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Have a question about this spreadsheet?

Call us Toll Free (800) 565-1722 or send us an email help@reverse.mortgage

Instructions: >>>

Start by inputting your beginning Home Value (C3), initial reverse mortgage Loan Balance (C2) & available Line of Credit (C5)

Yellow highlighted Fields = Allowed User Input

EXPLANATIONS OF TERMS:

- Annual Advances >>> Funds you plan on withdrawing from your credit line per year
- Annual Repayments >>> Repayments you plan on making per year (if desired)
- Accrued Interest Column >>> 12 Months of interest which is added from the lender's rate rate
- Accrued MIP Column >>> 12 Months of Mortgage Insurance coverage paid to FHA to insure your loan
- Loan Balance Column >>> Total ending loan balance (includes lenders interest and insurance - MIP)
- Estimated Home Value Column >>> Assumes your home value increasing by set appreciation (default 4%)
- Remaining Home Equity Column >>> Assumption of future home value minus reverse mortgage loan balance
- Available Credit Line Column >>> Available funds left in your credit line to be borrowed

Home Value	\$320,000.00
Service Payment	\$0.00
Expected Home Appreciation (default)	4.00%
Starting Line of Credit	\$175,000.00

	Years 1 - 2	Years 3 - 4	Years 5 - 6	Years 7 - 8	Years 9 - 10	Years 11 - 12	Years 13 - 14	Years 15 - 20
Monthly Interest Rate	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%
Monthly Insurance Fee (MIP)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Compassion Interest Charges	4.000%	4.000%	5.000%	5.000%	6.000%	6.000%	7.000%	7.000%

Starting Loan Balance at Closing:

\$0.00

Year	Annual Interest	Annual MIP	Loan Balance	Estimated Home Value	Remaining Home Equity	Available Credit Line
1	\$328.20	\$48.00	\$10,370.84	\$338,000.00	\$327,629.16	\$174,750.80
2	\$396.91	\$96.40	\$21,198.29	\$351,520.00	\$330,321.70	\$168,381.70
3	\$1,236.09	\$154.75	\$31,581.07	\$366,590.00	\$335,008.92	\$161,608.94
4	\$1,710.20	\$212.91	\$44,477.20	\$383,204.00	\$341,726.79	\$153,888.80
5	\$2,498.10	\$274.26	\$57,230.79	\$399,432.00	\$349,201.20	\$145,704.20
6	\$3,598.07	\$362.96	\$71,690.37	\$417,239.00	\$358,548.62	\$137,270.37
7	\$4,983.07	\$468.91	\$88,002.00	\$437,677.00	\$369,674.99	\$128,548.01
8	\$6,681.00	\$590.34	\$107,086.00	\$460,794.00	\$382,707.99	\$119,607.99
9	\$8,739.00	\$731.50	\$128,078.70	\$486,776.00	\$397,697.30	\$110,302.69
10	\$11,099.40	\$890.00	\$151,444.00	\$515,800.00	\$414,356.00	\$100,700.00
11	\$13,809.00	\$1067.36	\$177,695.04	\$548,032.00	\$433,336.95	\$90,800.00
12	\$16,830.37	\$1,266.00	\$207,305.00	\$583,520.00	\$454,214.99	\$80,600.00
13	\$20,110.00	\$1,488.75	\$240,249.00	\$622,368.00	\$477,118.99	\$69,400.00
14	\$23,697.40	\$1,840.00	\$276,747.00	\$664,704.00	\$502,956.99	\$57,100.00
15	\$28,540.70	\$2,330.00	\$319,820.00	\$711,648.00	\$531,828.00	\$43,800.00
16	\$34,754.00	\$2,977.00	\$370,404.00	\$763,296.00	\$563,892.00	\$29,000.00
17	\$42,454.00	\$3,800.00	\$429,000.00	\$820,656.00	\$599,656.00	\$13,000.00
18	\$51,650.00	\$4,900.00	\$485,900.00	\$884,704.00	\$638,804.00	\$0.00
19	\$62,350.00	\$6,280.00	\$548,180.00	\$955,536.00	\$687,356.00	\$0.00
20	\$74,650.00	\$8,000.00	\$616,180.00	\$1,034,080.00	\$737,900.00	\$0.00

