Ashley Mason: Welcome to Right Here in Mass. We're a weekly podcast that features individuals throughout the Bay State who are on our radar and should be on yours. From the Berkshires to Boston, Cape Cod and the Islands, tune in to learn about who you should know Right Here in Mass.

Welcome back, Right Here in Mass listeners! I'm honored to have David Tourtillott as today's guest. David is one of only 190 certified reverse mortgage professionals nationwide and has been educating retirees on all aspects of reverse mortgages since 2000. He specializes exclusively in reverse mortgage finance and is passionate about educating retirees on the main applications that this unique financial tool has to offer.

He currently resides in Scituate with his wife and their daughter. Outside of work, David enjoys sports, outdoor activities, working out, and most importantly, spending time with his family. Dave, thank you so much for joining us today!

David Tourtillott: Hey, thanks for having me, Ashley! Congrats on your new business.

Ashley Mason: Thank you! I would love it if you could share with our listeners what you do and what led you there.

David Tourtillott: Yeah. Well, I entered the mortgage industry back in 2002, and back then I was just doing traditional mortgages, home equity lines, all the different flavor mortgages: VA, FHA, Fannie Mae, Freddie Mac.

It was around 2004 when I attended a seminar strictly on reverse mortgages. And it was always an intriguing concept to me, but I always had these preconceived notions in my head, obviously like most people do, but what really is it? You know? So I attended that and I was very interested and I originated my first reverse mortgage in 2005 for a family in Dorchester. Basically what happened was I began learning about it, Ashley, and what I found was that it's really more of a financial tool.

To me that was more of a niche and it was more interesting to me, from a consultative approach. Traditional mortgages, I mean, we all know what those are, right? They're basically a commodity. We all, most of us, need one. When we buy a house, we're not afraid of it. We put money down and we take a mortgage out.

But this was different. This was something actually put in place by the federal government, HUD, which is Housing and Urban Development, and FHA, Federal Housing Administration, around the late 80s. And they loved the concept because the concept has actually been around since the 60s and 70s.

It's just in those decades they were unregulated, so they weren't as safe as they are today. So, you know, I started seeing what this does for families. And I made a decision around 2008 to just switch over entirely to reverse mortgages. And really I would say that, why did I do that? You know,

I had to step back income-wise because I'm only working with age 62 and above, but I just found that, you know, as a product where I could actually help make a big difference in someone's life.

You know, the other mortgages, we all get them and yeah, our clients might call us, but I just found this to be so much more fulfilling. So that's kind of what led me here.

Ashley Mason: And you had mentioned that you switched to focusing on reverse mortgages in 2008. What was that like with the recession happening at that time as you're making this transition in your career?

David Tourtillott: Yeah, that was, you know, that was challenging. We had our daughter in 2007, so my wife wasn't working and 300 banks were going out of business, so things were a little bit uncertain back then. And I had just made the transition over to reverse mortgages, so it was uncertain. But I just had a lot of faith in the product and since it was federally insured and backed, I knew there was an enormous need for people 62 and older.

Just a few stats. I mean, there's 10,000 people every single day turning age 65 for the next 10 or 15 years. That's an enormous amount of people. And the fact of the matter is we're all living longer, right? So if they don't have a significant amount of savings, put aside, and they live 25 years after retirement, the home becomes an asset class that's now considered.

So it allows people 62 and older to look at the equity in their house and say, “Hey, I can draw money from this in this fashion.”

It was challenging, I'm not gonna lie, but here I am, 17 years later. And it was, you know, it's the best decision I've ever made.

I've had many jobs in many careers. I worked in software, hardware, computer hardware, sales, telecommunications, and I never really was passionate about the corporate, you know, structure. I always came home at night. I said to my wife, “I just don't adapt well, hon, to that corporate environment. Am I a non-conformist or is something wrong with me?”

And I just said to myself, “No, I kind of wanted to run my own deal.”

Right? I wanted to be in control of me. And this is an industry, much like you, you're an entrepreneur. This is an industry where, you know, you don't get paid a salary, right? You are employed by a company or a lender or bank when you do mortgages or reverse mortgages, but you're commission based, so you're building a business really around your reputation and, you know, developing partnerships with real estate agents and certified financial planners and CPAs and all those different professions.

And so, many, many years later, I have a solid network in place now where I get a lot of business via that. I do a lot of speaking at senior centers. I do some radio, live radio spots with financial planning firms. I'm only licensed in Mass and Florida, but there's enough business.

