

Welcome to **HomeSafe**[®]



The jumbo home financing tool for people who want to retire as well as they've lived.



HomeSafe was designed specifically for owners of high-value homes.

If you're 62 or older, now you can access even more of your home's equity and put it to work wherever you want—giving you more control over your assets, investments and cash flow.

HomeSafe loan proceeds are tax-free,* with a competitive fixed interest rate that's lower than you might expect. You can use your proceeds as you choose to fund a more comfortable and secure retirement.

The HomeSafe reverse mortgage offers these great advantages »

- Loan amounts 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 »

Use your proceeds as you choose: **Fund a more comfortable and secure retirement.**

For example:

- Pay off existing mortgage debt, have no monthly mortgage payments** and improve your cash flow
- Buy a house or condo in an upscale area or active lifestyle community
- 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.

** 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.

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.

Ideal for homes appraised higher than the HECM loan limit allows, homeowners age 62 and older can potentially access hundreds of thousands of dollars more of their equity than the FHA HECM loan currently offers.

To learn more about the HomeSafe jumbo reverse mortgage and how it may help you secure long-term financial independence, please contact me:

This material is not from HUD or FHA and has not been approved by HUD or any government agency.

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.



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