

## SENIOR INFORMATION & ASSISTANCE

Northwest Regional Council  
600 Lakeway Drive, Suite 100  
Bellingham, WA 98225  
(360) 738-2500  
[www.nwrcwa.org](http://www.nwrcwa.org)

Northwest Regional Council  
1650 Port Drive  
Burlington, WA 98233  
(360) 428-1301  
[www.nwrcwa.org](http://www.nwrcwa.org)

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### Where to go for Reverse Mortgages

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To be eligible for a federally-insured reverse mortgage, you must consult a reverse mortgage counselor who works for a nonprofit or public agency approved by the U.S. Department of Housing and Urban Development (HUD). You can find a list of qualified counselors at [hecmresources.org/network.cfm](http://hecmresources.org/network.cfm). A counselor can walk you through other less costly alternatives (a home equity loan, home repair loans or grants, or energy assistance) and the technicalities of loan caps and payouts. You can obtain information about Reverse Mortgages from the following organizations:

- ◆ **American Association of Retired Person (AARP)** has an excellent website and review of Reverse Mortgages at [www.aarp.org/revmort](http://www.aarp.org/revmort).

AARP Washington State Office  
9750 Third Ave, NE #102  
Seattle, WA 98115  
1-800-922-8716

- ◆ **National Reverse Mortgage Lender Association** - Lenders who are members of this association follow an expressed code of conduct. For more information, visit [www.reversemortgage.org](http://www.reversemortgage.org).

NRMLA  
1625 Massachusetts Ave NW #601  
Washington, District of Columbia 20036-2244  
(202) 939-1760 or 1-866-264-4466

- ◆ **Federal National Mortgage Association** [www.FannieMae.com](http://www.FannieMae.com) 1-800-732-6643  
Fannie Mae is a government-sponsored enterprise chartered by Congress to provide liquidity, stability and affordability to the U.S. housing and mortgage markets. Rather than making home loans directly to consumers, it works with mortgage bankers and brokers and to help ensure they have funds to lend to home buyers. It funds mortgage investments primarily by issuing debt securities in the domestic and international capital markets.

- ◆ **U.S. Department of Housing and Urban Development (HUD)**

[www.hud.gov/offices/hsg/sfh/hecm/rmtopten.cfm](http://www.hud.gov/offices/hsg/sfh/hecm/rmtopten.cfm) 1-800-225-5342

HUD lists the top 10 things you need to know about reverse mortgages. The site also recommends contacting the National Council on Aging at 1-800-510-0301 for free booklet called, "Use Your Home to Stay at Home".

[www.makinghomeaffordable.gov/counselor.html](http://www.makinghomeaffordable.gov/counselor.html)

This website provides information about how to reach a HUD-sponsored housing counseling agency that can provide advice on buying a home, renting, defaults, foreclosures, credit issues, and reverse mortgages. If you are delinquent on your loan payments and need immediate assistance call 1-888-995-HOPE (4673).

Related Senior Information & Assistance Handout: **Reverse Mortgages**