



# SecureEquity®

*Powered by Mutual of Omaha Mortgage*

## UNLOCK LARGER LOAN OPPORTUNITIES & WIN MORE HIGH-VALUE CLIENTS

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 **Mutual of Omaha**  
REVERSE WHOLESALE

# YOUR PRESENTERS



SVP of Wholesale  
[linkedin.com/in/mark-oneil](https://linkedin.com/in/mark-oneil)

*Mark O'Neil* has over 20 years of experience in reverse mortgages, with a background as a real estate attorney, loan officer, and top-producing wholesale AE. He currently serves as SVP of Wholesale at Mutual of Omaha Reverse Mortgage, leading the channel's national growth.



Wholesale Account Executive  
& Sales Team Lead  
[linkedin.com/in/petekulis](https://linkedin.com/in/petekulis)

*Pete Kulis* has over 20 years of mortgage industry experience, serving as a Reverse Mortgage Account Executive in both retail and wholesale. He is known for his product expertise, strong broker relationships, and consistent, compliant sales performance.

# NEW Let's Grow This! Rewards Program

Let's Grow This

## REWARDS PROGRAM

Working Together to Expand Our Reverse Mortgage Market



Mutual of Omaha Reverse Wholesale has a strong lineup of webinars planned for 2026. Our Let's Grow This series will provide you with new sales ideas, on a wide range of topics - each led by industry experts.

The more sessions you attend, the more you'll be rewarded. Here is how it works:

### Tier 1: Attend 4+ Webinars

- Entry to quarterly attendee giveaway (participants get one entry per attended session)
- Mutual of Omaha branded gift

### Rules at a Glance

- Open to all licensed loan originators
- There is no obligation to partner with or send business to Mutual of Omaha Mortgage in order to participate in the giveaways

### Tier 2: Attend 6+ Webinars

- Entry to quarterly giveaway (participants get one entry per attended session)
- Invitation to Top Partner Roundtable

### Rules at a Glance

- Must attend the entire session in order to be eligible
- Winners will be chosen via random drawing and will be notified via email. Live attendance only — replays do not count toward rewards

### Tier 3: Attend 12+ Webinars

- Entry to quarterly giveaway (participants get one entry per attended session)
- Entry into annual giveaway (participants get one entry per attended session)
- Invitation to Top Partner Roundtable

### Rules at a Glance

- Rewards are awarded to the individual attendee and are not transferable
- Mutual of Omaha Mortgage may update or modify program rules at any time



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Equal Housing Lender  
4343248212

### Tier 1 – Attend 4+ Live Webinars

- Entry into quarterly giveaway \$100 (*one entry per session attended*)
- Mutual of Omaha-branded gift

### Tier 2 – Attend 6+ Live Webinars

- Quarterly giveaway entries
- Invitation to Top Partner Roundtable

### Tier 3 – Attend 12+ Live Webinars

- Quarterly giveaway entries
- Entry into annual giveaway - \$2,500 value
- Invitation to Top Partner Roundtable





# SecureEquity®

*Powered by Mutual of Omaha Mortgage*

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

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

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

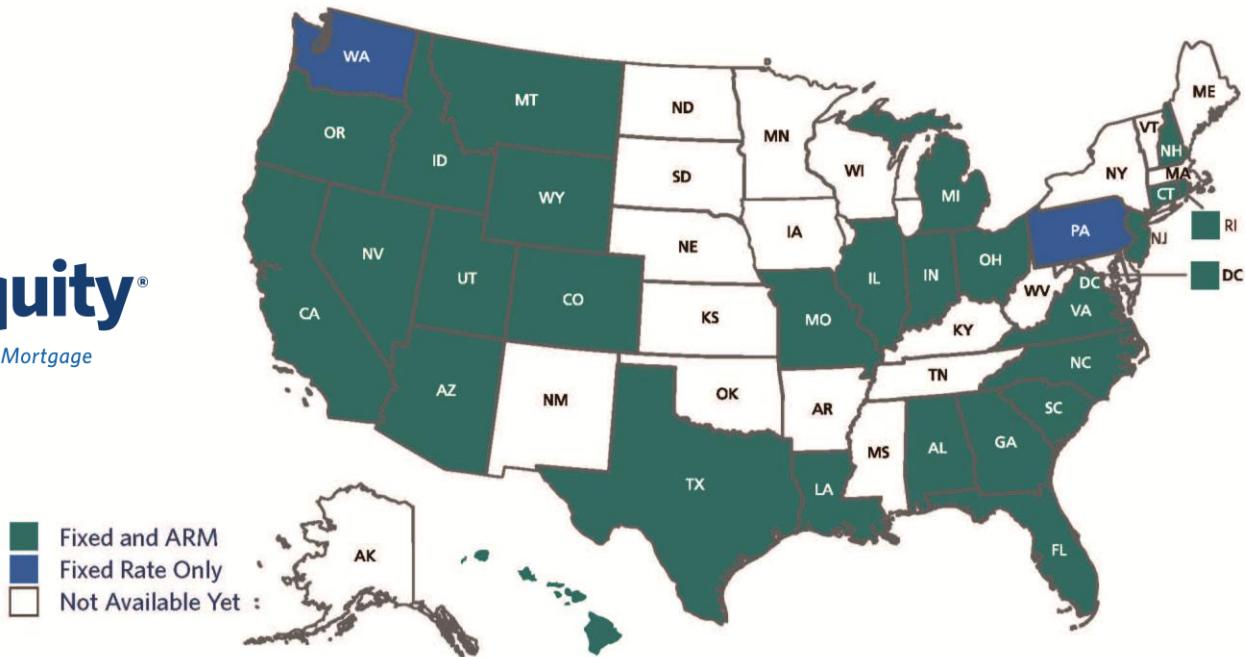
†Broker only in WA.

