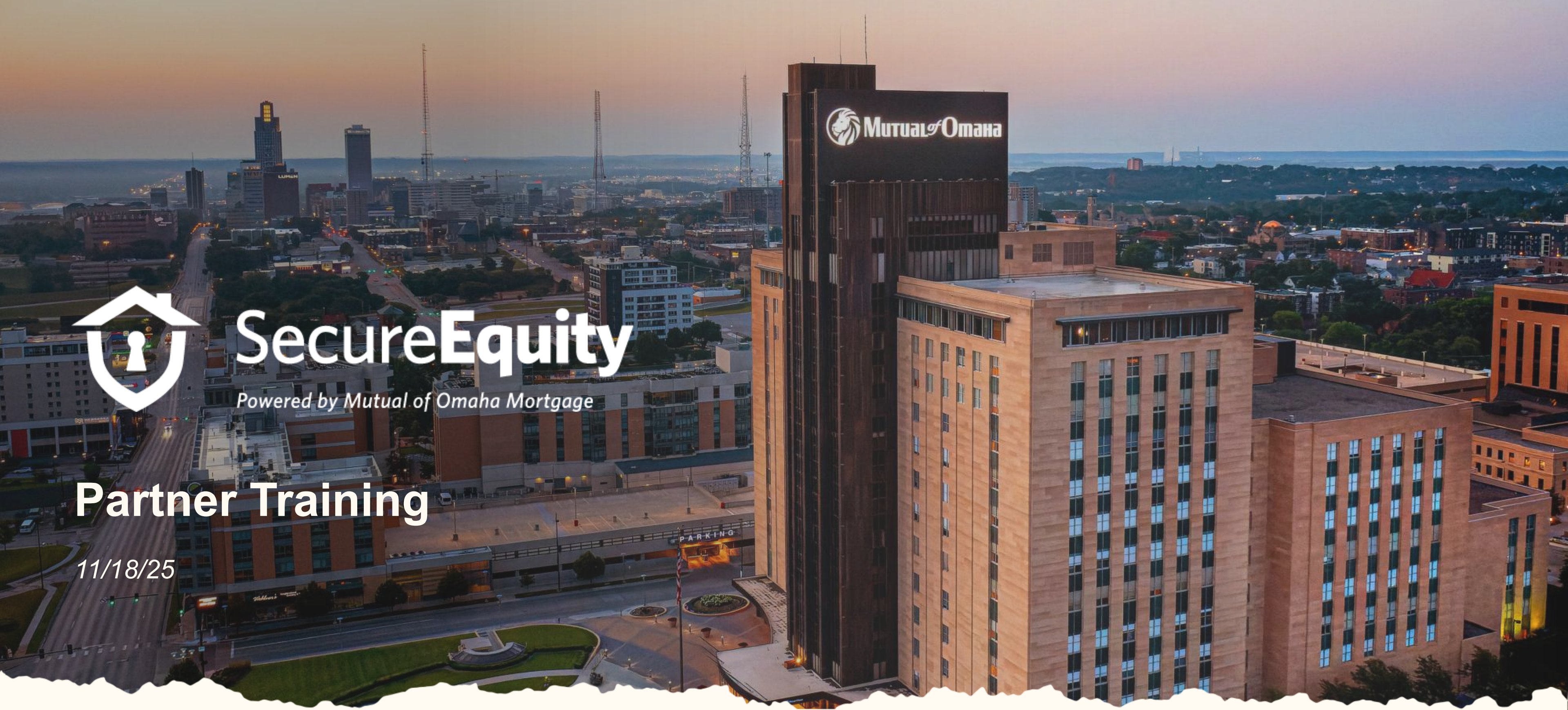

SecureEquity

Powered by Mutual of Omaha Mortgage

Partner Training

11/18/25

For professional use only. Not intended for consumer use.

1610430038 v22

Mutual of Omaha
REVERSE MORTGAGE

SecureEquity

Powered by Mutual of Omaha Mortgage

- Products
  - ARMs
  - Fixed
  - SE +
- Credit
- Properties
- Borrowers
- Sample Numbers

Mutual of Omaha REVERSE MORTGAGE

SecureEquity
Powered by Mutual of Omaha Mortgage

Basics

Product Type	*Fixed and ARM*
Product Eligibility	*Traditional, Purchase and Refinance*
Maximum Value	*$10,000,000*
Max Loan Amount	*$4,000,000*
Min. Principal Limit	*$200,000*
Available States	*AZ, CA, CO, CT, DC, FL, GA, HI, ID, IL, IN, MI, MT, NC (P/A only), NH, NJ, NV, OH, OR, PA**, SC, TX, UT, VA, WA**†*
Minimum Age	*55**
Initial Distribution Limit	*No*
MIP	*No*
Non-Recourse	*Yes*
Debt Consolidation	*Yes*
Lender Established Set Aside (LESA)	*Fully Funded only, no voluntary LESAs, adds .25% to the rate* *Note: LESA not available on SE+*

*Minimum age for WA is 60, 62 in NC, NH, and TX.
** Fixed and Plus only in PA and WA.
†Broker only in WA.