There's a lot of people turning age 62, so there's an enormous amount of business, and with 10.6 trillion dollars of unused equity lying in homes owned by people 62 and older nationwide, and 10,000 of them turning 65 every day, the potential is there, and this will be a mainstream product. It's gonna take another five to 10 years in my opinion.

I'm 55, so I think when my generation turns 62, we'll either just do a reverse mortgage or we won't, based on our circumstances. We won't be as afraid, you know, from the old days, the stigmas that were attached from the old days. So I love what I do. I'm very passionate about helping the older generation, and I don't really even feel like I work, to be honest with you. It's a great feeling to help our retirees.

Ashley Mason: Yeah. And being only one of a handful of CRMPs in Massachusetts, how does that, what does that mean for both you and your clients being one of the very few in the state?

David Tourtillott: Yeah, so the CRMP designation was put in place about 12 years ago by the National Reverse Mortgage Lenders Association.

You know, with all the stigmas and preconceived notions out, the National Reverse Mortgage Lenders Association said, “Geez, you know, how can we create a pool of individuals that would be considered the gold standard?”

And the whole reason behind that was as a consumer 62 and older, where can we steer them to so that they're in good hands? Meaning the people in this pool, this very small pool, 190 Nationwide, that have this CRMP status, they're vetted out annually. Me, I'm vetted out annually by the National Reverse Mortgage Lenders Association. Initially, if you wanted to get that designation, you had to be in the business a minimum of three years, so that you have some experience in the industry. You had to have closed 25 reverse mortgage transactions. Those are just criteria you need to meet before you can even apply to be a certified reverse mortgage professional. Once you meet that criteria, now you are being vetted out by the National Reverse Mortgage Lenders Association.

There's a committee that basically oversees this designation program, and they wrote up the curriculum and the code of ethics that we adhere to. Every year we signa three page code of ethics policy that we swear to and we pay money to maintain the CRMP, we do eight hours a year of continuing education to maintain it.

But what it is really, primarily, it's for if you're a senior, you're 62 and older, looking into a reverse. If you simply go to, if you have a computer, simply go to Google and do “local CRMP near me,” there

aren’t a lot of us, but that will actually put you in the right hands. That person will, we're trained to, talk about all the alternatives to a reverse mortgage, not just go into the household and sell the product, but talk about other things. Like maybe selling’s the better option for that senior and or that family. Maybe staying and doing a traditional mortgage might be a better fit. Depends on their circumstances.

So it doesn't mean that someone's not certified, Ashley, that they're not a good person or they don’t know what they're doing. It's just, it's like anything in life, right? So you can be a PhD, you can have your Masters, your Bachelors. Does the PhD automatically mean that person's better than the person with a Bachelors?

It doesn't. It's just the highest level in our industry. And so there is significance there because when you sit down with people and they say to you, “David, why you and not someone else?”

Well, it means a lot to them, especially the older generation. They wanna work with someone who's certified, right? They wanna work with someone who's been doing this a long time. They wanna work with someone who only does this for a living and not other things. So my focus is just this. So there's significance there and I'm proud to have it. And I've had mine now for eight years, so I was one of the early ones that got it.

One of the big reasons why there aren't a lot of people that have it is the test is very difficult, so everybody can meet their criteria. Everyone can get vetted out and have a good background check, come back, but then you have to study and then there's a 200 question exam that you have to go to a testing site.

I went into Boston and took mine and it's about a 30% failure rate on that test. And that's why, I mean, we don't want 50,000 CRMPs because then seniors will be like, “Oh yeah, there's 50 of them in Massachusetts. Why?”

You know? So it's just really a way to provide a pool of professionals the gold standard in our industry for folks to go to.

Ashley Mason: Right? And being able to have that vetting ultimately with being able to know that the people that they are connecting with, with that handful, really says a lot.

David Tourtillott: Yeah, it's an annual vetting, too, so, I mean, it's not something when I passed that test, it wasn't like, oh, I got this forever. So if I have problems this year, if I get pulled over for drinking and driving or I'm a felon, a criminal or something like that, and I file for bankruptcy and it's unresolved, they won't issue me my CRMP until things are cleaned up. So it's really, to me, it's really more of a way for a consumer who's 62 and older, they can go to these CRMPs and know that someone, that person who's coming in their house, has been looked at annually. You know, they mean they're passionate about what they do, which is why they got the designation.

