Mary Jo Lafaye
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Helping Retirees Live Comfortably and Confidently

Mary Jo Lafaye is a Certified Home Equity Retirement Income Specialist who helps retirees and near-retirees unlock greater financial freedom through the strategic management of their largest asset, housing wealth. Having lived on the West Coast for over 30 years, Mary Jo works in her community to help homeowners achieve their retirement goals. The FHA-insured Home Equity Conversion Mortgages (HECM), the Lifestyle Loan Purchase Tool for Downsizing Success, and the Secure Equity ”Jumbo” reverse mortgages offer up to $4million in non-recourse lending for higher value homes. All empower older Americans to boost cash flow, eliminate debt service, and create sustainable cash flow throughout retirement.

Trusted Resource and Educator

Known for her compassionate expertise, Mary Jo partners with financial advisors, attorneys, fiduciaries, caregivers, and real estate professionals to help older homeowners access their home equity as a flexible retirement tool. She is certified to teach Continuing Education (CE) courses for CFPs, CPAs, Attorneys, and Realtors nationwide, and has instructed professionals pursuing SRES designations, and those working in estate planning, family law, and wealth management.

Passion for Empowering Retirees

Mary Jo’s mission is to help mature homeowners:

- Create lasting, reliable cash flow to protect their income
- Eliminate monthly mortgage payments for lower risk of portfolio exhaustion
- Purchase a home without taking on a monthly mortgage payment
- Downsize or rightsize to enhance lifestyle and liquidity

A sought-after national speaker, Mary Jo is frequently invited to share her expertise at industry conferences and professional events. Call for speaker availability or to arrange a personal consultation.