



Brought to you by All Reverse Mortgage®

Have a question about this spreadsheet?

Call us Toll Free (800) 565-1722 or send us an email help@reverse.mortgage

Instructions: >>>

Start by inputting your beginning Home Value (C3), initial reverse mortgage Loan Balance (C2) & available Line of Credit (C5)

Yellow highlighted Fields = Allowed User Input

EXPLANATIONS OF TERMS:

- Annual Advances >>> Funds you plan on withdrawing from your credit line per year
- Annual Repayments >>> Repayments you plan on making per year (if desired)
- Accrued Interest Column >>> 12 Months of interest which is added from the lender's rate rate
- Accrued MIP Column >>> 12 Months of mortgage insurance coverage paid to FHA to insure your loan
- Loan Balance Column >>> Total ending loan balance (includes lenders interest and insurance - MIP)
- Estimated Home Value Column >>> Assumes your home value increasing by set appreciation (default 4%)
- Remaining Home Equity Column >>> Assumption of future home value minus reverse mortgage loan balance
- Available Credit Line Column >>> Available funds left in your credit line to be borrowed

Home Value	\$320,000.00
Service Payment	\$0.00
Expected Home Appreciation (default)	4.00%
Starting Line of Credit	\$175,000.00

	Years 1 - 2	Years 3 - 4	Years 5 - 6	Years 7 - 8	Years 9 - 10	Years 11 - 12	Years 13 - 14	Years 15 - 20
Monthly Interest Rate	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%
Monthly Insurance Fee (MIP)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Compass Interest Charges	4.000%	4.000%	5.000%	5.000%	6.000%	6.000%	7.000%	7.000%

Starting Loan Balance at Closing:

\$0.00

Year	Annual Interest	Annual MIP	Loan Balance	Estimated Home Value	Remaining Home Equity	Available Credit Line
1	\$320.00	\$40.00	\$351,370.00	\$336,000.00	\$337,627.50	\$071,750.00
2	\$396.00	\$49.43	\$371,366.00	\$351,520.00	\$336,255.70	\$068,385.70
3	\$1,236.00	\$154.75	\$351,361.07	\$366,590.00	\$335,220.70	\$065,490.64
4	\$1,710.00	\$212.01	\$44,477.20	\$380,204.00	\$335,735.70	\$062,899.80
5	\$2,496.00	\$274.26	\$07,230.70	\$395,432.00	\$336,250.40	\$060,754.20
6	\$3,396.07	\$352.06	\$75,690.37	\$411,239.00	\$336,276.07	\$058,276.70
7	\$4,393.07	\$438.31	\$95,803.00	\$427,677.00	\$335,775.37	\$046,546.07
8	\$5,493.00	\$530.54	\$117,096.00	\$444,794.00	\$337,896.70	\$036,616.30
9	\$7,496.00	\$670.80	\$140,170.70	\$463,576.00	\$339,400.00	\$026,300.00
10	\$9,696.00	\$870.00	\$164,644.00	\$483,076.00	\$336,400.00	\$015,076.00
11	\$11,906.00	\$1040.00	\$190,695.04	\$503,332.07	\$335,407.50	\$003,676.00
12	\$13,302.07	\$1,206.00	\$210,305.00	\$520,230.47	\$336,026.50	\$000,000.00
13	\$14,702.00	\$1,366.70	\$230,349.00	\$538,166.00	\$337,600.00	\$000,000.00
14	\$16,107.00	\$1,530.00	\$250,170.00	\$557,294.00	\$339,200.00	\$000,000.00
15	\$17,510.70	\$1,695.00	\$269,865.00	\$576,604.00	\$339,400.00	\$000,000.00
16	\$18,914.00	\$1,860.00	\$289,404.00	\$596,104.00	\$339,604.00	\$000,000.00
17	\$20,317.00	\$2,025.00	\$308,879.00	\$616,804.00	\$339,808.00	\$000,000.00
18	\$21,720.00	\$2,190.00	\$328,289.00	\$637,704.00	\$340,012.00	\$000,000.00
19	\$23,123.00	\$2,355.00	\$347,639.00	\$658,804.00	\$340,216.00	\$000,000.00
20	\$24,526.00	\$2,520.00	\$366,959.00	\$680,104.00	\$340,420.00	\$000,000.00

