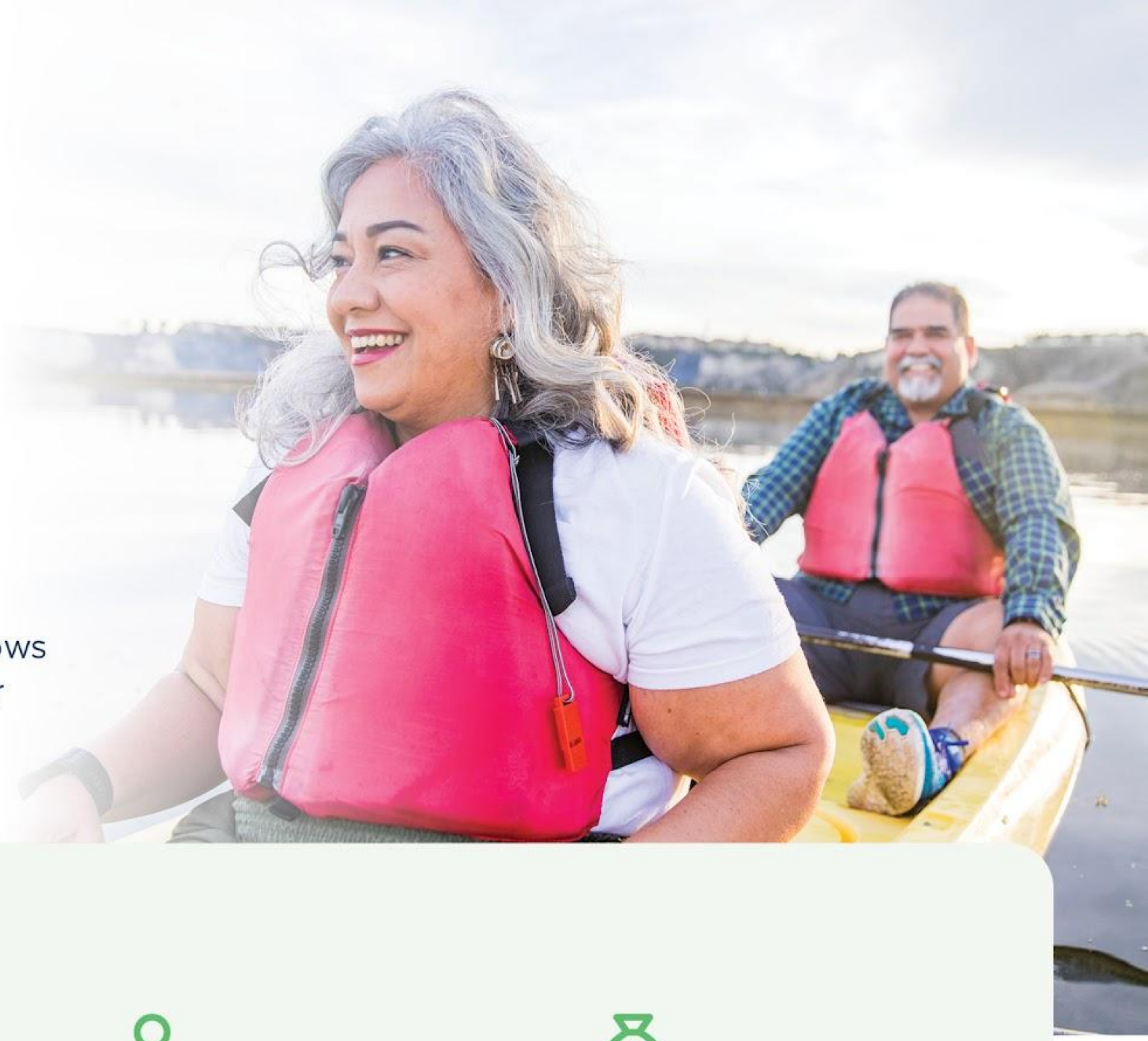

Find Your Financial Flexibility Without a New Payment

HomeSafe Second is a fixed-rate second mortgage that allows you to tap a portion of home equity with no change to your first-lien mortgage and no additional monthly mortgage payment required.†

How HomeSafe Second works

You're a homeowner with a traditional mortgage in good standing who wants to access a portion of your home equity

You'll contact your loan officer to discuss how a second mortgage could help and how much you could be eligible for

You'll apply, including meeting with an independent third-party counselor and having your home appraised.

You'll receive your funds and have room to breathe, with no new monthly mortgage payment required.†

You could use the funds to:

- Pay higher interest credit card debt
- Buy a second home
- Cover rising costs at the pump and the grocery store
- Fund long-term care, medical expenses, or emergencies
- Pay for home improvements

Borrower requirements:

- Must be 55+ except in Texas, where the minimum age is 62, and Washington, where the minimum age is 60
- Must be current on your first mortgage
- Property must be your primary residence
- Minimum FICO score of 640 (with financial assessment)
- Must maintain the property and be up-to-date on property taxes, insurance, and any HOA fees

The HomeSafe reverse mortgage is a proprietary product of Finance of America Reverse LLC and is not related to the Home Equity Conversion Mortgage (HECM) program. HomeSafe products are only available in certain states. Please contact us for a complete list of availability.

Let's talk for a second.

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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. Terms and conditions on the first lien loan apply. Must meet combined loan value requirements based on a satisfactory appraisal.

To learn more, please visit the CFPB's "Reverse Mortgage: A Discussion Guide" https://files.consumerfinance.gov/f/documents/cfpb_reverse-mortgage-discussion-guide.pdf

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