



The Home Equity Management Guidebook

Roccy DeFrancesco, JD, CWPP, CAPP, MMB

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This book is dedicated to readers who are looking for understandable answers to the following questions: 1) How do you build a tax-free retirement nest egg in the most efficient and most economic manner possible? 2) How do you build a tax-free retirement nest egg in the most efficient and least risky manner possible? 3) What is the difference between a sales book and an educational book? 4) Does it make sense to pay off your home mortgage early, and, if not, why not? 5) What is Equity Harvesting and why is it such a hot topic in the insurance, financial, and mortgage marketplaces? 6) How can you pay off your current home mortgage years earlier without changing your lifestyle? 7) What is the 1% Cash Flow Arm (CFA) mortgage and is it right for you? 8) Is cash value life insurance a good financial tool to build wealth for retirement? 9) Does it make financial sense to over-fund a qualified retirement plan or IRA? 10) How can you use Home Equity Management to remove money from your IRA tax free in retirement? 11) What is a Reverse Mortgage, and is it something you or your parents should consider after reaching 62 years of age? 12) What are the laws that govern your ability to use Home Equity Management to your benefit as a tax-favorable/wealth-building tool?

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