



# Protecting Your Home's Legacy: Understanding Mortgage Protection Insurance

A comprehensive guide to securing your family's future and preserving your most valuable asset. **Presented by Keldrick Dodson.**

# The Stakes Are Higher Than You Think

\$255,000

Average Mortgage Balance

Typical outstanding mortgage debt for  
American homeowners

43%

Homes With Mortgages

Percentage of American families still  
paying off their homes

40%

Financial Vulnerability

Families that would face immediate  
housing crisis if primary earner died

Without proper protection, your family's housing security hangs in the balance. The question isn't *if* something will happen—it's whether you'll be **prepared when it does**.

# The True Cost of Unprotected Mortgages

## Financial Impact

- Forced home sale during grief
- Loss of equity in desperate sales
- Credit score devastation
- Potential bankruptcy

## Emotional Burden

- Housing insecurity during mourning
- Children uprooted from schools
- Loss of community connections
- Family stress and conflict

## Legacy Concerns

- Inability to keep home in family
- Lost inheritance opportunity
- Unfulfilled promises to loved ones
- Charitable giving plans derailed

When we talk about mortgage protection, we're really talking about **preserving your family's stability** during life's most challenging moments.

# Mortgage Protection Insurance: How It Works

## The Basics

- Specialized life insurance policy
- Death benefit designed to pay off mortgage
- Premiums locked in for life of policy
- Coverage matches mortgage balance

## Key Advantages

- Simplified qualification process
- Direct payment to mortgage lender
- Protection continues even if mortgage is paid early
- Cannot be canceled by insurer once in force

Unlike traditional life insurance, mortgage protection insurance is specifically designed to eliminate housing debt, giving your loved ones the freedom to grieve without financial pressure.



YOUR FUTURE. SECURED.

# Qualifying for Coverage: What You Need to Know

1

## Age Considerations

Generally available for homeowners ages 18-65, with best rates for those under 50. Some insurers offer options up to age 75 with adjusted pricing.

2

## Health Requirements

Simplified underwriting with fewer health questions than traditional life insurance. Some policies offer guaranteed acceptance options for those with health concerns.

3

## Income Verification

Must demonstrate ability to pay premiums. Typically requires stable income history. Self-employed individuals may need additional documentation.

The **qualification process is designed to be accessible**, especially compared to traditional life insurance. Many homeowners who've been declined elsewhere can still obtain mortgage protection.



# Beyond Basic Coverage: Enhanced Protection Options



## Return of Premium

Get back up to 100% of premiums paid if you outlive your policy term—effectively making your protection potentially free.

