



# SecureEquity

*Powered by Mutual of Omaha Mortgage*

## Partner Training

3/13/26



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# SecureEquity

*Powered by Mutual of Omaha Mortgage*

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



## Basics

\*Minimum age for LA, WA is 60, 62 in NC, NH, and TX.

Product Type	<i>Fixed and ARM</i>
Product Eligibility	<i>Traditional, Purchase and Refinance</i>
Min/ Max Value	<b>None</b> / \$10,000,000
Max Loan Amount	\$4,000,000
Min. Principal Limit	\$200,000
Available States	<b>35 states (and Washington DC)</b>
Minimum Age	55*
Initial Distribution Limit	No
MIP	No
Non-Recourse	Yes
Debt Consolidation	Yes
Lender Established Set Aside (LESA)	<i>Fully Funded only, no voluntary LESAs, adds .25% to the rate</i>



# State Availability

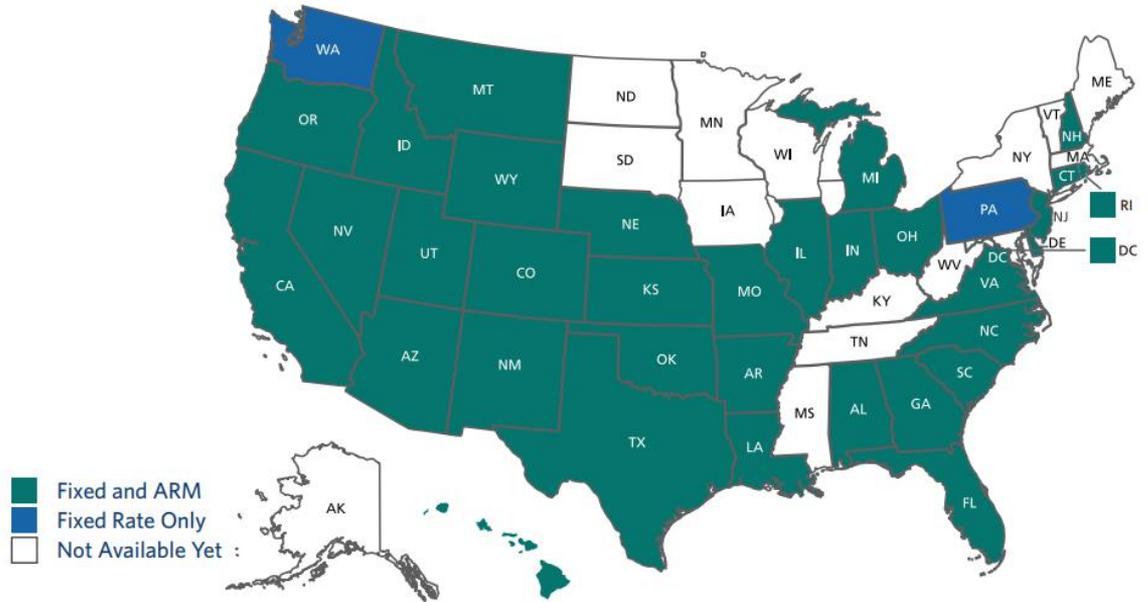
as of 3/13/26

Click [HERE](#) for latest map!



## SecureEquity® Map of Currently Available SecureEquity® States

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\*SecureEquity® minimum borrower age is 55, except in the following states; NC 62; TX 62; WA & LA 60; NH 62.

\*\*NC does not permit brokering.





# 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<sup>†</sup> payable to partner, lesser of 5% PL or \$60,000, minimum of \$0

*Notes:* ARMs not available in PA or WA

\*No Servicing Fee in IL, TX

<sup>†</sup>MO has a max Origination Fee of 2% of Principal Limit, NE has a max Origination Fee of 2% of MCA





# Fixed Highlights

- Fixed rate for life of loan
- 100% draw required
  - Can draw less with LOE
- Origination Fee (payable to Lender)
  - 1% of PL (\$30,000 cap)
  - 4% of PL<sup>†</sup> on SE+ (\$30,000 cap)
- No monthly servicing fee
- SecureEquity+
  - 8.99% Fixed Rate
  - Approximately 5% higher PLFs than traditional Fixed
  - Great refinance opportunity (12-month seasoning)

<sup>†</sup>MO has a max Origination Fee of 2% of Principal Limit



# Credit Highlights

## Streamlined Financial Assessment

- No RI review for borrowers with mid FICO of  $\geq 720$ 
  - 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)
- **Proceed Flexibility (without PL reduction)**
  - Payoff a Judgments and Chapter 13 (with 2 years history)
  - Payoff non-lien debt to qualify
  - Consolidate debt
- FICOs – No minimum
  - <600 require LESA, ¼ pt increase (applies to all)
- Collections and Charge-offs LOEs only
  - Supporting Documentation not required



# Property Highlights

- Primary Residences Only
- Condominiums
  - FNMA Limited Review
- **No Principal Limit Reductions**
  - Unique properties, declining markets, etc.
- **1 ADU allowed on 1- or 2-unit properties**
  - Borrower can reside in ADU
  - Manufactured Home\* ADUs allowed on single-family properties
- **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
- **Other REOs**
  - T&I payment history not used when determining LESA unless rental income being used.
- Can stay in Tax Deferral programs

\* Manufactured home must meet guidelines as stated in the Underwriting Guide.



