PARTNER SPOTLIGHT

Meet Ramon Benavides



Mortgage Loan Originator
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More Than 40 Years of Experience. One Goal: Finding the Right Solution.

Ramon M. Benavides brings more than 40 years of experience spanning military service, emergency services, business ownership, lending, consulting and real estate finance. At Riverside Mortgage Solutions, he works with homebuyers, homeowners, veterans, investors and real estate professionals throughout Florida.

His expertise includes Conventional, FHA, VA, USDA, Jumbo, Reverse Mortgage, manufactured-home, investment-property, DSCR, bank-statement, self-employed and other Non-QM financing. He especially enjoys complex transactions that require research, coordination and creative problem-solving.

A Passion for Education

Ramon developed the Benavides Mortgage Education Series™ (BMES) to help consumers better understand mortgage programs, rates and APR, closing costs, title, credit, escrow, refinancing and other aspects of the financing process.

"My goal is not simply to originate a mortgage. It is to help borrowers understand their financing, recognize potential issues early, evaluate their available options, and make informed decisions."

What Inspired Him to Enter Reverse Mortgages?

Ramon's decision to enter the reverse mortgage industry was personal. He watched a friend's elderly parents search for a solution that would allow their son to remain in a home specifically built for his needs. After months of searching, a HECM became the only viable option.

"That is when I made the decision to join the industry."

That experience continues to shape Ramon's approach to reverse lending: understand the borrower, explore the options and find a path forward.

Reverse Mortgage Win: Finding a Solution

A recent HECM file hit a potential roadblock when title revealed a second lien placed on the property in January 2026.

SecureEquity® provided another path, with no lien seasoning requirement, allowing Ramon and the team to redisclose the loan before submission. (subject to program guidelines)

The file also appeared to require a LESA due to perceived insurance lapses. After further investigation, Ramon was able to document and explain the insurance timeline, resolving the issue.

The result? The loan signed without a LESA.

It's a great example of what Ramon values about working with Mutual of Omaha Reverse Wholesale:

"Instead of a roadblock, the team works with me to find resolutions and not excuses."

And when the going gets tough:

"I know this team can handle the stress and walk with me on behalf of my clients."

Your Turn!

We Want to Spotlight YOU! Every partner has a story—and we want to share yours!

Want to be featured in an upcoming Partner Spotlight? Tell us about your business, your experience, what inspires you or a reverse mortgage success story you're proud of.

Submit Your Story

You may be featured in an upcoming Mutual of Omaha Reverse Wholesale newsletter and on our social channels!

Mutual of Omaha REVERSE WHOLESALE

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