Reverse for Purchase Explained

What It Is

A Reverse for Purchase (H4P) allows homeowners 62+ to buy their next home using existing equity — with no monthly mortgage payments.
It's designed to help retirees relocate, downsize, or move closer to family while maintaining financial freedom and home ownership.

Why It Matters

✅ No required monthly mortgage payments
✅ Keep full ownership and title
✅ FHA-insured protection and flexibility
✅ Move without financial pressure

How It Works

1️⃣ Sell or use funds from your current home as a down payment (40–60%)
2️⃣ The reverse mortgage covers the rest of the purchase price
3️⃣ You move into your new home — payment-free

Who It's For

Ideal for homeowners 62+ with strong equity who want to:

- Downsize or relocate
- Be near family
- Simplify expenses and enjoy retirement

Ready to Explore Your Options?

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