

# How much equity do I need in my home to get a Reverse Mortgage?

Look at the chart below and match your age, to get a rough idea what equity position you must have in your home, in order for it to be eligible for a reverse mortgage.

Non Borrowing Spouse PLF		
Age	Year Born	2015
18	1997	31.7%
19	1996	31.7%
20	1995	32.6%
21	1994	32.6%
22	1993	32.6%
23	1992	32.6%
24	1991	32.6%
25	1990	35.0%
26	1989	35.0%
27	1988	35.0%
28	1987	35.0%
29	1986	35.0%
30	1985	37.3%
31	1984	37.3%
32	1983	37.3%
33	1982	37.3%
34	1981	37.3%
35	1980	39.6%
36	1979	39.6%
37	1978	39.6%
38	1977	39.6%
39	1976	39.6%
40	1975	42.0%
41	1974	42.0%
42	1973	42.0%
43	1972	42.0%
44	1971	42.0%
45	1970	44.3%
46	1969	44.3%
47	1968	44.3%
48	1967	44.3%
49	1966	44.3%
50	1965	46.0%
51	1964	46.0%
52	1963	46.0%
53	1962	46.0%
54	1961	46.0%
55	1960	48.4%
56	1959	48.9%
57	1958	49.5%
58	1957	50.0%
59	1956	50.6%
60	1955	51.1%
61	1954	51.7%

\*Based on 5.06% Expected Rate

PLF Tables				
Age	Year Born	2015	2013	Difference
62	1953	52.4%	52.6%	-0.2%
63	1952	53.0%	53.1%	-0.1%
64	1951	53.6%	53.5%	0.1%
65	1950	54.2%	54.1%	0.1%
66	1949	54.9%	54.6%	0.3%
67	1948	55.6%	55.1%	0.5%
68	1947	56.2%	55.4%	0.8%
69	1946	56.9%	56.0%	0.9%
70	1945	57.6%	56.4%	1.2%
71	1944	58.3%	57.0%	1.3%
72	1943	59.1%	57.5%	1.6%
73	1942	59.9%	57.9%	2.0%
74	1941	60.6%	58.6%	2.0%
75	1940	61.4%	58.9%	2.5%
76	1939	62.2%	59.3%	2.9%
77	1938	63.1%	59.7%	3.4%
78	1937	64.0%	60.0%	4.0%
79	1936	64.8%	60.7%	4.1%
80	1935	65.7%	61.0%	4.7%
81	1934	66.5%	61.5%	5.0%
82	1933	67.4%	62.1%	5.3%
83	1932	68.2%	62.5%	5.7%
84	1931	69.0%	63.0%	6.0%
85	1930	69.9%	63.5%	6.4%
86	1929	70.9%	64.1%	6.8%
87	1928	71.9%	64.6%	7.3%
88	1927	72.9%	65.0%	7.9%
89	1926	73.9%	65.4%	8.5%
90	1925	75.0%	66.0%	9.0%
91	1924	75.0%	66.0%	9.0%
92	1923	75.0%	66.0%	9.0%
93	1922	75.0%	66.0%	9.0%
94	1921	75.0%	66.0%	9.0%
95	1920	75.0%	66.0%	9.0%
96	1919	75.0%	66.0%	9.0%
97	1918	75.0%	66.0%	9.0%
98	1917	75.0%	66.0%	9.0%
99	1916	75.0%	66.0%	9.0%

\*Based on 5.06% Expected Rate

Please realize these are basic figures and in order to see if you and your home qualify, you should really speak to one of our seasoned Reverse Mortgage Specialists.