Mutual of Omaha
REVERSE MORTGAGE

SecureEquity
Powered by Mutual of Omaha Mortgage

ARM Highlights

- LOC grows at 1.5% for 7 years
  - Prepayments allowed, first 25% cannot be redrawn
  - Can draw for 10 years
- 5% Lifetime cap over Initial Rate
  - Floor Rate: greater of start rate - 1.5% or 5.5%
- LOC only
  - no monthly payment options
- No cap on monthly adjustments
- 25% minimum Initial Loan Balance
- $20 monthly servicing fee*, no set aside
- Origination Fee payable to partner ($30,000 max)

Note: ARMs not available in PA or WA
*No Servicing Fee in IL,TX

Mutual of Omaha
REVERSE MORTGAGE

SecureEquity
Powered by Mutual of Omaha Mortgage

Fixed Highlights

- Fixed rate for life of loan
- 100% draw required
  - Can draw less with LOE
- Origination Fee (payable to Mutual)
  - 1% of PL ($30,000 cap)
  - 4% of PL on SE+ (no cap)
- No monthly servicing fee
- SecureEquity+
  - 8.99% Fixed Rate
  - Approximately 5% higher PLFs
  - Minimum Credit Score: 600, No LESA available
  - Great refinance opportunity (12-month seasoning)

Mutual of Omaha
REVERSE MORTGAGE

Credit Highlights

Streamlined Financial Assessment

- No RI review for borrowers with mid FICO of ≥720
  - Satisfactory Credit and Property Charge history without use of Extenuating Circumstances or Compensating Factors
- Not applicable on Purchase transaction
- **Do not submit income docs or enter income in Quantum** if above guidelines are met.

- Shorter Lookbacks
  - 12 months on installments
  - 12 months on property taxes (720+ FICO, taxes current and no Comp Factors)
- Proceeds can be used to:
  - Payoff a Judgments and Chapter 13 (with 2 years history)
  - Payoff non-lien debt to qualify
  - Consolidate debt
  - FICOs <600 require LESA
  - LESAs require .25% rate increase (applies to all)
- Collections and Charge-offs LOEs only
  - Supporting Documentation not required

Property Highlights

- Primary Residences Only
- Condominiums
  - FNMA Limited Review
- 1 ADU allowed
  - Borrower can reside in ADU
- Unique properties allowed
  - Log cabins, berm homes, etc.
  - Must have comparables
- No maximum acreage
  - Must have comparables
- No Lien Seasoning
  - Minimum 12 months on reverse refinances
- Can stay in Tax Deferral programs

Borrower Highlights

- US citizens, permanent resident aliens*
- Revocable and Irrevocable Trusts
- POAs (courtesy included) allowed
- All Counseling Certificate allowed
  - Other proprietaries
  - HECM certs with HECM Borrower Certification
  - NBS's remaining on Title must attend SE counseling
- No Regional or Family Size RI requirements
  - 1 Borrower - $750, 2+ Borrowers - $1,000
- Non-Borrowing Spouses
  - **No Deferral Period**
  - Allowed to reside in the home
  - Can stay on Title
  - No effect on the Principal Limit
  - Attorney review in Community Property States

*With evidence of lawful residency and meeting all credit standards of US citizens

SecureEquity® Sample Numbers*

	SecureEquity® + Fixed	SecureEquity® Fixed	SecureEquity® ARM
MCA	$2,000,000	$2,000,000	$2,000,000
Rate/Margin	8.99%	8.95%**	9.419%/5.749%**
Principal Limit	$782,000**	$676,000**	$782,000**
Max Origination Fee	$31,280 *(payable to Mutual)*	$6,760 *(payable to Mutual)*	$30,000 *(max orig. fee)*
LOC Growth Rate	N/A	N/A	1.5% for 7 years,10-year draw
Max Interest Rate	8.99%	9.24%	14.319% (5% over initial rate)
Adjustment/Adj Cap	N/A	N/A	Monthly, No Cap
Minimum UPB	$782,000	$676,000	$195,500 (25% of PL)