Year	Annual Advances	Annual Repayments
Year 1 LDC Advances	\$10,000.00	\$0.00
Year 2 LDC Advances	\$10,000.00	\$0.00
Year 3 LDC Advances	\$10,000.00	\$0.00
Year 4 LDC Advances	\$10,000.00	\$0.00
Year 5 LDC Advances	\$10,000.00	\$0.00
Year 6 LDC Advances	\$10,000.00	\$0.00
Year 7 LDC Advances	\$10,000.00	\$0.00
Year 8 LDC Advances	\$10,000.00	\$0.00
Year 9 LDC Advances	\$10,000.00	\$0.00
Year 10 LDC Advances	\$10,000.00	\$0.00
Year 11 LDC Advances	\$10,000.00	\$0.00
Year 12 LDC Advances	\$10,000.00	\$0.00
Year 13 LDC Advances	\$10,000.00	\$0.00
Year 14 LDC Advances	\$10,000.00	\$0.00
Year 15 LDC Advances	\$10,000.00	\$0.00
Year 16 LDC Advances	\$10,000.00	\$0.00
Year 17 LDC Advances	\$10,000.00	\$0.00
Year 18 LDC Advances	\$10,000.00	\$0.00
Year 19 LDC Advances	\$10,000.00	\$0.00
Year 20 LDC Advances	\$10,000.00	\$0.00

ARLO™ REVERSE MORTGAGE AMORTIZATION CALCULATOR



Aarp Reverse Mortgage Calculator

Jordan E. Goodman, Bill Westrom



Aarp Reverse Mortgage Calculator:

The AARP Retirement Survival Guide Julie Jason, 2009 Discusses how to make smart financial decisions in good times and bad

AARP Master Your Debt Jordan E. Goodman, 2011-12-19 AARP Digital Editions offer you practical tips proven solutions and expert guidance The world of borrowing and debt management has changed dramatically leaving people confused about how best to secure their financial future This book is the only guide with detailed advice to help you become debt free or master the debt you have based on the latest laws and new government programs and policies implemented under the Obama administration Is the information and advice on debt management different than in years past Definitely In this savvy engaging guide bestselling financial expert Jordan Goodman will tell you how to Win the mortgage game avoid foreclosure obtain the best refi and modify your mortgage even if it is under water Clean up your credit report and dramatically boost your credit score Negotiate new terms and payments for burdensome medical bills student loans and credit cards Protect yourself from the devastation of identity theft Master the new credit card rules and avoid the rate and fee traps Learn a revolutionary strategy that will help you become mortgage free in 5 to 7 years change the way you pay all your bills and save hundreds of thousands of dollars Master Your Debt recommends many pioneering strategies as it lays out an innovative plan for achieving the elusive goal of financial success The book is filled with helpful web sites toll free numbers associations and government agencies and vetted companies and services to help you implement this advice In today s volatile economy getting out of debt is the key to surviving and thriving and author Jordan Goodman provides you with the strategies and tools to live debt free

Reverse Mortgages For Dummies Sarah Glendon Lyons, John E. Lucas, 2011-01-11 For seniors who live on a fixed income owning a home and keeping it can be financially challenging Rather than face the choice of selling your home and moving or becoming a home owning pauper reverse mortgage products let seniors convert part of their equity into tax free income that can be used for anything even mortgage payments living expenses or medical costs Reverse Mortgages For Dummies covers all the basics of reverse mortgage products so you and your adult children can understand and take full advantage of these handy loans and keep the home you love Covering a full range of reverse mortgage options and topics you ll discover how to Decide if a reverse mortgage is right for you Shop for the best reverse mortgage products Find out if your home is eligible Find a counselor who can help you Written by Sarah Lyons an Assistant Editor at Mortgage Originator magazine and John Lucas an experienced reverse mortgage specialist Reverse Mortgages For Dummies explains these helpful loan products in simple easy to understand language free of all the jargon Once you understand how reverse mortgages differ from other loans and what you could do with your reverse mortgage the book covers the specifics you need to find the right loan for you including Special advice for adult children helping their senior parents secure a loan How to get a reverse mortgage and keep your second home legally Property requirements and financing fees Selecting among a multitude of lenders Spending and estimating leftover equity Sharing the decision making

