



# IMPROVE RETIREMENT WITH NO MONTHLY MORTGAGE PAYMENTS\*

If you are a 55+\*\* homeowner, a reverse mortgage may be able to free up your monthly cash flow. Get access to your home equity and stay in the house you love\* or use those funds to purchase a new one.



- ✓ Use proceeds to pay off existing forward mortgage
- ✓ Make home renovations, pay off other debt†, fund in-home care, or travel the world
- ✓ Get tax-free\*\* proceeds with **no monthly mortgage payments required\***
- ✓ Rest easy knowing **your heirs are never personally responsible for the loan**
- ✓ Provide a living inheritance and help pay for children's homes or grandkid's college tuition

If you've been turned down for a reverse mortgage in the past, you may be eligible now.

## Let's talk about your future

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\*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.

\*\*For certain HomeSafe® products only, excluding Massachusetts, New York, and Washington, where the minimum age is 60, and North Carolina, Texas, and Utah, where the minimum age is 62. 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. Not all HomeSafe® products are available in every state. Contact us for a complete list of availability.

†If you are thinking about debt consolidation, you might want to first consult a non-profit credit counselor. Please contact us for a complete list of availability.

\*\* Not tax advice. Consult a tax professional.

This is not a commitment to lend. Prices, guidelines and minimum requirements are subject to change without notice. Some products may not be available in all states. Subject to review of credit and/or collateral; not all applicants will qualify for financing. It is important to make an informed decision when selecting and using a loan product; make sure to compare loan types when making a financing decision. These materials are not from HUD or FHA and were not approved by HUD or a government agency.

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