GREAT NEWS!

Seller concessions are now allowed for the Lifestyle Home Loan^{*} Program.

Sellers (and other Interested Parties in the transaction) can now provide up to a 6% contribution to assist buyers with their reverse mortgage purchase. This allocation can cover a range of expenses, including origination fees, closing costs (such as credit reports and appraisals), prepaid items, and the initial payment for Mortgage Insurance Premium (MIP).

Lifestyle Home Loan^{*} Basics

- Available to those 62 and better
- A one-time down payment and no required monthly mortgage payments^{**}
- Minimal income and credit requirements
- FHA-Insured
- Homeowner remains solely on title as long as loan terms are satisfied

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

**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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