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and much more Case examples and vignettes will help readers apply the principles to their own lives **One Year to an Organized Financial Life** Regina Leeds,Russell Wild,2009-12-29 The New York Times bestselling author of One Year to an Organized Life delivers a weekly system to ease financial worries by getting organized **Long-term Care and Medicaid** United States. Congress. House. Committee on Energy and Commerce. Subcommittee on Health,2005 **Guide to Reverse Mortgages: Discover How to Get a Senior's Mortgage Without Ever Having to Make Monthly Payments** Grantian Network,2011-01-26 **The Everything Guide to Mortgages Book** Lisa Holton,2008-07-01 Finding the right home can be easy Finding the right mortgage one you can afford can be a challenge You need to arm yourself with the latest information so you can make the right decision for you and your family especially in the current housing market In plain English finance expert Lisa Horton shines a light on the confusing world of points interest rates and credit scores Whether you re buying your first home trading up to a larger one or buying a rental property you ll find all you need inside Learn how to Save for a down payment and prepare to borrow Understand credit reports and credit scores Deal with banks mortgage brokers and online lenders Refinance a mortgage The Everything Mortgage Book teaches you how lenders work how different kinds of loans are structured and what they re best for You ll also learn which mortgage practices and loans you should avoid Whether you have a great credit history or a poor one you ll be able to get the best loan for your most important purchase your home Lisa Holton is the author of How to be a Value Investor The Essential Dictionary of Real Estate and the Encyclopedia of Financial Planning She is a contributing writer for the Financial Planning Association on consumer finance and retirement planning issues Ms Holton heads the Lisa Company a writing editing and research firm She lives in Evanston IL The Hard Times Guide to Retirement Security Mark Miller,2010-06-15 A timely guide to overcoming the retirement challenges we all face The Great Recession has placed a wake up call to America s baby boomers Many have not saved enough for retirement and have not taken a hard look at how many post work years they may need to finance Written in a straightforward and accessible style The Hard Times Guide to Retirement Security tackles the tough questions about retirement in the new post crash economy Page by page it puts retirement in perspective by touching on important issues such as insuring against the risk of outliving your assets recalibrating damaged retirement portfolios managing the risk of health care expenses in retirement and career strategies for workers who are 50 years old and up Reveals how to boost lifetime income through better planning and working just a few additional years Offers advice on how to hire a financial advisor whose first loyalty is to you not Wall Street Discusses why you should rethink housing in the wake of the real estate crash Offers detailed advice on career reinvention the 50 job market and midlife entrepreneurship Engaging and informative this practical guide provides the strategies needed for a truly fulfilling and secure retirement *Master Your Debt* Jordan E. Goodman,Bill Westrom,2010-01-26 Strategies and tools to live debt free The world of borrowing and debt management has changed dramatically leaving people confused about how best to secure their financial future This book is the only guide with

detailed advice to help you become debt free or master the debt you have based on the latest laws and new government programs and policies implemented under the Obama administration Is the information and advice on debt management different than in years past Definitely In this savvy engaging guide bestselling financial expert Jordan Goodman will tell you how to Win the mortgage game avoid foreclosure obtain the best refi and modify your mortgage even if it is under water Clean up your credit report and dramatically boost your credit score Negotiate new terms and payments for burdensome medical bills student loans and credit cards Protect yourself from the devastation of identity theft Master the new credit card rules and avoid the rate and fee traps Learn a revolutionary strategy that will help you become mortgage free in 5 to 7 years change the way you pay all your bills and save hundreds of thousands of dollars Master Your Debt recommends many pioneering strategies as it lays out an innovative plan for achieving the elusive goal of financial success The book is filled with helpful web sites toll free numbers associations and government agencies and vetted companies and services to help you implement this advice In today s volatile economy getting out of debt is the key to surviving and thriving and author Jordan Goodman provides you with the strategies and tools to live debt free *Make Money, Not Excuses* Jean Chatzky, 2008-03-11 Get Rich Don t Bitch I don t have time to deal with my money Managing money and investing is too intimidating I m not a numbers person My husband takes care of our finances I m just not good with money Jean Chatzky has heard all the excuses for why women don t deal with their finances She used to make them herself For the first time Jean tells you how she made every financial mistake in the book not paying her bills going into credit card debt letting her 401 k lapse before finally making the decision to take control of her money and her future Whether you ve made these mistakes or you want to avoid them if you re ready to take charge of your financial life then this is the book for you In it Jean shares these valuables lessons Where to start How to decode financial jargon it s easier than you think How to get over your I m not smart enough to deal with money feelings Why being a good enough investor will make you more money in the long term while trying to be a great investor will drive you crazy Why you might think you are bad at math and why that doesn t have to be true How and where to save your money Why women make better investors and higher returns than men Jean is famous for her ability to explain money and investing In a clear and accessible way she breaks down all the scariest parts of dealing with money from investing in stocks to saving for your retirement to make them doable easy and yes even enjoyable She also includes throughout a Map to a Million great tips on easy and quick financial changes you can make immediately that really add up Are You Ready to Be Rich If you want to get rich if you want to be wealthier than you are today you really need to do only four things That s right just four things You need to make a decent living You need to spend less than you make You need to invest the money you don t spend so that it can work as hard for you as you re working for yourself And you need to protect yourself and this financial world you ve built so that a disaster big or small doesn t take it all away from you Everything else is just window dressing The fees and how to avoid them The advisors and how to hire them The deals The

