

IS YOUR HOME FREE AND CLEAR?



It Is Still Costing You Monthly Expenses

Any Home LLC / Private Money Help can show you
how your home may be able to help pay those
monthly expenses.

*You worked hard to pay off your home.
Now learn how your home may help work for you.*



A Free Educational Home Equity Guide for Homeowners



Presented by

Any Home LLC / Private Money Help



PrivateMoneyHelp.com

AnyHomeLLC.com



617-ANY-HOME / 617-269-4663



Educational information only. No guarantee of return.
Review all opportunities with qualified legal, tax, and financial professionals.

A Personal Welcome From Steven B. Platt

Dear Homeowner,

If your home is paid off, you have accomplished something very important. You worked hard, paid your bills, and built equity over many years. But even a free-and-clear home is not free to own. Property taxes, insurance, maintenance, repairs, utilities, and unexpected expenses can continue every month and every year.

This free educational guide was created to help homeowners, older adults, and families understand one simple question: **Can available home equity be reviewed as a possible monthly income tool?**

Any Home LLC / Private Money Help does not want you to rush. We want you to learn, ask questions, review the numbers, and speak with qualified legal, tax, financial, and family advisors before making any decision.

Main message: You worked hard to pay off your home. Now learn how your home may help work for you.

Respectfully,

Steven B. Platt

Founder, Any Home LLC / Private Money Help

Licensed Real Estate Broker since 1977



How to Use This Clickable PDF Book

This small emailable PDF book is designed so readers can move through it easily, request more information, and use the clickable tools built into the document.

- Use the **Table of Contents** to jump directly to important sections.
- Use the bottom **TOC, Page Up, and Page Down** tabs to move through the book without scrolling.
- Use the **QR Code / Website / Audible** page to visit the websites or request the listening version.
- Use the **Reader Question and Referral Page** to ask questions, request a call, or recommend someone else who may benefit from this education.



No pressure. No complicated language.

The purpose of this guide is education first: understand the numbers, documents, risks, questions, and professional review steps before making any decision.

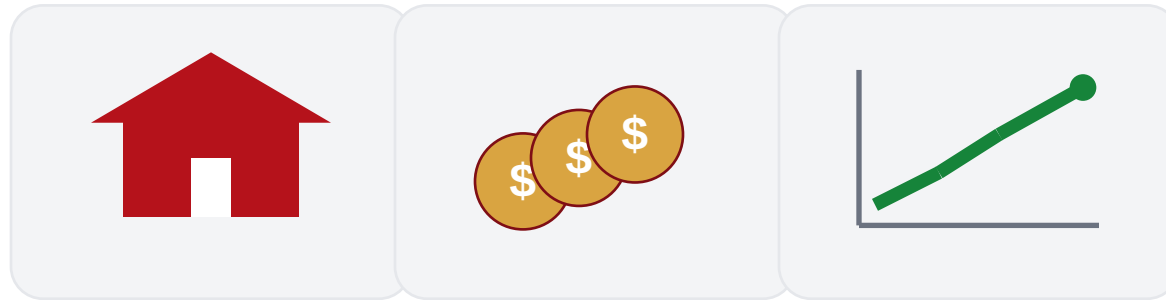
Clickable Table of Contents

Click any section below to jump directly to that part of the book.

1.	The Big Question	click to open
2.	Mortgage-Free Does Not Mean Expense-Free	click to open
3.	The Hidden Problem: Lazy Equity	click to open
4.	Turn Equity Into Monthly Cash Flow	click to open
5.	Example: Equity Helping Pay Home Bills	click to open
6.	Real-Estate-Backed Private Lending Structure	click to open
7.	Who This Education Is Designed For	click to open
8.	Ways Homeowners Review Equity Access	click to open
9.	Questions Every Homeowner Should Ask First	click to open
10.	Our Free Education Process	click to open
11.	Request Free Information / Schedule a Call	click to open
12.	Reader Question / Review / Referral Page	click to open
13.	QR Codes, Websites, and Audible Education Link	click to open

Your Paid-Off Home Can Still Pay You

Free educational presentation for homeowners with no mortgage and 100% equity



Mortgage-free does not always mean cost-free. Learn how equity may help create monthly income.