Year	Annual Interest	Annual Repayment
Year 1 LDC Advances	\$32,000.00	\$0.00
Year 2 LDC Advances	\$39,600.00	\$0.00
Year 3 LDC Advances	\$123,600.00	\$0.00
Year 4 LDC Advances	\$171,000.00	\$0.00
Year 5 LDC Advances	\$249,600.00	\$0.00
Year 6 LDC Advances	\$339,607.00	\$0.00
Year 7 LDC Advances	\$439,307.00	\$0.00
Year 8 LDC Advances	\$549,300.00	\$0.00
Year 9 LDC Advances	\$749,600.00	\$0.00
Year 10 LDC Advances	\$949,600.00	\$0.00
Year 11 LDC Advances	\$1,149,600.00	\$0.00
Year 12 LDC Advances	\$1,349,600.00	\$0.00
Year 13 LDC Advances	\$1,549,600.00	\$0.00
Year 14 LDC Advances	\$1,749,600.00	\$0.00
Year 15 LDC Advances	\$1,949,600.00	\$0.00
Year 16 LDC Advances	\$2,149,600.00	\$0.00
Year 17 LDC Advances	\$2,349,600.00	\$0.00
Year 18 LDC Advances	\$2,549,600.00	\$0.00
Year 19 LDC Advances	\$2,749,600.00	\$0.00
Year 20 LDC Advances	\$2,949,600.00	\$0.00

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AMORTIZATION CALCULATOR



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**United States. Congress. House.
Committee on Energy and Commerce.
Subcommittee on Health**

Aarp Reverse Mortgage Calculator:

The AARP Retirement Survival Guide Julie Jason, 2009 Discusses how to make smart financial decisions in good times and bad

AARP Reverse Mortgages and Linked Securities Vishaal B. Bhuyan, 2011-12-19 AARP Digital Editions offer you practical tips proven solutions and expert guidance Reverse Mortgages and Linked Securities is a contributed title comprising many of the leading minds in the Home Equity Conversion Mortgages HECM industry including reverse mortgage lenders institutional investors underwriters attorneys and regulators This book begins with a brief history of reverse mortgages and quickly moves on to discuss how the industry has evolved detailing the players in these markets as well as the process It discusses the securitization of reverse mortgages and other linked securities and includes coverage of pricing techniques and risk mitigation This reliable resource also takes the time to cover the current regulatory environment of the HECM market which is constantly changing due to the current state of the real estate market Highlights specific strategies that will allow institutional investors to benefit from the resurgence of reverse mortgages and linked securities One of the only guides to reverse mortgages and linked securities targeted towards institutional investors interested in securitized products If you want to make the most of reverse mortgages and linked securities take the time to read this book

[AARP Master Your Debt](#) Jordan E. Goodman, 2011-12-19 AARP Digital Editions offer you practical tips proven solutions and expert guidance The world of borrowing and debt management has changed dramatically leaving people confused about how best to secure their financial future This book is the only guide with detailed advice to help you become debt free or master the debt you have based on the latest laws and new government programs and policies implemented under the Obama administration Is the information and advice on debt management different than in years past Definitely In this savvy engaging guide bestselling financial expert Jordan Goodman will tell you how to Win the mortgage game avoid foreclosure obtain the best refi and modify your mortgage even if it is under water Clean up your credit report and dramatically boost your credit score Negotiate new terms and payments for burdensome medical bills student loans and credit cards Protect yourself from the devastation of identity theft Master the new credit card rules and avoid the rate and fee traps Learn a revolutionary strategy that will help you become mortgage free in 5 to 7 years change the way you pay all your bills and save hundreds of thousands of dollars Master Your Debt recommends many pioneering strategies as it lays out an innovative plan for achieving the elusive goal of financial success The book is filled with helpful web sites toll free numbers associations and government agencies and vetted companies and services to help you implement this advice In today's volatile economy getting out of debt is the key to surviving and thriving and author Jordan Goodman provides you with the strategies and tools to live debt free