** 55-Year-old borrower*
***All numbers and calculations are estimates from 11/18/25. See current Rate Sheet for available rates/margins.*

Mutual of Omaha
REVERSE MORTGAGE

SecureEquity

Powered by Mutual of Omaha Mortgage

Product Matrix – Wholesale Partners

Feature	HECM	SecureEquity℠ LOC	SecureEquity℠ Fixed and Fixed+
General Information			
Product Information	N/A	Line of credit available with multiple margins	SecureEquity℠ - Fixed, Lump Sum SecureEquity℠+ - Fixed, Lump Sum, higher PLF
System Availability	N/A	Quantum Reverse Only	
Allowable States	All states except NY	AZ, CA, CO, CT, DC, FL, GA, HI, ID, IL, IN, MI, NC*, NJ, NV, OH, OR, SC, TX, UT, VA **NC – P/A only, contact your AE for details*	AZ, CA, CO, CT, DC, FL, GA, HI, ID, IL, IN, MI, NC*, NJ, NV, OH, OR, PA, SC, TX, UT, VA, WA (Broker only) **NC – P/A only, contact your AE for details*
Loan Purpose	Refinance, Purchase	Refinance, Purchase	
MCA/ Maximum Lending Limit	$1,209,750 MCA	$4,000,000 Maximum Principal Limit	
Minimum Principal Limit	N/A	$200,000	
Origination Fee	Between $2,500 - $6,000 based on HUD Calculation	Lesser of 5% of PL or $30,000	• 1% of PL (Max $30,000) Payable to Mutual • SE+ - 4% of PL payable to Mutual (no maximum)
LTV Determination	Expected Rate, age of youngest borrower or NBS and MCA	• Age of youngest borrower • Lower of sale price appraised or adjusted value.	• Interest rate (lower rate, lower PL) • Age of youngest borrower • Lower of sale price appraised or adjusted value • SE+ has higher PLs
Interest Rate Index	CMT	CMT	N/A
Rate/Margin	Lender Specified	See Rate Sheet	See Rate Sheet
Rate change frequency	Product specific	Monthly	N/A
Interest Rate Floor	Product specific	Greater of the start rate – 1.5% or 5.50%	N/A
Interest rate interval cap	Product specific	5%	N/A
Lien Seasoning	12 months or less than $500 received in proceeds	• No seasoning • 12-month for reverse refinances	
Lifetime rate cap	Product specific	5% over Initial Rate	N/A
Line of Credit Growth Rate	Product specific	1.5% growth on unused LOC	N/A
Line of Credit Growth period	N/A	7 years, draw for 10 years	N/A
Lender Ability to Suspend Unused LOC	No	Yes (like HELOCs)	N/A

Product Matrix

Click HERE for the latest Matrix

Click HERE for our Secure Equity FAQs

Mutual of Omaha REVERSE MORTGAGE

Next…

States Available (10/30/25)

*AZ, CA, CO, CT, DC, FL, GA, HI, ID, IL, IN, MI, MT, NC, NH, (P/A ONLY), NJ, NV, OH, OR, PA**, SC, TX, UT, VA, WA**†*

More States

On the way

Transfers

Talk to your PSA or AE about proprietary transfers

*Minimum age for WA is 60, 62 in NC, NH, and TX.
** Fixed and Plus only in PA and WA.
†Broker only in WA.

Mutual of Omaha REVERSE MORTGAGE

SecureEquity

Powered by Mutual of Omaha Mortgage

Review

- Product Features
  - Younger Borrower - 55 (where allowed)
  - Lend up to $4,000,000
  - No Initial Distribution Limits
  - Debt Consolidation
  - All counseling certificates allowed
  - No lien seasoning (12 mo. on refinances)
- ARMs
  - LOC grows at 1.5% for 7 years, draw for 10
  - 25% minimum initial loan balance
  - $20 monthly service fee (N/A TX)
- Fixed and SE+
  - Fixed rate for life of loan with no servicing fee
  - 5% Higher PLFs on SE+

*Minimum age for WA is 60, 62 in NC and TX.
** Fixed and Plus only in PA and WA.
†Broker only in WA.

Mutual of Omaha
REVERSE MORTGAGE

Why Mutual?