## Living Benefits

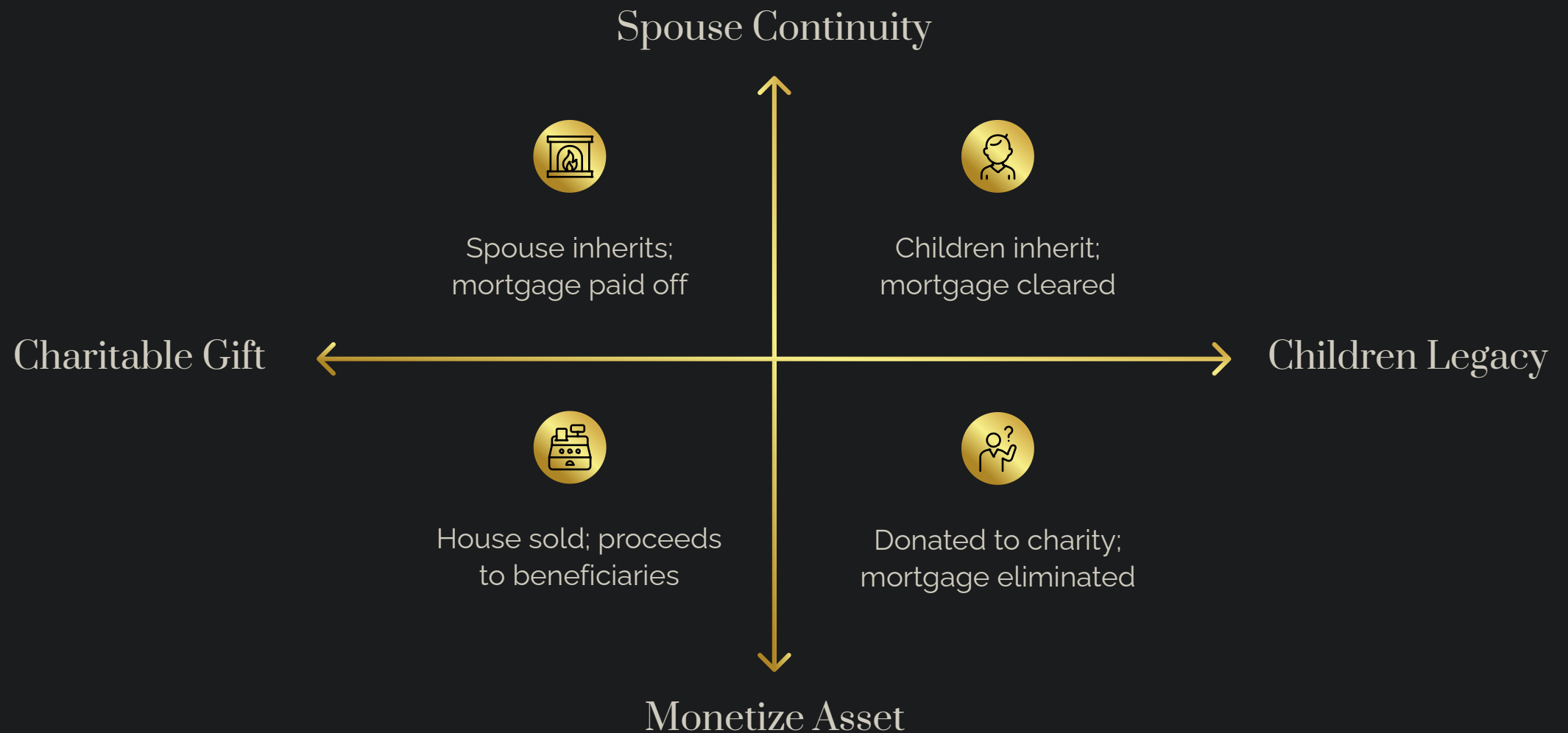
Access your death benefit early if diagnosed with critical, chronic, or terminal illness to cover medical expenses or mortgage payments.

## Disability Protection

Additional coverage that makes your mortgage payments if you become disabled and unable to work.

These enhanced options transform mortgage protection from a death benefit into comprehensive financial security that protects your home under multiple scenarios.

# Common Scenarios: Tailoring Protection to Your Wishes



## Family Continuity

Ensure spouse and children can remain in the home without financial strain, preserving neighborhood connections and school stability.

## Legacy Planning

Enable gifting of a debt-free home to children, charities, or religious organizations according to your wishes, without burden.

Mortgage protection insurance gives you the power to **determine your home's future**, regardless of what happens to you.

# Frequently Asked Questions



## What happens if I pay off my mortgage early?

Your policy remains in force at the same premium. The death benefit can still be paid to your beneficiaries, providing additional financial security beyond just mortgage protection.



## Can my rates increase over time?

No. Once your policy is in force, your premium rates are locked in and cannot be increased by the insurance company for the duration of your policy.



## What if I refinance or move?

Most policies are portable and adaptable. You can often transfer coverage to a new mortgage or adjust your coverage amount when refinancing, without starting a new application.



## How is this different from mortgage insurance required by my lender?

Lender-required mortgage insurance (PMI) protects the lender if you default. Mortgage protection insurance protects your family by paying off the mortgage if you die.



# The Time to Act is Now

## ⚠ The Cost of Waiting

Every year you delay, premiums increase by approximately 8-10% due to age alone. Health changes can make coverage more expensive or even unavailable.

Your family deserves the security of knowing their home is protected, no matter what life brings.  
Don't leave their future to chance.



👉 [Click Here to Schedule your personal protection assessment today.](#)