



Ann Merritt

Loan Officer, Reverse Mortgage Oregon

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Topics:

- Reverse Mortgages: The Basics
- Who can benefit from a reverse mortgage?
- When your house is your only asset: Making the most out of it
- Should I sell or should I stay? Considering your options
- When seniors face financial worries: Mortgage financing options

After 17 years in the marketing industry, Ann started selling reverse mortgages when she helped her own mother get one 3 years ago. Her mother was 84 then and had gone through the money her husband left her when he died in 1977. She was always worrying about money and how she would handle any emergencies. A reverse mortgage was the perfect answer for her and now Ann wants to make sure that all seniors know about them. A reverse mortgage is the only option that provides money to seniors and allows them to stay in their home yet requires no monthly payment.

As she took on more and more of her mother's care and finances, she discovered that her borrowers were all struggling with the same issues. She draws on her experience with her mother to help her borrowers find answers to questions about things like Medicare, Medicaid, the high cost of medications and health insurance. Ann tries to treat every one of her borrowers with the same care she gives her mom. She is dedicated to helping seniors stay in their own home as long as they want to, as comfortably as they can and with minimal financial worries.

Ann earned her Master's Degree in Spiritual Traditions and Ethics from Marylhurst University in 2002. She volunteers for Elders in Action and teaches at OASIS. She belongs to the Metropolitan Senior Network (MSN), the Senior Provider Information Network (SPIN) and the Oregon Gerontological Association. As a member of the National Aging in Place Council, she organized Portland's first annual Aging in Place Week event in November 2004.

Prior speaking engagements

Marylhurst University, Multnomah County Aging and Disability, 2004 Aging in Place Week event, Washington County Department of Aging and Veteran's Services, OASIS Institute, Clackamas County Social Services Money Management Program, Portland Impact, Neighborhood House senior center.