

Exclusive Proprietary Reverse Mortgage





Introducing a powerful new retirement financing tool that allows you to maximize home equity:



The Proprietary HomeSafe® Reverse Mortgage

If you're age 62 or older, you can potentially finance loan amounts up to \$4 million and access even more of your home equity.

Compared to a Home Equity Conversion Mortgage (HECM), HomeSafe offers these great advantages:

- Loan amounts up to \$4 million, significantly higher than a HECM allows
- No mortgage insurance premium
- Condominiums appraised at \$500,000 or more do not require FHA approval



HomeSafe loan proceeds are tax-free* with competitive interest rates that are lower than you might expect.

You can use your proceeds as you choose to fund a more comfortable and secure retirement.

- Pay off existing mortgage debt
- Have no monthly mortgage payments**
- Improve your cash flow*
- Have more home purchasing power
- Pay for home improvements
- Cover medical or in-home care expenses
- Refinance an existing reverse mortgage to access a larger pool of funds

*Not tax advice. Consult a tax professional.

**Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees.

Eliminate Mortgage Debt and Free Up Funds

**Use HomeSafe to eliminate mortgage debt and
free up funds to pay for virtually anything!**

The situation:

Dr. Williams, age 74, has a home valued at \$2.3 million, with a mortgage balance of \$425,000. He wants to pay off this mortgage, to reduce his monthly expenses and free up that money for other things. He's ready to retire from his job, and does not want to take money out of his investment accounts.

The solution:

Recognizing that his home equity is an untapped retirement asset, Dr. Williams chooses a HomeSafe reverse mortgage instead of withdrawing invested funds that are generating income. He uses HomeSafe to refinance his existing mortgage, eliminating monthly mortgage payments.** He also takes a lump sum of \$697,928 to use for any purpose. His retirement accounts stay intact, and continue to benefit from compound interest. In 26 years (at the age of 100), if Dr. Williams is still living in the home, his remaining equity is estimated to be \$478,106 (assuming an average home appreciation of 4%).



HomeSafe vs. a Fixed Rate HECM: a Snapshot

Example of a home valued at \$2.3 million	HomeSafe	Fixed-Rate HECM
Total reverse mortgage funds available	\$1,129,300	\$430,924
Existing mortgage to pay off	\$425,000	\$425,000
Financed closing costs	\$6,400	\$26,000
Out of pocket funds required at closing	\$0	\$20,971
Reverse mortgage funds available at closing	\$697,928	\$0

Illustration is for educational purposes only and assumes a borrower age 74 who resides in California, a HomeSafe fixed interest rate of 6.375%, an estimated max APR (Annual Percentage Rate) of 6.76%, ***, a HECM fixed interest rate of 4.31%, an estimated max APR of 8.186%, and an annual growth rate of 4% on the value of the home. Rate quote generated on 4/13/21. Rates and assumptions are subject to change. ***Borrowers requiring lifetime set-asides as a result of Financial Assessment Guidelines will incur a rate increase subject to market conditions.

▲ Chart above illustrates Dr. William's scenario

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Maximize Your Home Equity





If your goal is to supplement retirement income, a HomeSafe reverse mortgage could provide the key to unlock the equity value in your home.

This is ideal for homes appraised higher than the HECM loan limit. Homeowners age 62 and older can potentially access hundreds of thousands of dollars more of their equity than the FHA HECM loan currently offers.

Get the most out of your equity

Contact us today and we'll provide a no-obligation estimate to help determine if HomeSafe is the right answer for you. Maximize your equity - maximize your financial peace of mind.



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