Ashley Mason: Absolutely, and we might potentially end up having listeners on the show who are loan officers for traditional mortgages, but after listening to this conversation, might be thinking about making the switch to becoming a CRMP. So is there any advice that you would give for someone like that who is currently in the industry, but may want to switch what they're doing to work with this demographic?

David Tourtillott: Yeah, so you, you're talking about just traditional loan officers that might be coming on the show and they don't do reverses at the moment and maybe considering that or somebody does reverses? That's really, that's a good question, Ashley, because a lot of people right now with rates being in the sixes, so refinances are dried up for traditional mortgages.

No one's going to refinance from 4% to six and a half. That wouldn't make any sense, right? So those are dried up. And now the buyers that are out there, there's plenty of buyers, but not all those buyers can afford that new mortgage payment at six and a half percent. They were pre-qualified a year and a half ago in the high threes.

So those loan officers that were pre-qualifying, all those buyers are looking down different alleys, so to speak. Where else can I gain new business? You know, maybe I should learn about reverse mortgages, and you can do that if you're a traditional forward mortgage loan officer.

There's a lot of moving parts to reverse mortgages. I will say that, that's why I do it, only there's many variables to consider. So if you're going to get into it, one of the questions I would ask myself if I was a loan officer doing traditional mortgages is, "How do I feel about working with people only 62 and older?"

That's a key question, right? Not everybody wants to work with retirees. I happen to like it. I like that generation. That's one key question because if you answer no to that question, it makes no sense to go learn about something you're not gonna be passionate about because that will shine through, right?

I mean, you can't hide that when you're sitting down with families and you're not really keen about working with older folks. So that's one question. The other one is they really have to dedicate a lot of time to learn this product. And so they have to put aside time that they may or may not have to attend many, many webinars and get up to speed on this.

And then they have to go to work with a company that has the infrastructure in place for processors that know how to do reverse mortgages. So there's a lot to think about. It's not like, you know, if you do regular mortgages and you wanna do home equity lines, you can kind of learn about that in a few hours.

I don't wanna steer people away from it. It's, very fulfilling. It's very nichey. There's not a lot of us doing it. So it kind of, for me, it's a key differentiator in my eyes because when I go out, I'm not one of tens of thousands of loan officers out there. I'm one of, you know, a handful of CRMPs in Massachusetts and there just isn't a lot of us doing it.

So it's definitely worth looking into, but they can't just look into it because they don't have enough volume right now from traditional mortgages. They have to look at it differently and say, “Is this really something I've been kind of interested about? And maybe I want to dive into it, jump into the deep end and learn about it.”

Don't just jump in because you're looking for a way to supplement your volume, because I don't think that will work out. I've seen forward loan officers get into it and say, “Ah, it's just not for me. It's too complicated.”

So I wouldn't discourage them from learning it, but maybe just talk to someone who's in the business and say, “Let me pick your brain for 15 minutes.”

And I wouldn't mind talking to someone. You know, I don't mind taking time to help someone out. And I might say something, and they might say, “Ah, forget it. I'm glad I talked to you.”

They might say, “oh, that sounds very interesting. Maybe I will do that. I'm already working with financial planners or elder law attorneys. I can utilize my same referral partner base and just learn about this product.”

But there are a lot of moving parts. There's a lot to know. It's not rocket science, you know, it's a mortgage at the end of the day, but it's just different, you know, everything kind of works backwards hence the name “reverse.” It's the mortgage, but it works backwards. The mortgage balance goes up instead of a regular mortgage balance goes down. The bank pays you money from the mortgage instead of you paying the mortgage back. So everything just kind of is flipped back.

Ashley Mason: Yes, definitely And you've mentioned a few times the process of having a referral network. And I'm glad that you mentioned that because that was actually one of the questions I wrote down that I wanted to ask you about, with the point being that you have a vast referral network of all these different professionals who share the same clientele as you, who can send you clients and vice versa.

And so as business owners, that's something that's huge for being able to excel your career. Being able to have people in your network who can almost do the sales for you ultimately by sending you people who are a great fit. And so for someone who is kind of starting out in their business or fairly new and doesn't really have a referral network yet, what would you say is good advice for them to get started with that, in terms of how to find people who could be referral partners, how to build those relationships, and most importantly, make sure it's mutually beneficial?

David Tourtillott: Yeah, great question. So, the first thing to note is that anyone who's taking on a reverse mortgage is age 62 or older. So the key thing is you say, “Okay, where do those people hang out or who services those people, that age group?”

