

# REAL LIFE: Christine, age 74

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For DAVID J. BLATT, THE REVERSE MORTGAGE SPECIALIST, NMLS#114358-SATURDAY, 17 SEPT. 2016

## NO SAFETY NET...

**Christine**, age 74, was a widow living in a nicely-kept brick house in Centerline. Christine was retired from her customer service position at the bank and living carefully on social security. Although she and her late husband owned their house free-and-clear, there was not much in savings and Christine lived with the anxiety of future living expenses possibly out-stripping her social security check.

Home repairs, lawn maintenance, car servicing, prescriptions not covered by insurance, property tax increases...Christine knew that almost *any* extra bill would upset her budget.

"I could sell my house and rent something smaller and that would give me some extra cash," she said. "But **David J. Blatt** pointed out that I would be jumping from a home I own to having to pay rent every month. And I wouldn't have control over rent increases. My extra cash could go fast and I'd be without a place to live. I felt like I was caught in a *Catch-22* while continually trying not to worry."

**Living without a safety net is a very real fear for many people over the age of 62.**

Christine met the two basic qualifications for a REVERSE MORTGAGE:

- 1) She was 62 or older
- 2) She had equity in her home



Christine wanted to stay in her house in the neighborhood she had lived in for over 40 years, but she needed more cash flow. I sent her to federally-mandated financial counseling so she could make an informed decision – and she decided that a reverse mortgage was an exact fit for her specific needs.

“I can stay in my home for as long as I live, and I now have extra money every month,” Christine enthused. “I’m not planning a world cruise – but it sure is wonderful to know that if the old dryer needs replacing, I can afford to do it!”

*“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)