



## **Biography / Resume**

**Tim Linger, CSA, RMS, CHS, CRMP**  
Certified HECM Specialist  
**321-356-9229**



### **Overview**

With **20** years' *exclusive* experience in the reverse mortgage (HECM) industry; the knowledge and personal experience accumulated is vast in all areas from education, presentation, application, to title, liens, and value issues will assist in making for a smooth transaction when working in partnership to close the **HECM** transaction.

I have been a real estate professional instructor on the *HECM for Home Purchase* since early 2010 and have educated several thousand of REALTOR®, and other real estate professionals, on the benefits of this FHA program for senior homeowners.

### **Background**

#### **Reverse Mortgage (HECM) Specialist & Trainer – Sales Leader** 2000 – present

- Developed Florida territory from near total scratch - started as the reverse mortgage loan officer
- Provided professional instruction & classes to thousands of real estate professionals since 2010
- Substantially increased reverse mortgage (HECM) production every year for hundreds of sales professionals
- Recruited & trained 200+ Reverse Mortgage Specialists (RMSs) from 2001 through present
- Conduct motivational & training meetings for RMSs including real estate professionals, constantly
- Florida CE Real Estate Instructor since 2010

#### **HECM Senior Home Financing, Inc. – CEO & President** 2014 – present

- Mortgage Broker (of record) & Loan Officer
- Manages a staff of twelve (including processing, marketing, and support staff)
- Sales Manager of six producing loan officers in two states (VA and FL)
- Earned the prestigious CRMP (Certified Reverse Mortgage Professional) in 2016
  - Only 1 of 150 CRMPs in the nation.
- Have closed hundreds of loans under this HECM business' name

#### **HECM Association – CEO & President** 2017 – present

- Founded this 501(c)3 non-profit to educate professionals on the benefits of the FHA HECM
- Organized hundreds of CE classes on the HECM benefits to REALTORS® and Seniors they serve
- Continue to be recognized in the community, regional, and even a nationwide-wide expert on the HECM

### **Education & Organizations**

- Certified HECM Specialist (CHS) 2017 – present
- National Reverse Mortgage Lenders Association (NRMLA) - member 2000 - present
- Reverse Mortgage Specialist (RMS) 2000 – present
- Certified Senior Advisor (CSA) 2000 - present
- Certified in Long-term Care (CLTC) 2002 - 2010
- West Liberty University 1984 - 1985