And so, you know, they're at that age where they're thinking about estate planning. Getting my will in place, a health proxy, a durable power of attorney, a trust maybe for the stuff I own so it passes on to my children.

So, you know, then you're thinking of a referral partner. That could be an elder law attorney, right? Someone who works with seniors already. Certified financial planners. You notice I said certified financial planners and financial planners that charge a fee, not get paid commissions on products that they sell specifically. And the reason I say that is that's one of the things I learned, Ashley, when I got in the business. I would sit down with every financial advisor and some worked for just a specific company, so they were only selling those products within a specific company. But the true financial planners out there, in my opinion, is you take a bunch of money, give it to someone you trust, and they can invest it anywhere, but they charge up to like a 1% fee on whatever your principal balance balances every year, and they just take it off the top.

So that's someone who, you know, takes their clients and provides a true financial plan so they would understand how a reverse mortgage would help their client's portfolio last longer. So a certified financial planner, an elder attorney, CPAs, maybe a CPA's that been in the business a long time and they've had clients from their thirties to now sixties where they would get out there and let people know what you do.

I speak a lot at Senior Centers Council on Agings. Every town has a COA, a Council on Aging, and that's where seniors can go and get, you know, questions answered about various things at this stage in their life. They can go to seminars there, maybe an elder law attorney speaks, their financial planner. I speak there.

It's very cost effective, right? So you just have to get in the door. There's vetting going on there as well. So you speak to the director and they ask for reference letters and things like that, and eventually they say, “Yeah, I'd like to have you come in and lecture on reverse mortgages.”

So speaking, radio spots have always worked good for me.

And, you know, I'm partnered with a financial planning practice that has a radio show. They've had one for 30 years and they have me on their show a couple of times a year. I do radio advertising. You gotta remember that, you know, social media is really the new age, radio advertising, and we all know that. And I get that, but you're still dealing with people age 62 and older. Right now, when I'm 62, it's gonna be different then. Maybe radio ads aren't gonna be the way to go. It's gonna be

whatever platforms are available. So right now that works for me. You know, you're basically building a reputation in the area you live in and we're pretty lucky.

Where I live in Scituate, there's a radio station on the FM dial, WATD, you're familiar with it. 95.9. It's been there for 40 plus years, so a lot of local people listen to that. And I'm local, so I've been on that station now for about five years, advertising. So it's interesting because you know how you talk to me a lot about "Dave, you know, with social media, you have to build trust. You can't send out two posts, you know, in your first month and expect people are gonna buy from this person. You have to provide quality content over a period of time and then build up some trust and, you know, be interesting so that people say, 'Oh, this guy's been, you know, posting about things he cooks, maybe his cat here and there, and then, oh, he does reverse mortgages, you know?'"

So then it's really just building in my industry. It's a marathon too, because you gotta build trust with people, 62 and older. I would just say get out there and speak and work hard and, you know, become really good at your craft.

That's one of the biggest things I'll say to anybody. I always go back to Tom Brady. I wouldn't say that he looks like an amazing athlete when I see him run, but he studies video and he became, if not, the best quarterback of all time because he studied, practiced, and just desired to be the very best.

So if you get into this industry, that's kind of the way I conduct myself. I'm not too, you know, proud to throw on a podcast on the way here, on Reverse Mortgage 101. Because sometimes people will say words or phrases that I say, "Oh, I like how he said that."

So you just always have to be studying the business you're in. So get good at it, and then when you're out there visiting with those potential referral partners, they'll see a lot of value in you because they say, "This person knows their stuff."

So I feel comfortable speaking to them. And then the next step obviously is you have a couple of transactions. Reciprocity going back and forth and then it's cemented.

Ashley Mason: Definitely. And with those partners, did that originally get started because you reached out to them to have a one-on-one meeting and get to know one another? Was it that you met them at networking events or maybe even a mix of both?

David Tourtillott: Mix of both. Yeah. When I first started, there's a few senior groups out there that just served seniors. I was going to those, even cold calling. You know, you go online and you do, "CFPs near me" and you see, "Oh, there's this guy Joe over in Marshfield. He's a CFP."

Back then we used to pick the phone up and call. Nowadays you can email or message them through LinkedIn or Facebook. However, you know what the best method was back then? We used

to sit down kneecap to kneecap over Panera Bread or somewhere and have coffee and meet each other. Now you can do that via Zoom, you can do it on a conference call, you can do it on a simple phone call, and so everybody's trying to, including me, we're all trying to figure out ways to be more efficient. It's still good to meet people face to face because you just have to do that still, but you can start off with a phone call and feel each other out. But initially, yeah, I was always reaching out to real estate agents, financial planners, CPAs. I would spend a day reaching out to all the directors at the COAs, you know, on the phone.