# Map of Current States Available



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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.





# SecureEquity®

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## BASICS

\*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.

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	29+ DC and more to come!
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



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## 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

Note: 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



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## **FIXED HIGHLIGHTS**

- Fixed rate for life of loan
- 100% draw required
  - Can draw less with LOE
- Origination Fee (payable to Mutual)
- No monthly servicing fee
- SecureEquity+®
  - 8.99% Fixed Rate
  - Approximately 5% higher PLFs
  - Great refinance opportunity (12-month seasoning)

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



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## 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)
- 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



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## **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

# SCENARIO 1 – ELIMINATE PAYMENTS

+ Add Product		← DRAG TO REORDER →	← DRAG TO REORDER →	← DRAG TO REORDER →
	SecureEquity Fixed Plus Mutual of Omaha Mortgag...	Select	Select	Select
Index	(Fixed)	1y cmt	1y cmt	1y cmt
Margin/Rate	Rate: 8.990%	Margin: 6.000%	Margin: 2.250%	
Expected/Initial Rate	8.990%	9.490%	6.375% / 5.750%	
Interest Rate Cap		14.490%	10.750%	
MIP Rate			0.500%	
Monthly Servicing Fee		20.00		
Initial LOC Growth Rate		1.500%	6.250%	
Property Value	600,000.00	600,000.00	600,000.00	
Max Claim Amount	600,000.00	600,000.00	600,000.00	
Principal Limit	298,200.00	298,200.00	255,600.00	
- Mortgage Insurance	0.00	0.00	12,000.00	
- Origination Fee	11,928.00	14,910.00	6,000.00	
- Other Fees	3,943.70	3,943.70	2,453.55	
+ Broker Credit (Hud1 Page1)				
+ Lender Credit (Hud1 Page1)				
- Liens Payoff	100,000.00	100,000.00	100,000.00	
Available Funds	182,328.30	179,346.30	135,146.45	For 1st Year: 32,906.45
Available Tenure			939.06	
DISBURSEMENT	Cash 182,328.30	Cash 0.00	Cash 0.00	
		LOC 179,346.30	Monthly 0.00	
			LOC 135,146.45	
			For 1st year 32,906.45	

CA property. Based on rates available 01/16/26

Bill, age 75, owns a \$600,000 home and has a \$100,000 mortgage. He's looking to eliminate his current monthly mortgage payment\* and get the most cash out available.

Here are his reverse mortgage options:

1. SecureEquity Fixed Plus: \$182,000 lump sum cash
2. SecureEquity ARM: Line of credit of \$179,000
3. HECM ARM: Line of Credit \$135,000 with access to \$32,900 in the first year

\*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.



# SCENARIO 2 – BUY A HOME

+ Add Product		← DRAG TO REORDER →	← DRAG TO REORDER →
	SecureEquity Fixed Plus Mutual of Omaha Mortgag...	Select	Select
Index	(Fixed)	(Fixed)	
Margin/Rate	Rate: 8.900%	Rate: 7.810%	
Expected/Initial Rate	8.900%	7.810%	
Interest Rate Cap			
MIP Rate		0.500%	
Monthly Servicing Fee			
Initial LOC Growth Rate			
Property Value	800,000.00	800,000.00	
Max Claim Amount	800,000.00	800,000.00	
Principal Limit	435,200.00	333,600.00	
- Mortgage Insurance	0.00	16,000.00	
- Origination Fee	17,408.00	6,000.00	
- Other Fees	5,538.55	6,596.70	
+ Lender Credit (Hud1 Page1)			
Available Funds	412,253.45	305,003.30	
Purchase Price	800,000.00	800,000.00	
- Contribution from Loan	412,253.45	305,003.30	
- Earnest Money			
Cash Investment Required	387,746.55	494,996.70	

Mr. and Mrs. Swenson were ready to downsize from their large two-story home and move closer to their grandchildren. They owned their previous home free and clear and were set to walk away from the sale with about \$800,000. With a reverse for purchase, we helped them preserve a substantial portion of that as a nest egg.