Presented by AnyHome LLC / Private Money Help

PrivateMoneyHelp.com | AnyHomeLLC.com | 617-ANY-HOME / 617-269-4663

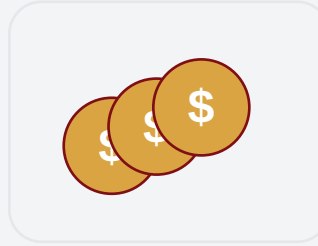
Educational information only. No guarantee of return. Review all opportunities with qualified legal, tax, and financial professionals.

The Big Question



You own your home free and clear.

That is a major accomplishment. But the home still has yearly expenses.



Could the equity help pay you?

The goal is to educate you on ways home equity may be positioned to create monthly income.

A paid-off home has no mortgage payment - but it still has carrying costs every month.

Mortgage-Free Does Not Mean Expense-Free

Even without a mortgage, most homeowners still pay ongoing costs year after year.

Home expense	Monthly example	Yearly example
Property taxes	\$450	\$5,400
Home insurance	\$175	\$2,100
Maintenance reserve	\$300	\$3,600
Repairs / updates	\$200	\$2,400
Utilities / misc. owner costs	\$250	\$3,000
Total carrying cost	\$1,375	\$16,500

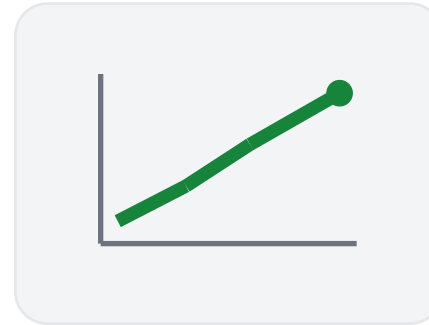
Simple truth: If your equity is sitting still, your home may be costing you money every month instead of helping pay the bills.

Numbers above are examples only. Your actual property taxes, insurance, maintenance, and repair costs may be higher or lower.

The Hidden Problem: Lazy Equity

Many homeowners are house-rich but cash-flow tight.

- The home may be worth hundreds of thousands of dollars.
- There may be no mortgage balance.
- But the equity may not be producing monthly income.
- Taxes, insurance, repairs, and maintenance still need to be paid.



Lazy equity means valuable money-power inside the home is not working to help produce income.

Our education shows how equity can be evaluated as a tool - not just as value trapped inside the house.

The Education: Turn Equity Into Monthly Cash Flow

The concept is simple: use a portion of available equity responsibly, then place that capital into carefully reviewed opportunities designed to create monthly income.



1. Start with your equity

You own the home free and clear or have strong available equity.



2. Review the monthly need

Estimate taxes, insurance, maintenance, repairs, and lifestyle income goals.



3. Study secured opportunities

Learn how real-estate-backed private lending may provide monthly payments.



4. Target monthly earnings

The objective is income that can help offset housing costs and improve retirement cash flow.

Example: Let the Equity Help Pay the Home Bills

This example shows how monthly income could help offset ongoing home expenses. It is not a promise or guarantee.

Equity used	Annual return example	Estimated monthly income
\$75,000	8% APR	\$500 / month
\$100,000	10% APR	\$833 / month
\$150,000	10% APR	\$1,250 / month
\$200,000	12% APR	\$2,000 / month

\$1,375 / month

Sample monthly home carrying cost

\$1,250 / month

Sample income using \$150,000 at 10% APR

The goal: create income that can help pay taxes, insurance, maintenance, repairs, and possibly leave money left over.

Returns, monthly payment amounts, and availability depend on the specific transaction, collateral, documents, and borrower performance.

How Real-Estate-Backed Private Lending Is Commonly Structured



A safer education starts with documents and collateral.

Private lending should be reviewed carefully and documented correctly. The goal is to understand how security, payment terms, and risk controls work before making any decision.