You might get hung up on here and there. That's just the way it goes. And then some might say, “Yeah, that sounds interesting to me.”

So you just always have to keep planting seeds. You know that old adage, “keep planting seeds even when you’re busy.” You’re planting seeds and that gardens always get seeds in it. And there's always things growing, even from maybe you planted a few seeds a few years ago with an elder law attorney and they've seen a few posts and all of a sudden they call and say, “Hey, I'd like to work with you.”

You just have to be consistent. I would say one of the things that if people are consistent, committed, and passionate about what they're doing, I think you can make a lot of money selling pens or pencils or anything, if you're passionate, committed, and consistent about it.

I just think, you have to love what you do and then everything else will kind of work around that.

Ashley Mason: Yep. Absolutely. And you had a quote that I want to reiterate because I think it's so true and something that I firmly believe in, and what you had said was keep planting seeds even when you're busy. Because being in marketing, what I hear from people all the time is that they're so busy that they don't wanna do marketing because they don't have the time for it. But then when things happen, whether it's a recession or seasonality or whatever it may be, and things are slow, they're kicking themselves because they did not market during the times that they should have, and now they have a dry lead pipe or whatever it may be. They don't have any leads coming in. So I just wanted to say that I agree with you and I'm a proud marketer for you as one of my clients that you feel that way!

David Tourtillott: Yeah. I'm proud to have partnered with you too, Ashley. You're great. We work on the content. You know, obviously, it's kind of a funky product that you gotta learn about, but we've I think we've been together now almost a year.

Ashley Mason: I think next August will be a year.

David Tourtillott: Yeah. No, and you do a great job and you know, I'll refer you to anybody. I've mentioned your name to many people, so you do a great job. You're really good at what you do and you're passionate, so that's what it takes.

You know, one of the other things too is, I don't know, maybe you told me this or it was in a book, is that when you're part of always building your network could be as simple as when you're sitting down like I was last night watching the hockey game, Colorado and Tampa. You can just go into your Facebook and add, you know, 10 new friends.

And if they accept, don't just let them accept. Just send 'em a quick message and don't have it be too boilerplate. Just say, “Hey, nice connecting with you, Ashley. If you ever have any questions about reverse mortgages, I do these exclusively and have been for 17 years, happy to be a resource. Talk soon.”

Something like that. So definitely you'd be surprised how many people actually send back a reply with, “Hey, thanks. You know, I've heard about those things. That sounds really good.”

And next thing you know, they're asking me, “Oh, I work for this real estate company. We have a speaker come in monthly. That'd be great for you to come in and talk to us about how to buy a house with a reverse mortgage.”

So it's funny how things work. Definitely just a quick message. And you're sitting down anyway, so you have your phone and you hear most people do. I try to. I don't have it in my hand every night because of some nights I don't want it in my hand.

You’re always building. If you just keep building your friends and Instagram and send out things that are interesting. You know, you're doing all my social media for me and you're deploying everything, but I'm trying to do little fillers in between too, by building the groups and sending out pictures of my cat or a sunrise or just something that I think's interesting.

You know, I try and think of the person that's gonna get that. Would I open that and say, “Hey, that's beautiful!” or something like that?

Ashley Mason: Yep, exactly. Cuz that's one of the most important things about marketing is that you can sell yourself without actually talking about what you sell. It's just being able to build awareness in front of people and show them who you are and your personality, because that's what builds that relationship, which is at the core of your business, really building relationships and having that trust.

David Tourtillott: Yeah, and I've seen a few of your posts where as you go, as I'm reading through 'em, and there's lots of great information in there, it's like, “Wow, I'm getting all this free information!”

You know? So to your point, and you want to do that, right? So I know that's not a tactic of yours, I just know that's how you are. “Hey, I want to help you. I mean, whether you ever call me or not, hey, here's some tips.”

But if you keep giving in, you just can't lose. I don't care how much you might give. Some people think, “Oh, I give too much. I devote too much time. I never can say no.”

I just feel like, you know, of course we all have to be smart with our time, right? We all have to do that. But helping someone go with your gut, throw out some information that you think might be valuable to people, and that in and of itself is gonna help you and your career.

