LIFESTYLE HOME LOAN*

REALTOR ROADMAP

The path to closing more home sales

Mutual of Omaha MORTGAGE

This guide is intended for realtors. Not intended for consumer use.

*The Lifestyle Home Loan is a Home Equity Conversion Mortgage for Purchase

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Discover a proven strategy to increase your listings and commissions

The Big Question: If you're not helping retired homeowners upgrade their lifestyle, then what's stopping you?

We had a conversation recently with a successful top agent and she said, "Ya know, one of the reasons I don't do more business with you is because your home purchase program is hard to explain to my older clients – it's just so counterintuitive." The Lifestyle Home Loan* is a little-known alternative to paying cash or securing a traditional mortgage. Because the program dramatically increases the home purchasing power of those who use it, we assumed everyone would recommend it to their clients.

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We made a big mistake! If realtors don't know what the Lifestyle Home loan is and how it works, then they aren't likely to include it in their conversations with their clients. If you've been looking for a way to compete against discount brokers and win the game of getting the attention of your ideal client, then your search is over!

What if you offered your prospects a home purchase program that nearly doubles their home purchasing without the burden of mortgage payments?

The Lifestyle Home Loan allows retirees to purchase a home at a greater price point than conventional means. If a real estate agent can help a customer afford a more expensive home than they could normally afford, then they will be able to help more customers and increase their commissions. per transaction as compared to a traditional realtor business model.

2 BIG REASONS YOU SHOULD LEARN ABOUT THE LIFESTYLE HOME LOAN*

1. Increase Your Listings and Sales

Home buying in retirement is a lot different than home buying while working. A lot of retired homeowners spend more time trying to maintain an outdated home than they do enjoying time with friends and family. They may want to upgrade their lifestyle, but money worries keep them from moving forward. They may not be able to afford the price of a new home or qualify for a traditional mortgage. The Lifestyle Home* Loan fixes the money problem and eliminates a big obstacle for you to secure more listing agreements.

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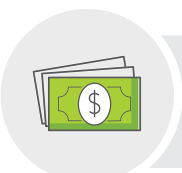
2. Become a Market Leader

According to the 2010 U.S. Census, the Boomer demographic is the fastest growing segment in the U.S. The number of Americans age 55+ is 76.7 million. 52 million of those surveyed are not living in a home that meets their lifestyle plan. There are two reasons for this that can be stated as: "I don't have enough cash to afford the price of a new home", and "I can't qualify for a traditional mortgage while on a fixed income." According to a 2020 Realtor.com survey, the national median listing price in December was $340,000, and the national median home equity for those age 65+ is $130,000. The marketplace is huge, and the demand for creative purchase solutions is growing as retirees navigate the real risk of outliving their money during their retirement years. The Boomer marketplace is looking for market leaders who can help them downsize or right size into the home of their dreams.

Two Purchase Options

Downsize: Purchase a less expensive smaller home.

Right Size: Purchase a more expensive home with different ammentities like single story, low maintenance, lifestyle community.



Use the matrix on the last page.

Simply match an age with a purchase price to see what the down payment would be.

Example:

Tom and Sarah want to sell their home and purchase a new home. They are both 70 years of age.

Sell existing home for:	$500,000
Pay off existing mortgage:	-$50,000
Cash left over after sale:	**$450,000**

Now they can purchase a new home using the Lifestyle Home Loan*

	Downsize	Rightsize
Cost of new home:	$450,000	$600,000
Loan Amount:*	$149,750	$203,000
Down payment amount:	$300,250	$397,000
Cash left over after purchase:	**$149,750**	**$53,000**

Tom and Sarah now live in a new home with no mortgage payments and they have a significant amount of cash left over for future needs.

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Let's Do the Math

Tom and Sarah use the $450,000 net proceeds from the sale of their existing home to purchase a $600,000 dream home. They significantly increased their purchasing power and you increased your business by offering an alternative to paying cash or traditional financing!

Down Payment Matrix

Purchase Power Leverage

Using the matrix below, simply match an age with a purchase price to see what the down payment would be.

	Age of youngest borrower ▶▶▶▶▶					
PURCHASE PRICE	**62**	**65**	**70**	**75**	**80**	**85**
$400,000	$291,200	$282,800	$268,000	$256,000	$237,600	$211,600
$450,000	$326,350	$316,900	$300,250	$286,750	$266,050	$236,800
$500,000	$361,500	$351,000	$332,500	$317,500	$294,500	$262,000
$550,000	$396,650	$385,100	$364,750	$348,250	$322,950	$287,200
$600,000	$431,800	$419,200	**$397,000**	$379,000	$351,400	$312,400
$700,000	$502,100	$487,400	$461,500	$440,500	$408,300	$362,800
$800,000	$572,400	$555,600	$526,000	$502,000	$465,200	$413,200
$900,000	$642,700	$623,800	$590,500	$563,500	$522,100	$463,600
$1,000,000	$713,000	$692,000	$655,000	$625,000	$579,000	$514,000

DOWN PAYMENT ▶▶▶▶▶

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Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees.

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Charges such as an origination fee, mortgage insurance premiums, closing costs and/or servicing fees may be assessed and will be added to the loan balance. As long as you comply with the terms of the loan, you retain title until you sell or transfer the property, and, therefore, you are responsible for paying property taxes, insurance and maintenance. Failing to pay these amounts may cause the loan to become immediately due and/or subject the property to a tax lien, other encumbrance or foreclosure. The loan balance grows over time, and interest is added to that balance. Interest on a reverse mortgage is not deductible from your income tax until you repay all or part of the interest on the loan. Although the loan is non-recourse, at the maturity of the loan, the lender will have a claim against your property and you or your heirs may need to sell the property in order to repay the loan, or use other assets to repay the loan in order to retain the property.

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