- Competitive Pricing
- Fast Turn times
- Reverse Simplified
  - Provide a 1003 or Request Form
- Broker Processing
- First in class training
  - Live and Online

Broker Protect[sm]

- We will not solicit your borrowers for any reason
- We will exclude your borrowers from targeted marketing campaigns
- You will be alerted if a payoff is ordered from Mutual of Omaha Reverse Mortgage on one of your loans
- Your firm's name will be added to the monthly servicing statement

Mutual of Omaha REVERSE MORTGAGE

These materials are designed to provide the reader with a general overview and understanding of the topic(s) presented and are not intended as a substitute for consultation with qualified legal counsel regarding the manner, in which the laws, regulations, and guidelines covered may apply to a particular fact pattern or business model. No part of this presentation may be reproduced, forwarded, copied, or redistributed in any form or by any means without the prior written consent of Mutual of Omaha Mortgage ("MOOM"). This presentation could include technical inaccuracies or typographical errors. MOOM does not guarantee the accuracy of the information provided and disclaims any and all express or implied warranties, including, but not limited to, any warranties of merchantability or fitness for a particular purpose or use. This presentation should not be construed as legal advice or relied on as a sole resource for any part of the Lifestyle Home Loan. Unauthorized reproduction, forwarding, distribution or display of this copyrighted work is subject to criminal and civil penalties under federal law. These materials are not from and were not approved by HUD or FHA.

Mutual of Omaha
REVERSE WHOLESALE

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.

Mutual of Omaha Mortgage, Inc. dba Mutual of Omaha Reverse Mortgage, NMLS ID 1025894. 3131 Camino Del Rio N 1100, San Diego, CA 92108. Alabama Consumer Credit License 22123; Alaska Broker/Lender License AK1025894. Arizona Mortgage Banker License 0926603; Arkansas Combination Mortgage Banker/Broker/Servicer License 109250; Licensed by the Department of Financial Protection & Innovation under the California Residential Mortgage Lending Act, License 4131356; Colorado Mortgage Registration 1025894; Connecticut Mortgage Lender License ML-1025894; Delaware Lender License 028515; District of Columbia Mortgage Dual Authority License MLB1025894; Florida Mortgage Lender Servicer License MLD1827; Georgia Mortgage Lender License/Registration 46648; Hawaii Mortgage Loan Originator Company License HI-1025894; Idaho Mortgage Broker/Lender License MBL-2081025894; Illinois Residential Mortgage Licensee MB.6761115; Indiana-DFI Mortgage Lending License 43321; Iowa Mortgage Banker License 2019-0119; Kansas Mortgage Company License MC.0025612; Kentucky Mortgage Company License MC707287; Louisiana Residential Mortgage Lending License 1025894; Maine Supervised Lender License 1025894; Maryland Mortgage Lender License 21678; Massachusetts Mortgage Broker and Lender License MC1025894; Michigan 1st Mortgage Broker/Lender/Servicer Registrant FR0022702; Minnesota Residential Mortgage Originator Exemption MN-OX-1025894; Mississippi Mortgage Lender 1025894; Missouri Mortgage Company License 21-2472; Montana Mortgage Broker and Lender License 1025894; Nebraska Mortgage Banker License 1025894; Nevada Exempt Company Registration 4830. Licensed by the New Hampshire Banking Department, Mortgage Banker License 19926-MB; Licensed by the New Jersey Banking and Insurance Department. New Jersey Residential Mortgage Lender License 1025894; New Mexico Mortgage Loan Company License 1025894; North Carolina Mortgage Lender License L-186305; North Dakota Money Broker License MB103387; Ohio Residential Mortgage Lending Act Certificate of Registration RM.804535.000; Oklahoma Mortgage Lender License ML012498; Oregon Mortgage Lending License ML- 5208; Pennsylvania Mortgage Lender License 72932; Rhode Island Lender License 20163229LL. Rhode Island Loan Broker License 20163230LB; South Carolina BFI Mortgage Lender/Servicer License MLS-1025894; South Dakota Mortgage Lender License ML.05253; Tennessee Mortgage License 190182; Texas Mortgage Banker Registration 1025894; Utah Mortgage Entity License 8928021; Vermont Lender License 6891; Virginia Mortgage Broker and Lender License, NMLS ID #1025894 (www.nmlsconsumeraccess.org); Washington Consumer Loan Company License CL-1025894; Wisconsin Mortgage Banker License 1025894BA; Wyoming Mortgage Lender/Broker License 3488. (866) 200-3210. Subject to Credit Approval.

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.

These materials are not from HUD or FHA and the document was not approved by HUD, FHA or any Government Agency.

For licensing information, go to: www.nmlsconsumeraccess.org

Equal Housing Lender

Mutual of Omaha
REVERSE WHOLESALE

Mutual of Omaha
REVERSE WHOLESALE