There's just no way it can't, but if you're always just sending out posts about me, me, me, me, me, me, me, me. I'm here. I'm there. I'm going here. Me, me, me. Of course we all do that cuz people want to know that side of you too. They want to know you personally a little bit. But, I'm always trying to think of ways to, if I'm on the other side getting it. Is it interesting? So I am just a resource and I really just go into it as a resource, not a salesperson. “Hey, use me if you ever have a reverse mortgage.”

I just want to be that person that, “Hey, the information I'm getting from this individual, it's been valuable. And now my aunt's looking into a reverse.”

I was at a cookout and I say, “I know just the person!”

Not to beat a dead horse, but I think you and I are on the same page in that regard.

Ashley Mason: Absolutely. And while we've been on the topic of referrals, I'm curious to hear what your favorite local businesses are, if you wanna do a shout out. It doesn't have to be any of your referral partners, but of course it can be. But it can even be something like your favorite local ice cream shop or just the stores that you like to frequent and that are kind of like that mom and pop type of shop.

David Tourtillott: Yeah, I'm a health nut, you know, kind of a health nut. So everything's probably gonna wrap around food here. I mean, I'm gonna give a shout out to you and I know this is because we've been working together for a year, and I just think you do a great job, and I think you're fair.

I think your pricing is fair cuz I've seen others that, you know, maybe do these flashy, amazing looking videos, but I don't think you have to do that. So quick shout out to you and that's from the heart. That's not because you're having me on here interviewing.

Ashley Mason: Thank you Dave. I appreciate that.

David Tourtillott: But it's getting back to where I like to go. Well, I'm kind of boring, so I mean, if I get an ice cream, I like to go to Farfar's in Duxbury, one of my favorites. I love Thai foods, so my all time favorite right now at the moment is Anchan Restaurant in Braintree. Where do I get my health stuff, my food? Well, I get most of it at Whole Foods, but I like the little mom and pop shop in Hanover, Good Health. It's kind of a smaller health store. You've probably been there, I'm guessing if you have or haven't. On the top of my head, that's really all it stands out to me cuz I'm kind of a boring guy in that regard. So yeah, really no other shout outs.

I mean, you know, I have a lot of referral partners, but they're more service related, you know? McNamara Financial. They've been one of my financial planning partners for a long time. They've been very good to me. I love how they deal with their customers. They're in Marshfield. They're the financial planning firm that invite me on. They've had a radio show now for 32 years on WATD, every single Saturday.

And I like them because when they're on there for two hours, they're really giving all kinds of free information, right? They're not trying to sell themselves, but like you and I were just talking about in doing that, they've built an enormous practice. You know, they have a lot of clients. I refer clients to them, they refer clients to me. They're just an ideal referral partner. They've always been great. So that's one of them.

You know, I'll give a shout out to one of my attorneys, Paula Schlosser. She's an elder law attorney and a real estate attorney. So she does two things: real estate and elder law.

It works well for me. And I met Paula maybe eight or nine years ago. She has her own law office in West Bridgewater on Route 106. What I like about Paula is she's extremely efficient. I never have to worry about my transactions funding or not. And the fact that she does both things, she does my real estate reverse mortgage closings and she can assist with estate planning, you know, directives and documents for my clients. And the biggest thing is just I trust her. I don't have to worry about a phone call, "Hey, you sent me to this person. They were horrible. They never called me back."

So those are two that stand out in my head from my referral partners. There's many others, but I don't wanna make the whole interview about that

Ashley Mason: Awesome. Well, Dave, this has been such a great episode and I really enjoyed having you on the show. And for our listeners who would like to connect with you further, please feel free to share where they can find you.

David Tourtillott: You can find me on Facebook. My website is homesteadreversemortgages.com. That's plural, homesteadreversemortgages.com. I'm on Instagram, LinkedIn, Facebook. The old fashioned way is phone, the best telephone number is (617) 797-3277. And my email address is david@myhomesteadmortgage.com. But if you just go to homesteadreversemortgages.com, everything's there as well.

Ashley Mason: Perfect. And I will link to those in the show notes so that way in case anyone missed them, they can click through and connect with you from there. But Dave, thank you so much again for coming on the show.

David Tourtillott: Thanks Ashley. Thanks for having me. Have a great summer.

Ashley Mason: Thank you for tuning into this episode of Right here in Mass. We hope you enjoyed listening to it as much as we enjoyed recording it. Be sure to subscribe, leave a review, follow us on social media and share our podcast with your network. See you next week.