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# Client Bulletin



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## Decision as to when Reverse Mortgage Becomes Due

A number of senior citizens in Ohio and other states have been obtaining so-called reverse mortgages in which they borrow against the equity in their residence, either receiving a lump sum advance or monthly advances of the principal amount of the reverse mortgage so that they can use the advances (the upfront advance or the monthly advances) for living expenses. Advertisements indicate that the mortgage balance becomes due at death so that the senior citizen gets the money during his/her/their life/lives, leaving the mortgage balance to be paid out of his/her estate.

However, as a recent Ohio case illustrates, the standard reverse mortgage has payment triggers in addition to death. A reverse mortgage becomes due and payable if the residence is sold, and most reverse mortgages also become due and payable if the borrower no longer lives in the house as his/her/their principal residence (thus, a move into assisted living or a nursing home can trigger the obligation to pay off the reverse mortgage).

## Google's New Tool to Plan for Management of Google Digital Information after Death

Google's new feature, Inactive Account Manager, helps Google users inform Google what they want done with their digital assets when they die or can no longer use their Google account. Many people do not want to leave social media information as part of a will so that it does not become public information. It is also difficult to keep social media passwords current as they are often changed. Google's stated goal in creating Inactive Account Manager is not only to protect the security and privacy of its users, but to also make life easier on the user's loved ones. The user can either set up the account manager to outright delete their account, or name up to 10 "trusted contacts" who may access their account after a period of inactivity specified by the user.

Google uses several signals to determine whether or not a user is still using their Google Account, including sign-ins to the account, web history, usage of Gmail, and Android check-ins. The user sets an amount of time they want Google to wait before taking action. If Google has not heard from the user one month before the user's specified deadline, it will send them an alert by either email or text message. The "trusted contacts" are not informed that the account is set up; they are only notified once the account has been inactive for the specified amount of time. If at the end of that month Google has not heard from the user, their "trusted contacts" are notified that they may access the user's data.

This access includes all data associated with the account, including blog posts, YouTube videos, etc. The tool only allows this planning as far as Google accounts are concerned, not Facebook, Twitter, or other sources of social media not associated with the Google account. To set up Inactive Account Manager for your Google account, go to the "Settings" page and find the option under "Account Management."

*Continued . . .*

## Congratulations

- ◆ To Artina Promotional Products for being selected as Columbus CEO magazine's Best of Business 2013 in the category of Promotional Products Company.
- ◆ To Bob Webb Group, Inc. for being selected as Columbus CEO magazine's Best of Business 2013 in the category of Home Builder (Custom).
- ◆ To Alpha Group of Delaware for being given the Quality of Life Award at the Delaware Area Chamber of Commerce annual meeting and dinner. Alpha Group was recognized for providing gainful employment and adult day support services to individuals with developmental disabilities in Delaware and surrounding counties since 1970.
- ◆ To Del-Co Water Company, Inc. for being given the Delaware Area Chamber of Commerce's Innovation in Business Award. The primary innovation cited was 100% outdoor automatic meter reading which provides the ability to read all of Del-Co's 44,000 meters monthly through drive-by antennae on the water meter.
- ◆ To Donna Meyer, the Council for Older Adults Community Relations Coordinator, who is also active in many interests outside of her position with the Council for Older Adults, for being given the Delaware Area Chamber of Commerce Citizen of the Year Award.

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## Notice

This bulletin provides general information and is not legal advice. Please contact us if you need legal advice.

If you have friends or associates who you think would enjoy receiving a copy of this Client Bulletin, please feel free to forward it on. Thank you.