[Reverse Mortgages For Dummies](#) Sarah Glendon Lyons, John E. Lucas, 2011-01-11 For seniors who live on a fixed income owning a home and keeping it can be financially challenging Rather than face the choice of selling your home and moving or becoming a home owning pauper reverse mortgage products let seniors convert part of their equity into tax free income that

can be used for anything even mortgage payments living expenses or medical costs Reverse Mortgages For Dummies covers all the basics of reverse mortgage products so you and your adult children can understand and take full advantage of these handy loans and keep the home you love Covering a full range of reverse mortgage options and topics you ll discover how to Decide if a reverse mortgage is right for you Shop for the best reverse mortgage products Find out if your home is eligible Find a counselor who can help you Written by Sarah Lyons an Assistant Editor at Mortgage Originator magazine and John Lucas an experienced reverse mortgage specialist Reverse Mortgages For Dummies explains these helpful loan products in simple easy to understand language free of all the jargon Once you understand how reverse mortgages differ from other loans and what you could do with your reverse mortgage the book covers the specifics you need to find the right loan for you including Special advice for adult children helping their senior parents secure a loan How to get a reverse mortgage and keep your second home legally Property requirements and financing fees Selecting among a multitude of lenders Spending and estimating leftover equity Sharing the decision making process with family and loved ones If you re a senior wondering whether a reverse mortgage can help you keep your home this book gives you the information you need to make smart informed decisions that are vital to you and your family s security Reverse Mortgages For Dummies will help you keep your home and live the life you want

Long-term Care and Medicaid United States. Congress. House. Committee on Energy and Commerce. Subcommittee on Health,2005 [The Hard Times Guide to Retirement Security](#) Mark Miller,2010-06-15 A timely guide to overcoming the retirement challenges we all face The Great Recession has placed a wake up call to America s baby boomers Many have not saved enough for retirement and have not taken a hard look at how many post work years they may need to finance Written in a straightforward and accessible style The Hard Times Guide to Retirement Security tackles the tough questions about retirement in the new post crash economy Page by page it puts retirement in perspective by touching on important issues such as insuring against the risk of outliving your assets recalibrating damaged retirement portfolios managing the risk of health care expenses in retirement and career strategies for workers who are 50 years old and up Reveals how to boost lifetime income through better planning and working just a few additional years Offers advice on how to hire a financial advisor whose first loyalty is to you not Wall Street Discusses why you should rethink housing in the wake of the real estate crash Offers detailed advice on career reinvention the 50 job market and midlife entrepreneurship Engaging and informative this practical guide provides the strategies needed for a truly fulfilling and secure retirement

Master Your Debt Jordan E. Goodman,Bill Westrom,2010-01-26 Strategies and tools to live debt free The world of borrowing and debt management has changed dramatically leaving people confused about how best to secure their financial future This book is the only guide with detailed advice to help you become debt free or master the debt you have based on the latest laws and new government programs and policies implemented under the Obama administration Is the information and advice on debt management different than in years past Definitely In this savvy engaging guide bestselling financial

expert Jordan Goodman will tell you how to Win the mortgage game avoid foreclosure obtain the best refi and modify your mortgage even if it is under water Clean up your credit report and dramatically boost your credit score Negotiate new terms and payments for burdensome medical bills student loans and credit cards Protect yourself from the devastation of identity theft Master the new credit card rules and avoid the rate and fee traps Learn a revolutionary strategy that will help you become mortgage free in 5 to 7 years change the way you pay all your bills and save hundreds of thousands of dollars Master Your Debt recommends many pioneering strategies as it lays out an innovative plan for achieving the elusive goal of financial success The book is filled with helpful web sites toll free numbers associations and government agencies and vetted companies and services to help you implement this advice In today s volatile economy getting out of debt is the key to surviving and thriving and author Jordan Goodman provides you with the strategies and tools to live debt free Reverse Mortgages and Linked Securities Vishaal B. Bhuyan,2010-12-07 An institutional investor s guide to the burgeoning field of reverse mortgage securitization Reverse Mortgages and Linked Securities is a contributed title comprising many of the leading minds in the Home Equity Conversion Mortgages HECM industry including reverse mortgage lenders institutional investors underwriters attorneys and regulators This book begins with a brief history of reverse mortgages and quickly moves on to discuss how the industry has evolved detailing the players in these markets as well as the process It discusses the securitization of reverse mortgages and other linked securities and includes coverage of pricing techniques and risk mitigation This reliable resource also takes the time to cover the current regulatory environment of the HECM market which is constantly changing due to the current state of the real estate market Highlights specific strategies that will allow institutional investors to benefit from the resurgence of reverse mortgages and linked securities One of the only guides to reverse mortgages and linked securities targeted towards institutional investors interested in securitized products If you want to make the most of reverse mortgages and linked securities take the time to read this book Planning and Paying for Long-Term Care , *One Year to an Organized Financial Life* Regina Leeds,2010-10-08 Presents a week by week plan to achieve financial peace of mind with advice on such topics as sticking to a budget curbing credit card debt saving on taxes refinancing a mortgage and planning for a child s college education

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