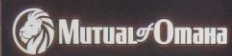




# SecureEquity

*Powered by Mutual of Omaha Mortgage*



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# SecureEquity

*Powered by Mutual of Omaha Mortgage*

- Products
  - ARMs
  - Fixed
  - SEQ+
- 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>42 states (including 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

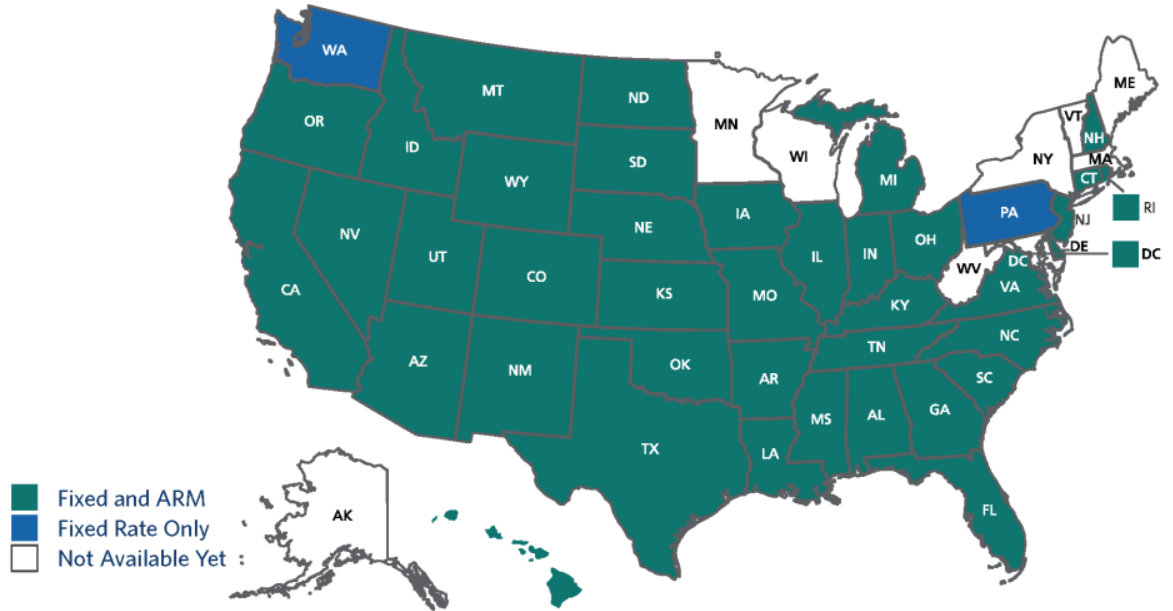
as of 6/1/26

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 SEQ+ (\$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



**SecureEquity**

Powered by Mutual of Omaha Mortgage

# Credit Highlights

## Streamlined Financial Assessment Update – Effective 3/20/26

- No RI review for borrowers with mid FICO of  $\geq 720$ .  
**Remaining borrower may have a mid FICO of  $\geq 660$ .**
  - 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,  $\frac{1}{4}$  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 SEQ 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, IA, ID, IL, IN, KS, LA, MI, MO, MS, MT, NC*, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TX, UT, VA, WA *NC – P/A only, contact your AE for details	AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, LA, MI, MO, MS, MT, NC*, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, 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>	

**Product Matrix**

Click [HERE](#) for the latest Matrix

# Next...



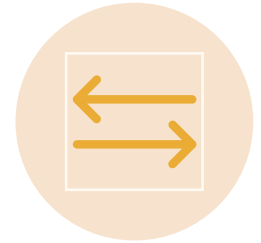
## States Available (6/1/26)

41 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 SEQ+

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

\*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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