

# 2313 Via Puerta #Q

Laguna Woods, CA 92637 · MLS #OC26070594

# \$639,900

\$634 / sq ft

2

BEDROOMS

2

BATHROOMS

1,009

SQ FT

Condo

ONE STORY

End Unit

NO ONE ABOVE

Living & kitchen

Primary suite

Bath / walk-in shower

Patio & greenbelt

### COMPLETELY REMODELED · DESIGNED FOR AGING IN PLACE

A single-level condo in Laguna Woods Village — **end unit, no one above**, in a quiet greenbelt setting. The floor plan was opened up, ceilings raised to one level, and both bathrooms rebuilt with **walk-in showers and no steps**. Brand-new HVAC, electrical throughout, and energy-efficient appliances mean nothing to update on day one.

### SENIOR-FRIENDLY FEATURES

- ✓ **One-level living.** No stairs anywhere in the home.
- ✓ **Walk-in showers, grab bars** in both bathrooms.
- ✓ **End unit, no one above** — quiet greenbelt patio with morning sun.
- ✓ **Brand-new HVAC + electrical** throughout.
- ✓ Quartz counters, stainless appliances, skylight over the island.
- ✓ Wide-plank engineered wood floors, dual-pane vinyl windows.

**HOA \$910 / mo includes:** clubhouse, fitness center, pickleball & tennis, pool & spa, sauna, billiards, game room, and 24-hour gated security with attendant. Gate 5 or 6.

### A SENIOR-BUYER OPTION

Buy this home without a monthly mortgage payment.

If you're **62 or older**, HECM for Purchase (H4P) lets you buy this home with **roughly half down** and **no required monthly mortgage payment** for as long as you live there. Your remaining cash stays liquid for travel, healthcare, and family — instead of going into the walls.

### WHAT YOU'D BRING ON \$639,900

Age 62-67	~65% down	~\$416,000
Age 70-74	~58% down	~\$371,000
Age 75-80	~52% down	~\$333,000
Age 80+	~48% down	~\$307,000

**At age 70**, this home costs you about **\$371K out of pocket** instead of \$640K — and *your \$269K stays invested*. Same home. Zero monthly payment.

*Illustrative figures at current expected rate. Actual down payment varies with the rate environment and is confirmed per scenario. H4P is FHA-insured, requires HUD counseling, and carries a non-recourse guarantee — the borrower never owes more than the home is worth.*

### LISTED BY

**Mike Lovullo**

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Directions: Gate 5 or 6 · close to Via Mariposa W & Via Puerta. Tours by appointment.

### FINANCING WITHOUT A MONTHLY PAYMENT

**Jason Lyon**

Lyon House Reverse · NMLS #364748

(949) 241-3900

jason@lyonlending.com

Free, no-pressure H4P scenario for this home — about 20 minutes.