

Secure Equity Top 10

Secure Equity has many advantages or HECMs, here are the top 10!

① YOUNGER BORROWERS

No need to wait until your clients turn 62— in most states, borrowers only need to be 55⁺ to close a SecureEquity[®] loan.

② HIGHER LOAN AMOUNTS

A 72-year-old with a \$600,000 home nets over \$45,000 more in proceeds with SecureEquity[®] Line of Credit than a HECM*.

③ NO LIMITS ON FIRST YEARS DRAWS

SecureEquity[®] doesn't require a 12-month wait. Borrowers can take all available proceeds at funding, or at any point in the first year or beyond, for major purchases, medical needs, and more.

④ LESS DOCUMENTATION

Borrowers with a 720+ mid-FICO score and current property taxes are not required to provide income documentation. They also benefit from a 12-month lookback period on property tax verification.

⑤ PAY DOWN DEBT AT CLOSING

Reverse borrowers often carry credit card balances, car loans, HELOCs, and other obligations. SecureEquity[®] can pay off some or all of these non-lien debts to help borrowers qualify or improve their monthly cash flow.

⑥ RESIDUAL INCOME NOT ENOUGH, EVEN WITH COMP FACTORS

Sometimes paying off existing debt increases the borrower's cash flow enough for them to qualify. With a SecureEquity[®] loan, we can condition the file to pay off that debt directly on the HUD-1.

⑦ NON -FHA CONDOS

Many Homeowner Associations choose not to obtain FHA approval or simply don't meet the requirements. Others may charge substantial fees to provide the documentation FHA requires.

⑧ LOWER CLOSING COSTS

SecureEquity[®] doesn't have mortgage insurance (upfront or ongoing) saving a borrower thousands of dollars in closing costs.

⑨ HIGHER LOAN AMOUNTS

SecureEquity[®] has a max loan amount of \$4,000,000 with a \$10,000,000 limit on home values. HECMs have a max Principal Limit of \$936,844[^].

⑩ GREATER COUNSELING FLEXIBILITY

HECM borrowers must complete HECM counseling and obtain an FHA Case Number within 180 days. SecureEquity[®] borrowers, however, may use counseling completed for a HECM or for other proprietary reverse programs—and their certificates are valid for a full year.

[†]Available to borrowers as young as 55 in select states only.

^{*}HECM ARM with ER of 6.625% 2.50 vs SecureEquity ARM with a 9.329% rate. Calculations based on rates published on 12/22/25.

[^]95-year-old borrower with an MCA of ≥\$1,249,125 (2026) with an Expected Rate of 3.06% or less