

MEET EQUITYAVAIL®

A reduced monthly mortgage payment that disappears...



EquityAvail is a new hybrid loan that lowers monthly mortgage payments & eliminates them after 10 years* to improve cash flow and ease the transition into retirement.

About...

- To qualify you must be 55 years of age or older and a homeowner. You must occupy your property as a primary residence with an existing forward mortgage and not qualify for a reverse mortgage (we can help you determine this)
- EquityAvail requires partial interest payments for the first 10 years, but after that**, there are no monthly mortgage payments required for the remaining life of the loan. The borrower is responsible for all property tax and insurance obligations
- Free up cash flow without downsizing or committing to a traditional 30-year mortgage (with a much higher payment)

QUESTIONS? PLEASE CONTACT US :



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INTEREST RATES AND LOAN PROGRAMS QUOTED ARE SUBJECT TO CHANGE WITHOUT NOTICE OR UNTIL LOCKED AND
APPROVED BY LENDER.



*About this Loan Product. The borrower is required to make non-amortizing payments for the first ten years of the loan term. These payments will not cover the full amount of interest accruing & interest will be added to the principal balance of the loan. When the payment period ends, interest and fees continue to be added to the loan balance over time. Borrower is required to pay taxes & insurance. This loan will reduce the borrower's equity in the home which may make it more difficult to refinance the loan or to obtain cash upon a sale of the home. By refinancing an existing loan, the borrower's total finance charges may be higher over the life of the loan. Primary occupancy only. Not available in all states. Additional terms & conditions apply. Subject to review of credit and/or collateral; not all applicants will qualify for financing.

**The borrower must meet all loan obligations, including living in the property as the principal residence & paying property charges, including property taxes, fees, & hazard insurance. The borrower must maintain the home. Otherwise, the loan must be repaid when the last borrower passes away or sells the home.