

# When LIFE Makes Plans: Eva, age 66



For DAVID J. BLATT, THE REVERSE MORTGAGE SPECIALIST, NMLS#114358·SUNDAY, 25 SEPT. 2016

***“Losing people you love is very hard – not having to worry about losing my home was a huge relief”...***

Eva, age 66, was experiencing a difficult retirement. She and her husband spent cautiously and had a financial plan; however LIFE made a plan of its own and now Eva was facing real hardship.

“We were collecting social security based on Jack’s many years at General Motors,” said Eva. “I had taken some part-time jobs over the years, but our daughter Denise was disabled and most of my working years were necessarily spent taking care of her.”

Eva and Jack purchased a bright, cheery ranch home in Brighton 15 years ago, and had a \$1,000 per month mortgage payment. They made some necessary modifications on the house; Jack had installed a wheel-chair ramp for Denise, who lived with them, and a barrier-free deck where the family often gathered after dinner.

Tragedy struck two years ago when Denise contracted an infection and died of lung complications. Three months later, Jack died suddenly of a heart attack while working in their backyard.

“I went from being a mom, a caretaker and a wife to being alone,” Eva recalled. “It was devastating. I lost my best friend, and as my daughter’s primary caretaker I lost my reason for getting out of bed every morning...

At the time, I didn’t understand that I’d also lost most of my income.”

When Jack and Denise died, Eva stopped receiving their social security benefits. She was left with the \$1,000 mortgage payment and a rapidly dwindling savings account.



“I was grieving my losses and sick with fear over running out of money while trying to make my house payment. I was referred to **David J. Blatt**, and he discussed the **pros and cons** of a reverse mortgage. It was exactly what I needed!”

“A reverse mortgage allowed me to stay in my home without a monthly mortgage payment *and* gave me a \$500 cash withdrawal every month to spend however I wish. Losing people you love is very hard – not having to worry about losing my home was a huge relief.”

*“Why WORRY and wait? I can give you current information about how you can make your mortgage work for your own present and future. You have options, and I can help.”*

-- **David J. Blatt**

Contact me via email at [davidjblatt@gmail.com](mailto:davidjblatt@gmail.com) OR call **248-763-1438**.

NMLS#114358, Mortgage Consultant (Kaye Financial Corporation NMLS#130290)