

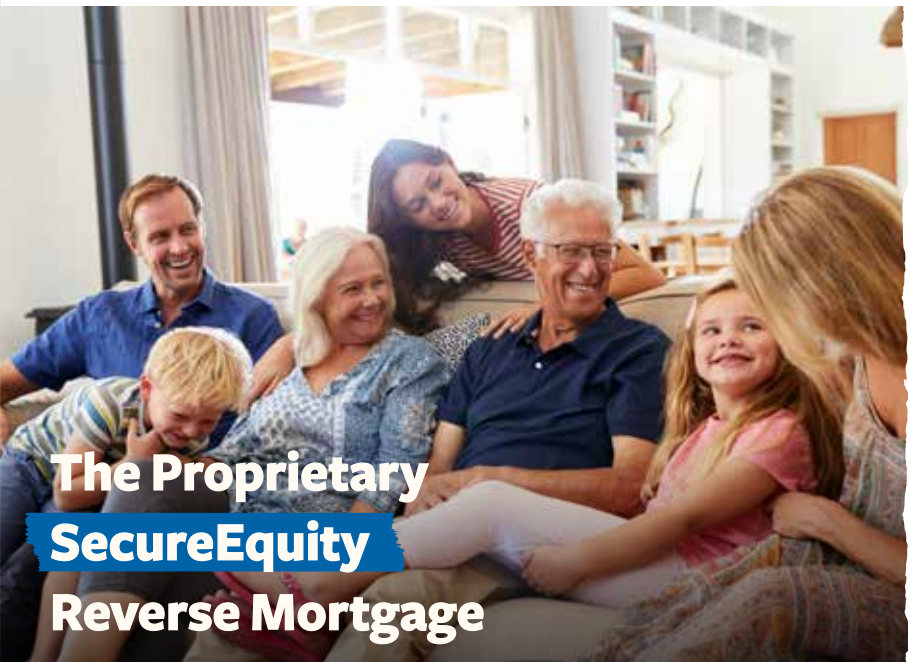


EXCLUSIVE PROPRIETARY REVERSE MORTGAGE



SecureEquity

Powered by Mutual of Omaha Mortgage



The Proprietary SecureEquity Reverse Mortgage

This is a powerful new retirement financing tool designed to help you maximize home equity.

If you're 55* or older, you may be eligible to finance loan amounts up to \$4 million and access more of your home equity compared to a traditional Home Equity Conversion Mortgage (HECM).

SecureEquity offers these key advantages:

- Loan amounts up to \$4 million—far exceeding HECM limits
- No mortgage insurance premium
- Condominiums never require FHA approval

*Due to state restrictions, some states have a higher minimum age than 55. Minimum age for MA and WA is 60. Minimum age for NC, TX and UT is 62.

TAX-FREE* LOAN PROCEEDS & FINANCIAL FLEXIBILITY

SecureEquity provides financial security with competitive interest rates and flexibility to use your funds however you choose:

- ☒ Eliminate monthly mortgage payments**
- ☒ Increase your home purchasing power
- ☒ Fund home improvements or renovations
- ☒ Cover medical or in-home care expenses
- ☒ Refinance an existing reverse mortgage to access additional funds

*Not tax advice. Consult a tax professional.

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





SecureEquity in Action

Use SecureEquity to unlock funds
for virtually any purpose!

The situation:

Dr. Williams, age 74, owns a home valued at \$2.3 million, with a mortgage balance of \$425,000. He wants to eliminate his monthly mortgage payment to free up funds for other expenses. He is about to retire from his job and is excited about what his future holds. Rather than withdrawing from his investment accounts, he chooses SecureEquity.

A Reverse Mortgage is a debt.



The solution:

Understanding that his home equity is a valuable but untapped retirement asset, Dr. Williams chooses a SecureEquity reverse mortgage instead of drawing from his investment portfolio, allowing his retirement savings to continue growing.

The SecureEquity loan pays off his existing mortgage of \$425,000, eliminating his mortgage payments.** Dr. Williams receives an additional lump sum of \$499,089 to use however he chooses. His retirement accounts remain intact, continuing to benefit from compound interest.

In 26 years (at age 100), if Dr. Williams is still living in his home, his estimated remaining equity is \$478,106—assuming an average home appreciation of 4%.

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SecureEquity vs. a Fixed-Rate HECM

Example of a home valued at \$2.3 million	SecureEquity	Fixed-Rate HECM
Total reverse mortgage funds available	\$945,300	\$381,741
Existing mortgage to pay off	\$425,000	\$425,000
Financed closing costs	\$21,210	\$34,038
Out of pocket funds required at closing	\$0	\$77,296
Reverse mortgage funds available at closing	\$499,089	\$0

Example shown is for illustrative purposes only. Actual down payment amounts may vary based on interest rate, borrower age and other factors. This range assumes closing costs will be financed into the loan. Closing costs include an origination fee as well as other closing costs such as title insurance, appraisal fee, credit report fee and recording costs. Please check with your Reverse Mortgage Specialist for actual figures.

The chart above illustrates Dr. Williams' scenario.

If you want to enhance your retirement income, a SecureEquity reverse mortgage could help you unlock the full potential of your home's equity.

This is an ideal solution for homeowners with properties valued above FHA HECM loan limits. Eligible homeowners aged 55* and older can access significantly more equity—potentially hundreds of thousands to millions of dollars more—than a traditional reverse mortgage allows.

Maximize Your Equity—Maximize Your Financial Peace of Mind

Contact us today for a no-obligation estimate and discover how SecureEquity can support your retirement goals.

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GET THE MOST OUT OF YOUR HOME EQUITY

Maximize your financial
peace of mind.

Contact us today to learn
more about how SecureEquity
can work for you!



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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. The SecureEquity reverse mortgage is a proprietary product of Mutual of Omaha Mortgage, Inc. and is not FHA insured. Due to state restrictions, some states have a higher minimum age than 55. Minimum age for MA and WA is 60. Minimum age for NC, TX and UT is 62. Mutual of Omaha Mortgage, Inc. dba Mutual of Omaha Reverse Mortgage, NMLS ID 1025894. 3131 Camino Del Rio N 1100, San Diego, CA 92108. Licensed by the Department of Financial Protection & Innovation under the California Residential Mortgage Lending Act, License 4131356. Subject to Credit Approval. Rates subject to change without notice. Phone #: (866) 200-3210. These materials are not from HUD or FHA and the document was not approved by HUD, FHA or any Government Agency. For licensing information go to: www.nmlsconsumeraccess.org