



Reverse Mortgage Myths vs. Facts

The Truth About Reverse Mortgages

There's a lot of misinformation out there.

At Lyon House Reverse, our mission is to replace fear with clarity — because knowledge creates confidence and control.

Common Myths — and the Facts

Myth 1: *You lose ownership of your home.*

Fact: You always retain full ownership and title. The lender simply places a lien, just like any other mortgage.

Myth 2: *Your family will be stuck with the debt.*

Fact: Reverse mortgages are **non-recourse loans** — meaning your heirs can never owe more than the home's value.

Myth 3: *The bank takes your home when you move or pass away.*

Fact: Your estate or heirs decide what happens next — they can sell the home, refinance, or pay off the balance.

Myth 4: *You can't sell your home once you have a reverse mortgage.*

Fact: You can sell at any time. The reverse mortgage is simply paid off from the proceeds — just like a traditional loan.

Myth 5: *It's only for people in financial trouble.*

Fact: Today's reverse mortgages are **strategic financial tools** used by smart, equity-rich homeowners to enhance retirement flexibility.

Why It Matters

- ✓ Understand the facts — protect your equity
- ✓ Empower your family with accurate information
- ✓ Use home equity strategically, not fearfully

Ready to Explore Your Options?

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