scams The ins The outs They are all interesting Some of them are even quite important But until you have conquered the heart of the matter they are all minutia The four cornerstones by contrast are the meat and potatoes of your financial life If you do those things today you ll start getting rich tomorrow And once you feel set financially you ll be able to start focusing on the truly important things in life from the Introduction *Reverse Mortgages* Greg Patti,2006-05-18 In depth discussion of Reverse Mortgages jam packed with decision making information realistic examples how to use Reverse Mortgages to deal with many of Today s issues facing seniors *Yes, You Can Still Retire Comfortably!* Ben Stein,Phil Demuth,2006-08-01 This is a survival manual for the difficult but exciting road to retirement security *The Complete Idiot's Guide to Long-Term Care Planning* Marilee Driscoll,2002-09-01 The basic motivators will drive people to want to learn more about this topic fear money and insecurity Consumers fear losing their life savings to LTC costs Yet they hesitate to buy insurance with an annual premium of 1 800 without knowing what it covers In October of 2002 one month after this book s release the federal government will be rolling out a payroll deduction plan whereby all government employees and retirees approximately 18 million people will have the same opportunity to save for their long term care needs as they currently have for their 401 k

Retire Worry-Free Kiplinger's Personal Finance Magazine Staff,Kiplinger's Personal Finance,Charlotte Doctor,2005 Based on the fact that social security is no longer a guaranteed safety net for our retirement this book will cater to those who want to have a nest egg waiting for them to access during their golden years It provides much needed advice to anyone seeking to create a strong retirement fund and guides the reader through IRAs pensions and 401ks life and health insurance and the stock market It allows people to develop several strategies to ensure their financial viability when they retire **The Truth about Buying Annuities** Steve Weisman,2008-08 A consumer finance expert helps investors make smart decisions about annuities and avoid the lies misrepresentations and ripoffs that await them From start to finish Weisman delivers quick bite size just the facts information and plain English explanations that readers can actually use **Planning and Paying for Long-Term Care , The Wall Street Journal. Complete Retirement Guidebook** Glenn Ruffenach,Kelly Greene,2007-06-12 As you think about retirement you ve got facts to face planning to do decisions to make and numbers to crunch With the experts at The Wall Street Journal to guide you you ll learn how to tailor a financial plan for the lifestyle you want Answers your biggest question How big does my nest egg need to be by linking it to your particular hopes for how you want to spend your days in retirement Shows how to translate your dreams and interests into daily activities whether traveling opening a business volunteering or going back to school Provides a timeline for decisions to make and steps to take ten years five years and one year before you retire Offers tips on investing wisely and working with the right financial adviser Tells you how to maximize your benefits from Social Security and Medicare Guides you through the intricacies of 401 k s IRAs annuities and other financial tools and resources Today the average person can expect to spend two decades in retirement why leave it to chance For all of its changes and challenges a well planned retirement could very well be the best

part of your life

Aarp Reverse Mortgage Calculator: Bestsellers in 2023 The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous compelling novels captivating the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the engaging narratives that have charmed audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This touching tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Aarp Reverse Mortgage Calculator : Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, entrancing readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of engaging stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and gripping novel that will keep you wondering until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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