

Affluent Homeowners, 62 and Older, are Using A  
**HOMESAFE JUMBO PROPRIETARY  
FINANCING TOOL**  
To Retire Well



## What is a HomeSafe Proprietary Jumbo Loan?

HomeSafe is a proprietary loan product of Finance of America Reverse made available to those homeowners, 60 years and older, who want to convert part of their home's equity into loan proceeds in amounts greater than allowed under the popular FHA Home Equity Conversion Mortgage. Where HECM loans are limited to \$822,375 home value, HomeSafe loans can reach up to \$4 million. Find out more about why these proprietary reverse mortgages are becoming a popular option as one of the most important financial planning tools in a senior's arsenal.

### HomeSafe Mortgage Highlights

- May be easier to qualify for than a traditional loan
- Retain ownership in home plus non-recourse to borrowers or heirs
- Zero origination fees and certain closing costs on Standard and Flex product available. (Excludes state fees and owners title.)
- No monthly mortgage insurance premiums

\* The balance of the loan grows over time and FAR charges interest on the balance. Borrowers must occupy home as their primary residence and pay for ongoing maintenance; otherwise the loan becomes due and payable. The loan also becomes due and payable (and the property may be subject to a tax lien, other encumbrance, or foreclosure) when the last borrower, or eligible non-borrowing surviving spouse, dies, sells the home or permanently moves out,



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**Exclusive proprietary reverse mortgage lets you use your proceeds as you choose to fund a more comfortable and secure retirement... for example:**

- **Eliminate monthly mortgage payments**

Payoff your first mortgage and no longer pay a monthly mortgage payment, increasing your cashflow that for whatever suits you best.

- **Cover medical or in-home care expenses or renovate your home for aging in place**

The proceeds from your HomeSafe jumbo reverse can be used for whatever you'd like... cover anticipated medical expenses, offset long-term care insurance or home remodeling.

- **Refinance existing mortgage to access larger pool of funds**

Looking to augment existing invested funds? A HomeSafe mortgage lets you take funds from an otherwise limited growth asset and invest as you and your financial advisor deem appropriate.

- **Pay for grandchildren's education**

Instead of waiting to leave funds to heirs, accelerate your giving by providing your heirs with the education and life they deserve

- **NOTE: HomeSafe Original Proprietary is a full draw loan**

Original is a full-draw, fixed rate loan. Borrowers must take a full draw of the available proceeds. Select option provides for adjustable rate loan with line of credit.

**AND, Condominiums appraised at \$548,250 or more do not require FHA approval!**

**Call me today for more information!**