

Retire More Freely

With flexible financing solutions
designed to meet your needs

Presented By:





Discovery

Have You
Looked into
a Reverse
Mortgage
Before?



Yes



No



If yes,
what happened?

**What Have You
Learned About a
Reverse Mortgage
up to this Point?**

**My goal is to
answer all your
questions.**

**What questions do
you want to make
sure I answer for
you today?**



**What Are You Hoping
the Reverse Mortgage
Program Can
Accomplish for You
Today?**



These are the most common reasons our customers get a reverse mortgage. What resonates with you?

- Eliminate mortgage payment*
- Increase funds now or in the future
- Pay off debt
- Improve financial security
- Gain flexibility
- Purchase a home

*As with any mortgage, you must meet your loan obligations, keeping current with property taxes, insurance, and maintenance.



- Credit
- Income
- Assets

To determine your
eligibility, together we will
review **Credit, Income**
and **Assets.**

Credit

Looking at your credit report
can allow me to qualify you
for the best loan programs
available today.

Income
Besides social
security, do you
have other
income?



SELF-
EMPLOYMENT



EMPLOYMENT
(W2)



ANNUITY



INVESTMENT



RENTAL
INCOME



PENSION



DISABILITY

What types of financial assets do you have?

Checking	Stock/ Bonds	Real Estate	IRAs	Savings	401K	Mutual Funds
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How much do you currently have in your checking and savings account combined?



Your Goals



Now, based on our conversation up until this point, it appears you would like to...

- Eliminate mortgage payment*
- Increase funds now or in the future
- Pay off debt
- Improve financial security
- Gain flexibility
- Purchase a home

*As with any mortgage, you must meet your loan obligations, keeping current with property taxes, insurance, and maintenance.



Your Numbers



Next Steps

Loan Roadmap

STEP ONE:

Preparation

Education. Your RMF loan specialist will have all the information you'll need to help you decide if a reverse mortgage is the right solution for you.



STEP TWO:

On the Road

Application. The application includes some personal information, and a financial assessment will be conducted to make sure you'll be able to afford ongoing expenses like property taxes and insurance and home maintenance.

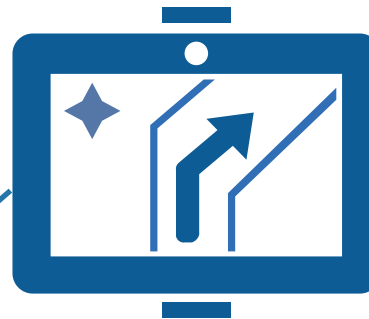
Counseling. You'll meet with a third-party reverse mortgage counselor who's approved by the U.S. Department of Housing and Urban Development (HUD), to make sure you understand all aspects of the loan.



STEP THREE:

Rounding the Bend

Loan Processing & Underwriting. Your home will be appraised, by an independent appraiser, to determine the value. Then the appraisal and loan package will be sent to an RMF underwriter for review and approval. The underwriter will make sure all the information in the package is correct and compliant with all laws and regulations.



STEP FOUR:

Almost There

Signing Closing Documents.

After your loan application is approved, you will sign your closing documents with a title officer or attorney (depending on your state's requirements).



STEP FIVE:

Arrival!

Funding and Disbursement.

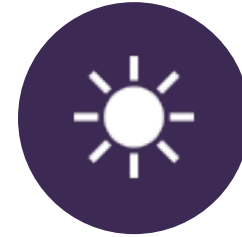
Three days after closing, the loan funds are disbursed and you can access them according to the payment plan you selected. Your loan funds will first be used to pay off any existing mortgage on your home, a new lien (the reverse mortgage) is placed on the home, and you can use the remaining funds from your reverse mortgage however you choose.



Now that
you've decided
to go with a
reverse mortgage,
there are a few
additional
things that we
need to know:



IS YOUR PROPERTY IN
A TRUST?



DO YOU HAVE SOLAR
PANELS?



DO YOU HAVE A
SHARED WELL?



ARE THERE ANY MAJOR
REPAIRS/SAFETY
HAZARDS?



ARE YOU ON A
PRIVATE ROAD?



Questions

To learn more, call us today at



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