



Living Better with HECM for Purchase

A REALTOR Guide to Starting the Conversation with Senior Clients

Many senior clients want to move but they also want more flexibility, more comfort, and less monthly pressure. **HECM for Purchase** helps them buy a new primary residence with a reverse mortgage structure, bringing a down payment and financing the rest. The **LIVING framework** keeps the conversation focused on lifestyle and goals, not loan jargon.

L

Lifestyle Upgrade

Clients are choosing how to live in the next stage of life (closer to family, less maintenance, single-level, aging in place). HECM for Purchase helps them make that move without tying up every dollar in the new home.

I

Income Relief

Eliminating a required monthly mortgage payment frees up cash for travel, healthcare, or everyday living. Taxes, insurance, and maintenance still apply, but removing that payment can make a major difference month to month.

V

Value from Equity

Instead of paying all cash for the next home, clients put down part of the sale proceeds and finance the rest, preserving more liquid assets for emergencies, lifestyle goals, or future needs.

I

Independence

Seniors want to stay in control of their decisions and living situation. HECM for Purchase helps them move into a home that fits their long-term needs while maintaining a sense of ownership and peace of mind.

N

No Required Mortgage Payments

As long as loan obligations are met, no required monthly mortgage payment is due on the reverse mortgage portion, reducing financial strain and helping clients align housing costs with retirement income.

G

Greater Financial Control

HECM for Purchase helps clients preserve more liquidity while still buying the home they want, giving them more flexibility if life brings rising healthcare costs, market changes, or unexpected family needs.



PUTTING IT INTO PRACTICE

Why REALTORS Should Use This Approach

Clients usually do not get excited about loan terms. They get excited about outcomes. When you talk about **Living Better**, you connect the financing strategy to the life they want to create. Leading with the client's goals (not mortgage mechanics) builds trust and makes the conversation feel natural.

Simple Conversation Starters

"Have you thought about a way to buy your next home that supports **Living Better**, giving you more flexibility and no required monthly mortgage payment on the financing portion?"

"I work with a strategy called **LIVING** that helps some clients 62 and older right-size their next home, preserve more cash, and support a more comfortable retirement."

A SIMPLE EXAMPLE

See How It Works

A client sells a home and wants to buy a smaller, easier-to-maintain property. Instead of paying all cash, they use part of the sale proceeds as a down payment and finance the rest with a HECM for Purchase.

That structure can leave more cash in reserve, reduce monthly pressure, and support a better retirement lifestyle, keeping **Living Better** at the center of the move.

IMPORTANT NOTES

- Borrowers still must pay **property taxes, homeowner's insurance, and maintenance.**
- HECM for Purchase is a planning tool (not a one-size-fits-all answer).
- The best outcomes come when the home, the financing, and the client's long-term goals all work together.
- REALTORS who understand the basics can be invaluable guides in helping clients explore this option.

Ready to learn more? Contact us to explore how HECM for Purchase can support your senior clients.
HECMCoach.com • (484) 263-2644