

## Unlocking a Record Breaking \$11.81 Trillion in Senior Home Equity Wealth by Connecting Homeowners Directly to Investors

A Home Wealth Solution Offering Seniors Secure Retirement Living Through Direct Home Equity Investment Opportunities -Eliminating Debt for Appreciation & Yield

LOS ANGELES, CALIFORNIA, UNITED STATES OF AMERICA, February 8, 2023 /EINPresswire.com/ -- Vesta Equity, an innovator at the intersection of financial services, real estate, and blockchain enables senior homeowners to tap into the equity in their property debt-free. Unlike other types of institutional home financing like reverse mortgages, HELOCs, and



Accessing home equity without the burden of debt by working directly with vetted investors through the Vesta Equity marketplace

home equity loans Vesta Equity's solution has minimal fees, no loans with compounding interest, and provides access in a simple point-and-click environment.

As people approach retirement, they find themselves seeking ways to supplement their fixed

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The inequities of home financing are very clear! With no alternatives consumers are forced into options that harm them financially & investors are locked out - lining the pockets of intermediaries." *Imran Rahaman*  income and make the most of their assets. One of the most important assets for the vast majority of seniors is their home. In fact, according to a 2019 report by the National Association of Home Builders, the average American homeowner had approximately 64.9% of their total wealth tied up in their home. For those who have lived in their homes for many years and have paid down their mortgage, their home can be a significant source of wealth, known as senior home equity. Unfortunately, these senior homeowners are faced with the terrible choice of going back into debt after many decades of working hard to pay off their mortgages. That's inequitable and simply

bad economics for people in their retirement years.

Likewise, investors are essentially disconnected from this opportunity. They can't directly seek out and buy individual home equity investments that exist in this \$11.8 trillion opportunity. Ironically, the very financial institutions serving this market are the barriers stopping investors from direct access. However, Vesta Equity's <u>marketplace</u> provides investors transparent and seamless access to the vast pool of wealth generating opportunities in residential real estate. We

cut out the intermediaries and provide tokenized home equity investments with appreciation and yield. This enables homeowners and investors to structure equitable mutually beneficial agreements that provide competitive ROI on a highly sought after and stable asset class.

"We liberate capital to create wealth generating opportunities for all," said Michael Carpentier, CEO and Co-Founder of Vesta Equity. "Why should a senior homeowner have to go back into debt just to live and why should investors not have direct access to this proven asset class – a hallmark of true capitalism is the free flow of money."

"Imagine accessing the equity in your home with zero debt in your retirement years while still retaining full residential rights," said Imran Rahaman, COO and Co-Founder of Vesta Equity. "The inequities of current home financing offerings are very clear and interest rates are going up, but with no alternatives consumers are forced into options that harm them financially and investors are locked out - this simply lines the pockets of intermediaries."

For more information on Vesta Equity and their home equity marketplace, please visit: <u>https://www.vestaequity.net</u>. To learn more as a property owner and <u>access the equity in your</u> <u>home</u> click the link. To learn more as a property investor and how to <u>build a portfolio of real</u> <u>estate assets</u> click the link. Follow us on twitter @vestaequityvpm.

## About Vesta Equity

Vesta Equity is building the future of home equity financing. Homeowners and property investors traditionally tethered to age-old institutionalized financial practices will be free to manage their assets and investments to serve them best. Through tokenization and Vesta Equity's Property Marketplace, homeowners and investors will be able to deal directly with each other without using intermediaries that carry burdensome costs, one-sided terms, and risks. Vesta Equity's proprietary approach of coupling tokenization with smart contracts will enable homeowners to sell a portion of their home to investors while retaining their residency. For the homeowner, it means no more debt, compounding interest, and monthly payments. Investors will now have the freedom and ease of access to build and manage a portfolio of property types across geographies and partake in property appreciation with 100% asset transparency. Vesta Equity is enabling an open market integrated with blockchain's immutability to create a more inclusive and dynamic model for the multi-trillion-dollar global home equity market.

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