- Promissory note explaining interest rate and payment terms.
- Mortgage or deed of trust recorded against real estate when applicable.
- Borrower/property review, equity review, and exit strategy review.
- Insurance review, with lender protections when appropriate.
- Clear monthly payment schedule and written repayment terms.

Important: Secured does not mean risk-free. Values can change, borrowers can default, and documents must be reviewed by qualified professionals.

Who This Presentation Is Designed For

This education may be helpful for homeowners who want their equity to work harder without selling their home immediately.

May be a fit	May not be a fit yet
• You have no mortgage or very high equity.	• You need cash urgently without time to review options.
• You want more monthly retirement income.	• You are uncomfortable using any home equity.
• You want education before making decisions.	• You do not want to consult legal, tax, or financial advisors.
• You want to understand real-estate-backed lending.	• You cannot tolerate the possibility of delayed or missed payments.

Ways Homeowners Commonly Review Equity Access

This is educational only. The right option depends on age, goals, income, credit, property value, family plans, and professional advice.



Home equity line of credit or equity loan

A bank/lender may provide access to a portion of available equity. Costs, interest rate, repayment terms, and qualifications matter.



Structured real-estate-backed private lending

Capital may be lent into real-estate deals with documents, collateral, and scheduled payments.



Family/estate planning review

Some homeowners want to create income while protecting long-term plans for heirs. This should involve professional guidance.

We help you understand the questions to ask before using home equity, so you are not guessing.

Questions Every Homeowner Should Ask First

- How much does my home cost me every month even without a mortgage?
- How much equity do I have available?
- What monthly income would make a real difference?
- What risks am I willing and not willing to accept?
- What documents protect my interest?
- How is the property or investment reviewed?
- What is the repayment schedule?
- What happens if payments are late?
- Who reviews the legal and tax impact?
- How do I compare this to doing nothing?

The best decision is an educated decision - not a rushed decision.



Our Free Education Process

AnyHome LLC / Private Money Help provides simple education to help homeowners understand whether their equity can become a monthly income tool.

Step 1 Request free information	Step 2 Review your current home costs	Step 3 Learn equity-income options	Step 4 Decide with professional advice
--	--	---	---

No pressure. No complicated language. Just clear education.

We explain the numbers, the documents, the risks, and the possible monthly income strategy in plain English.



Ready to Make Your Equity Work Harder?

You worked hard to pay off your home. Now learn how your equity may help pay you back.



Request Free Information

Ask for the 100% Equity Monthly Income education packet.



Schedule a Short Education Call

We will help you understand the numbers and questions to ask.

[TOC](#)[Page Up](#)[Page Down](#)[QRs](#)[Audible](#)

Call 617-ANY-HOME / 617-269-4663

Visit PrivateMoneyHelp.com or AnyHomeLLC.com

Educational information only. This presentation is not financial, tax, investment, or legal advice. Any lending or equity strategy involves risk and should be reviewed with qualified professionals. No return, payment, or outcome is guaranteed.

Reader Question / Review / Referral Page

After reviewing this free education guide, you may use this page to write down questions, request more information, or recommend someone else who may benefit from this information.

Name: _____ Phone: _____

Email: _____

Best time to call: _____ I would like: _____

Questions I would like answered:

Someone I would like to recommend this education to:

Important: This is educational information only. Any equity, lending, tax, legal, estate, or investment decision should be reviewed with qualified professionals before action is taken.

QR Codes, Websites, and Audible Education Link

Use the QR codes or clickable website links below to request more information, visit the websites, or ask for the listening version of this education book.



Private Money Help

PrivateMoneyHelp.com



Any Home LLC

AnyHomeLLC.com



Call 617-ANY-HOME

617-269-4663

Download Free Senior Home Equity Audible Education Book

A listening version can be added as soon as the audio link is ready. Until then, readers can request the audible education version through PrivateMoneyHelp.com or by calling 617-ANY-HOME / 617-269-4663.

PrivateMoneyHelp.com | AnyHomeLLC.com | 617-ANY-HOME / 617-269-4663