of a reverse mortgage.

[Learn The Realities Of A HECM](#)

HECM for Purchase

The HECM for Purchase can help homeowners buy their next home without having to make monthly mortgage payments. This loan enables homeowners to use the equity from the sale of a previous residence or their current assets to buy their next primary home.



[Purchase A Home With A HECM](#)

Contact Us

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