# 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 only
  - No videotape or transcription required

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



# SecureEquity® Sample Numbers\*

	SecureEquity® + Fixed	SecureEquity® ARM	SecureEquity® Fixed
MCA	\$2,000,000	\$2,000,000	\$2,000,000
Rate/Margin	8.99%	9.259%/5.749%**	8.950%**
Principal Limit	\$782,000**	\$782,000**	\$676,000**
Max Origination Fee	\$30,000 <i>(payable to lender)</i>	\$30,000 <i>(max orig. fee)</i>	\$6,760 <i>(payable to lender)</i>
LOC Growth Rate	N/A	1.5%, 7-years, 10-year draw	N/A
Max Interest Rate	8.99%	14.259% (5% over initial rate)	8.95%
Adjustment/Adj Cap	N/A	Monthly, No Cap	N/A
Minimum UPB	\$782,000	\$195,500 (25% of PL)	\$676,000

\* 55-Year-old borrower

\*\*All numbers and calculations are estimates from 3/10/26. See current Rate Sheet for available rates/margins.



Feature	HECM	SecureEquity® (SEQ)	
		LOC	Fixed and Fixed+
<b>General Information</b>			
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	AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, ID, IL, IN, KS, LA, MI, MO, MT, NC*, NE, NH, NJ, NM, NV, OH, OK, OR, SC, RI, TX, UT, VA, WY *NC – P/A only, contact your AE for details	AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, ID, IL, IN, KS, LA, MI, MO, MT, NC*, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, TX, UT, VA, WA (Broker only*), WY *NC – P/A only, contact your AE for details *P/A allowed with state approval. State approval must be submitted prior to loan submission.
Loan Purpose	Refinance, Purchase	Refinance, Purchase	
MCA/ Maximum Lending Limit	\$1,249,125 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	<ul style="list-style-type: none"> <li>• Lesser of 5% PL or \$60,000, minimum of \$0</li> <li>• Missouri Only – Cannot be &gt;2% of PL</li> <li>• Nebraska only – Org. Fee capped at 2% of MCA</li> </ul>	<ul style="list-style-type: none"> <li>• 1% of PL (Max \$30,000) Payable to Mutual</li> <li>• SEQ+ - 4% of PL payable to Mutual (Max \$30,000)</li> <li>• Missouri Only – Cannot be &gt;2% of PL</li> <li>• Nebraska only – Org. Fee capped at 2% of MCA</li> </ul>
LTV Determination	Expected Rate, age of youngest borrower or NBS and MCA	<ul style="list-style-type: none"> <li>• Age of youngest borrower</li> <li>• Lower of sale price appraised or adjusted value.</li> </ul>	<ul style="list-style-type: none"> <li>• Interest rate (lower rate, lower PL)</li> <li>• Age of youngest borrower</li> <li>• Lower of sale price appraised or adjusted value</li> <li>• SEQ+ has higher PLs</li> </ul>
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	<ul style="list-style-type: none"> <li>• No seasoning</li> <li>• 12-month for reverse refinances</li> </ul>	
Lifetime rate cap	Product specific	5% over Initial Rate	N/A

## Product Matrix

Click [HERE](#) for the latest Matrix

Click [HERE](#) for our Secure Equity FAQs

# Next...



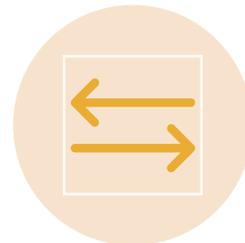
## States Available (3/13/26)

35 States + DC



## More States

On the way



## Transfers

Talk to your PSA  
or AE about  
proprietary  
transfers

\*Minimum age for LA, WA is 60, 62 in NC, NH, and TX.

\*\* Fixed and Plus only in PA and WA.

†Broker only in WA.



# SecureEquity

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## 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 IL, TX)

- Fixed and SE+

- Fixed rate for life of loan with no servicing fee
- 5% Higher PLFs on SE+

\*Minimum age for LA, WA is 60, 62 in NC and TX.

\*\* Fixed and Plus only in PA and WA.

†Broker only in WA.



# 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<sup>SM</sup>

- 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

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