

THE TRUTH ABOUT REVERSE MORTGAGES IN CANADA

WHAT EVERY HOMEOWNER 55+ SHOULD KNOW
BEFORE MAKING THE DECISION



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MEET *your* TEAM



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1 WHAT IS A REVERSE MORTGAGE?

A reverse mortgage lets you access the equity in your home without having to sell it or make monthly mortgage payments. You stay in your home. You remain on title. You're in control.

2 WHO IS IT FOR?

You might benefit from a reverse mortgage if you:

- Are 55 or older
- Own your home (or have a lot of equity in it)
- Want to supplement your retirement income
- Are carrying debt with high monthly payments
- Need to help family or make home improvements

3 HOW MUCH CAN YOU GET?

It depends on your age, your home's value, and where you live. The older you are and the more equity you have, the more you can access.

You can typically receive up to 55% of your home's value.

4 COMMON MYTHS - BUSTED

Myth: The bank owns your home.

Truth: You remain on title—you're still the owner.

Myth: You lose your home when you pass away.

Truth: Your heirs can still sell the home, repay the loan, and keep any remaining equity.

Myth: You can't ever move.

Truth: You can sell and move at any time. The reverse mortgage just gets paid off, like any other mortgage.

5 WHAT CAN YOU USE THE MONEY FOR?

There are no restrictions on how you use the funds!

- Pay off credit cards or loans
- Cover everyday living expenses
- Help kids or grandkids with a down payment
- Renovate for accessibility or comfort
- Travel or enjoy retirement with peace of mind

6 IS IT THE RIGHT FIT FOR YOU?

A reverse mortgage can be a great option—but it's not for everyone. It works best when:

- Are 55 or older
- Own your home (or have a lot of equity in it)
- Want to supplement your retirement income
- Are carrying debt with high monthly payments
- Need to help family or make home improvements

7 WHY WORK WITH MELISSA?

I'm Melissa, a licensed mortgage agent and Accredited Mortgage Professional. My role is to walk you through the options, answer your questions, and help you figure out if this is the right solution for you—without any pressure.

Have questions? Want to know how much you could qualify for?
Let's have a quick chat.



Financial freedom
means the ability to do
what *you* want
with *your* money.

Reach out today to see how to get there!



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