## SCENARIO 3 – DEBT CONSOLIDATION

+ Add Product		SecureEquity Fixed Plus Mutual of Omaha Mortgag...	SecureEquity ARM - LESA Mutual of Omaha Mortgag...
		Select	Select
Index		(Fixed)	1y cmt
Margin/Rate		Rate: 8.990%	Margin: 6.250%
Expected/Initial Rate		8.990%	9.740%
Interest Rate Cap			14.740%
MIP Rate			
Monthly Servicing Fee			20.00
Initial LOC Growth Rate			1.500%
Property Value		1,000,000.00	1,000,000.00
Max Claim Amount		1,000,000.00	1,000,000.00
Principal Limit		544,000.00	544,000.00
- Mortgage Insurance		0.00	0.00
- Origination Fee		21,760.00	27,200.00
- Other Fees		4,609.70	4,609.70
+ Broker Credit (Hud1 Page1)			
+ Lender Credit (Hud1 Page1)			
- LESA			108,000.00
- Liens Payoff		150,000.00	150,000.00
Available Funds		367,630.30	254,190.30
Available Tenure			
DISBURSEMENT	Cash	367,630.30	Cash 0.00
			LOC 254,190.30

Elaine is 80 years old and was widowed several years ago, resulting in the loss of her household's primary income. Since then, she has relied on credit cards to manage living expenses, making only minimum payments. More recently, rising costs associated with home health care have placed additional financial strain on her budget.



# SCENARIO 4 – JUMBO

Add Product		SecureEquity ARM Mutual of Omaha Mortgag...	SecureEquity Fixed Mutual of Omaha Mortgag...	SecureEquity Fixed Plus Mutual of Omaha Mortgag...
	+ Add Product	Select	Select	Select
Index		1y cmt	(Fixed)	(Fixed)
Margin/Rate		Margin: 6.000%	Rate: 9.240%	Rate: 8.990%
Expected/Initial Rate		9.490%	9.240%	8.990%
Interest Rate Cap		14.490%		
MIP Rate				
Monthly Servicing Fee		20.00		
Initial LOC Growth Rate		1.500%		
Property Value		6,000,000.00	6,000,000.00	6,000,000.00
Max Claim Amount		6,000,000.00	6,000,000.00	6,000,000.00
<b>Principal Limit</b>		<b>2,982,000.00</b>	<b>2,682,000.00</b>	<b>2,982,000.00</b>
- Mortgage Insurance		0.00	0.00	0.00
- Origination Fee		30,000.00	26,820.00	119,280.00
- Other Fees		6,375.55	6,375.55	6,375.55
+ Broker Credit (Hud1 Page1)				
+ Lender Credit (Hud1 Page1)				
- Liens Payoff		2,000,000.00	2,000,000.00	2,000,000.00
Available Funds		945,624.45	648,804.45	856,344.45
Available Tenure				
<b>DISBURSEMENT</b>		Cash 0.00 Requested:	Cash 648,804.45	Cash 856,344.45
		LOC 945,624.45		

CA property. Based on rates available 01/16/26

Mr. and Mrs. Gates, both age 75, own a \$6 million home with a \$2 million mortgage. With SecureEquity, we can eliminate their existing mortgage and provide them access to significant funds—all with no monthly mortgage payments.\*

\*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.



Feature	HECM	SecureEquity™	
		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, AZ, CA, CO, CT, DC, FL, GA, HI, ID, IL, IN, LA, MI, MO, MT, NC*, NH, NJ, NV, OH, OR, SC, RI, TX, UT, VA, WY *NC – P/A only, contact your AE for details	AL, AZ, CA, CO, CT, DC, FL, GA, HI, ID, IL, IN, LA, MI, MO, MT, NC*, NH, NJ, NV, OH, OR, PA, RI, SC, TX, UT, VA, WA (Broker only), WY *NC – P/A only, contact your AE for details
Loan Purpose	Refinance, Purchase	Refinance, Purchase	
MCAV 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>• Maximum \$30,000, minimum of \$0</li> <li>• Missouri Only – Cannot be &gt;2% of PL</li> </ul>	<ul style="list-style-type: none"> <li>• 1% of PL (Max \$30,000) Payable to Mutual</li> <li>• SE+ - 4% of PL payable to Mutual (no maximum)</li> <li>• Missouri Only – Cannot be &gt;2% of PL</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>• SE+ 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
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

# WHY MUTUAL?

## **BROKER PROTECT<sup>SM</sup>**

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



**Any Questions**

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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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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.

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