

HomeSafe®



The jumbo proprietary financing tool to help your clients retire as well as they've lived



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

the HomeSafe reverse mortgage.

Similar to a jumbo loan, clients age 62 or older can now access significantly more home equity than the HECM loan limits allow. That could help them fund a more comfortable and secure retirement while keeping productive assets invested under your management.

HomeSafe loan proceeds are tax-free,* with a competitive fixed interest rate that's lower than you might expect.

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

- Loan limits of up to \$4 million —significantly higher than a HECM allows
- No mortgage insurance premium
- Borrowers now have the Flex¹ option to receive part of their proceeds as monthly term payments (over a 12-60 month period), OR as a lump sum
- Condominiums appraised at \$500,000 or more do not require FHA approval

More information on reverse »

Clients can use proceeds as they choose:

Fund a more comfortable and secure retirement.

For example:

- Pay off existing mortgage debt, have no monthly mortgage payments** and improve cash flow
- Preserve invested assets
- 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.

** The borrower must meet all loan obligations, including living in the property as the principal residence and paying property charges, including property taxes, fees, hazard insurance. The borrower must maintain the home. If the homeowner does not meet these loan obligations, then the loan will need to be repaid.

“Mass Affluent” Now Tapping into Reverse Mortgages

“If you draw from a reverse mortgage credit line and allow a volatile portfolio to recover, there’s a far better chance there will be money flowing through a 30-year retirement.”

BARRY SACKS

California tax attorney

Huffingtonpost.com, Buck Wargo,
Sr. Editor, NowItCounts.com
07/07/2015

To learn more about the HomeSafe jumbo reverse mortgage and how it may help your clients’ long-term retirement strategy, please contact me:



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The HomeSafe reverse mortgage is a proprietary product of Finance of America Reverse LLC, and is not affiliated with the Home Equity Conversion Mortgage (HECM) program.

HomeSafe® is currently available in AZ, CA, CO, CT, DC, FL, GA, HI, ID, IL, LA, NJ, NV, OR, PA, RI, SC, TX, VA, and WA.

¹ The HomeSafe Flex option is available in limited states. Call for details.

The company is not affiliated with or acting on behalf of or at the direction of HUD/FHA or any other government agency.

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