



When the loan is due and payable, some or all of the equity in the property no longer belongs to borrowers, who may need to sell the home or otherwise repay the loan with interest from other proceeds. The lender charges an origination fee, mortgage insurance premium, closing costs and servicing fees (added to the balance of the loan). The balance of the loan grows over time and lender charges interest on the balance. Interest is not tax deductible until the loan is partially or fully repaid.

Borrowers are responsible for paying property taxes, homeowner's insurance, maintenance, and related taxes (which may be substantial). We do not establish an escrow account for disbursements of these payments. A set-aside account can be set up to pay taxes and insurance and may be required in some cases. Borrowers must occupy home as their primary residence and pay for ongoing maintenance; otherwise the loan becomes due and payable (and the property may be subject to a tax lien, other encumbrance, or foreclosure) when the last borrower, or eligible non-borrowing surviving spouse, dies, sells the home, permanently moves out, defaults on taxes, insurance payments, or maintenance, or does not otherwise comply with the loan terms.

A reverse mortgage increases the principal mortgage loan amount and decreases home equity (it is a negative amortization loan).

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You're Invited to a Complimentary

Learn How Home Equity Can Support Your Retirement

Please join us for an informative and complimentary [lunch/dinner] event in [City Name]. You and a guest are invited to enjoy a meal while learning how your home equity may help enhance your retirement cash flow and financial flexibility.

Seating is limited. ***Please RSVP today by calling the number below to reserve your place.***

At this event, you'll learn how more than one million U.S. homeowners have used a government-insured¹ reverse mortgage to eliminate monthly mortgage payments² and access tax-free³ cash flow to support their retirement.

You may be a good candidate if you:

- Own your home and live in it as your primary residence
- Are age [55/62] or older
- Would like to convert a portion of your home equity into cash
- Want to remain in your home without required monthly mortgage payments²

You'll receive clear, straightforward information in a relaxed setting. There is no cost and no obligation to attend. We look forward to helping you explore your options and answering your questions.

OR

Seating is limited.

Reserve your seat by calling

[Partner logo]



***SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION.**

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²Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees.

³Not Tax advice. Consult a tax advisor.

