

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email]

[Date]

[Recipient Name]
[Recipient Address]

Subject: A Debt-Free Alternative to a Reverse Mortgage

Dear [Recipient Name],

I am writing to you because many homeowners in our area are currently exploring ways to increase their retirement income. While you may have heard of reverse mortgages, I wanted to share a simpler, debt-free alternative: downsizing.

By selling your current property and moving into a smaller, more manageable home, you can achieve several financial goals at once:

- **Unlock Equity:** Convert the value of your large home into immediate cash without monthly interest charges.
- **Lower Expenses:** Reduce your utility bills, property taxes, and maintenance costs.
- **Simplify Life:** Move into a space that is easier to navigate and maintain as your needs change.

Unlike a reverse mortgage, downsizing allows you to maintain full ownership of your assets and leave a larger inheritance for your loved ones. You trade square footage for financial freedom and peace of mind.

I specialize in helping homeowners navigate this transition. If you would like a complimentary evaluation of your home's current market value and a list of smaller homes available in the area, please give me a call at [Your Phone Number].

There is no obligation-just a conversation about what is best for your future.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title/Company]