

San Diego Home Loans Specialist Kevin Leonard Discusses New Reverse Mortgage Figures for Early 2015

Kevin Leonard and his team of mortgage originators and real estate agents work with San Diego residents providing all home loan products including the HECM reverse mortgage. The group has some new figures about [reverse mortgages in San Diego](#) and across the country.

San Diego, California ([PRWEB](#)) April 30, 2015 -- The first two months into the year of 2015, the HECM endorsements are five and a half percent down from the same 2014 period and marginally less from the slow start back in 2013. According to Reverse Market Insight, the top three states are CA, FL and TX, and all had improved their YTD growth rates from prior month, with CA and FL having the only states showing growth over last year so far. Mr. Leonard and his reverse mortgage specialist are focused on the Southern California market providing seniors 62 and older the option of a reverse mortgage. A spokesperson for the group stated "we have seen a larger amount of calls from San Diego than we did last year, and the people we speak with seem to better understand how a reverse mortgage works. In fact some of our clients have done this type of loan before on a prior residence. We also have seen an increase in the HECM purchase in San Diego and some HECM to HECM refinances." To find out more about how to apply for a reverse mortgage, or to speak with a [mortgage professionals who specializes in reverse mortgages](#) call, (858) 999-3737.

There are no credit or income requirements to be approved for a reverse mortgage, but the home must be the primary residence and the property cannot be in need of major repairs. When an individual is approved for this type of loan they multiple options on how they can receive their equity. They have the option to receive the cash in one lump sum, or they can choose to receive monthly payments. Although reverse mortgages can seem difficult to understand, they can be properly explained by a [mortgage professional](#) who specializes in reverse mortgages. Applying seniors can discuss different payment options and qualifying factors by calling a San Diego reverse mortgage lender, and have a detailed proposal delivered to the property by a mortgage professional. The team will schedule a reverse mortgage expert in San Diego to deliver the paperwork in person to the interested senior. To read more about reverse mortgages visit, <http://www.kevinleonardmortgageexpert.com/reverse-mortgage/>

About:

Kevin Leonard is a mortgage professional who began in the mortgage business in 1997 and since then he has become one of the top mortgage experts in the country, and has earned national acclaim for his efforts. Mr. Leonard prides himself in offering constant communication with his clients so that they have a full understanding of the loan process from start to finish. He is personally responsible for thousands of fundings, and along with his team, he has over 5 billion in residential loans funded to his credit. Mr. Leonard has a complete understating of the loan process from start to finish, and also consults with a long list of mortgage bankers in the secondary market. There are few, if any, that have the experience that Kevin Leonard has in the mortgage industry. He was one of the first to register with NMLS in 2008 when it was first instituted, and currently is licensed in the state of California as a loan originator. His team is partnered with the best San Diego Realtors because of the team's fast pre-approvals with the ability to fund purchase loans quickly. To learn more about [Jumbo loans in San Diego California](#) start by clicking on the highlighted link.

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