

HomeSafe[®]

BY FAR



A unique suite of financial tools to realize a more beneficial and secure retirement.



FINANCE *of* AMERICA
— MORTGAGE —

It's time to optimize your home's unlocked equity.

Maximize your retirement potential.

What's your vision of the ultimate retirement? The freedom to travel and pursue new adventures? Turning a hobby into a small business? Optimizing your portfolio and investments? Right-sizing to the perfect home with no mortgage payments?*

HomeSafe® by Finance of America Reverse, LLC (FAR) can help you get there.

The benefits of HomeSafe:

- Provides loan amounts higher than a Home Equity Conversion Mortgage, or HECM—up to \$3 million
- No monthly mortgage insurance premiums (MIP)
- Competitive interest rates
- Fees that can be rolled into the loan with little to no out-of-pocket costs (except for Purchase)
- The industry's only Borrower Care program that includes a HomeSafe concierge
- Zero origination fees and closing costs coverage on several products**

*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.

**Lender will pay select closing costs. Excludes counseling fee, state fees (including but not limited to recording, transfer tax, and tax stamp fees), and owners title insurance. Please inquire for full list of covered fees. Availability based on market conditions.



Flexible HomeSafe options to fit your unique retirement.



Whether you are looking for the maximum payout, a line of credit, the lowest interest rate, flexible ways to access your payments, or even the ability to boost your purchasing power, the HomeSafe suite offers a variety of options to support your needs.



Fixed rate with options for **lowest cost to maximum proceeds.**

Our most versatile offering, borrowers can choose from a range of options: save cash with the lowest interest rate or offer the largest cash payout.



Best for borrowers who are looking for a **line of credit.**

Gives borrowers the freedom and flexibility to access their funds as they wish by providing a line of credit with a growth feature, while making no monthly mortgage payments.*

Great for unexpected expenses or funding portfolio gaps in down markets.

REVERSE FOR PURCHASE

Relocate or right size to a new home.

Allows borrowers to increase their buying power when purchasing a new home using a HomeSafe reverse mortgage, giving them the option to save money with no monthly mortgage payments.*

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Take a look at this scenario:



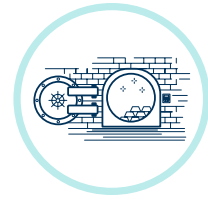
Let's say you are 68 and have a home valued at \$1.25 Million.



You are paying costly monthly principal and interest payments on your mortgage.



Ideally, you would like to retire and pay off your mortgage to reduce expenses.



However, you don't want to tap into your investment accounts.

The HomeSafe Solution:



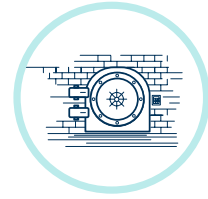
Realizing that your home is an untapped asset, you use a HomeSafe reverse mortgage.



The reverse mortgage replaces your existing mortgage. Monthly mortgage, principal, and interest payments are no longer required.*



Additionally, you plan to take out a lump sum for whatever you want to use it for.



This way, you can leave your retirement accounts intact so they can continue generating income.

Illustration is for educational purposes only.

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Let's have a conversation about your retirement goals.

Place Business Card Here



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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. Please contact us for a complete list of availability.

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The reverse mortgage 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 borrower does not meet these loan obligations, then the loan will need to be repaid.

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.

Finance of America Mortgage LLC is not a tax consultation firm. Please seek advice from a tax professional.