



Mary Jo Lafaye has over 21 years of experience as a Home Equity Retirement Loan Specialist with emphasis on **helping older homeowners Maximize their Purchasing Power when Rightsizing or Downsizing to their Retirement Dream Home.**

“Boomers and Seniors now represent the largest demographic of real estate buyers and sellers, surpassing millennials in 2022!” **National Association of Realtors, Spring 2023**

Due to massive appreciation over several decades, this mature demographic also holds the largest portion of the countries **REAL ESTATE WEALTH.**

And with the right tools and knowledge, we can help them **Make a Move** from their high-maintenance, multi-level family home to a one-level, lower maintenance home, walk to town — or closer to family, friends, and those adorable grandchildren!

The FHA-insured and federally-regulated **LIFESTYLE LOAN** helps homeowners who want to maintain their active lifestyle, in a newer home, without taking on a monthly mortgage payment —and without using all the cash from the sale of their previous home. More cash left over to invest = better quality of life for years to come.

Retirees today are listening to their Financial Advisors who are focused on the **FOUR PILLARS OF RETIREMENT: Lifestyle, Liquidity, Longevity & Legacy**

The FHA’s Lifestyle Loan enables mature Americans to purchase of a new home, without taking on a mortgage payment.

- ✓ minimal income and credit requirements,
- ✓ no monthly repayment*
- ✓ fully non-recourse
- ✓ All future equity goes to borrower and their estate, subject to repayment of principal and interest when there is a triggering event.

*borrowers must continue to pay property taxes, homeowner’s insurance, and HOA dues if applicable, and occupy the property as their principal residence.