



SecureEquity®

Powered by Mutual of Omaha Mortgage

PRODUCT UPDATE:

Lower Lending Limit Unlocks More Opportunities to Grow Your Production



Mutual of Omaha

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#4558108839



YOUR PRESENTERS



SVP of Wholesale

[linkedin.com/in/mark-oneil](https://www.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://www.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.



- 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.

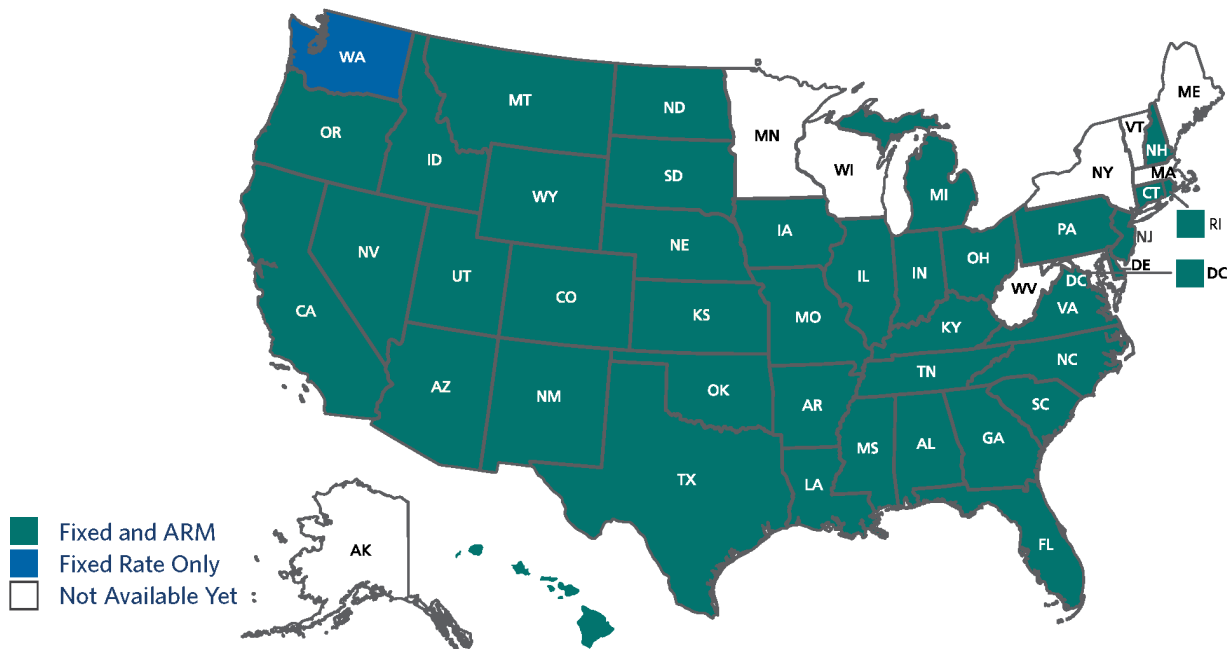
*Broker only in WA.





SecureEquity® Map of Currently Available SecureEquity® States

Powered by Mutual of Omaha Mortgage



*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.



Mutual of Omaha
MORTGAGE



SecureEquity®

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BASICS

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

**Fixed and Plus only in WA.

Product Type	Fixed and ARM
Product Eligibility	Traditional, Purchase and Refinance
Appraised Value	\$300,000 - \$10,000,000
Max Loan Amount	\$4,000,000
Available States	41 (+DC)
Minimum Age	55*
Initial Distribution Limit	No
MIP	No
Non-Recourse	Yes
Debt Consolidation	Yes
Lender Established Set Aside (LESA)	Fully Funded only, voluntary LESAs, adds .25% to the rate



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[†] payable to partner

Note: ARMs not available in WA

*No Servicing Fee in IL, TX

[†]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 lender)
- No monthly servicing fee
- SecureEquity+®
 - 9.49% Fixed Rate
 - Approximately 5% higher PLFs
 - Great refinance opportunity (12-month seasoning)

†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 ≥ 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 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



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 with borrower
 - Age ineligible NBS can remain on Title
 - No effect on the Principal Limit
 - Videotaped attorney interview for all occupying NBSs and any non-occupying NBS with ownership or in community property interests.



CASE STUDY

Giving the Borrower More Choice with SecureEquity® ARM

Borrowers: John and Mary

Ages: 75 years old

Property: Worth approximately \$300,000

Problem: Traditional mortgage payment of \$100,000

Goal: Eliminate the existing monthly mortgage payment and establish a line of credit that can be used in the future for home improvements, healthcare expenses, travel, or unexpected needs.

Solution: SecureEquity ARM

CA property. Based on rates available 09/30/26

CASE STUDY

Giving the Borrower More Choice with SecureEquity® ARM

	← DRAG TO REORDER →	← DRAG TO REORDER →
+ Add Product	SecureEquity ARM Mutual of Omaha Mortgag... Selected	HECM CMT Monthly 5% Mutual of Omaha Mortgag... Select
Index	1y cmt	1y cmt
Margin/Rate	Margin: 6.000%	Margin: 2.250%
Expected/Initial Rate	10.520%	7.500% / 6.750%
Interest Rate Cap	15.520%	11.750%
MIP Rate		0.500%
Monthly Servicing Fee	20.00	
Initial LOC Growth Rate	1.500%	7.250%
Property Value	300,000.00	300,000.00
Max Claim Amount	300,000.00	300,000.00
Principal Limit	149,100.00	113,700.00
- Mortgage Insurance	0.00	6,000.00
- Origination Fee	7,455.00	5,000.00
- Other Fees	2,197.05	3,743.70
+ Broker Credit (Hud1 Page1)		
+ Lender Credit (Hud1 Page1)		
- Liens Payoff	100,000.00	100,000.00
Available Funds	39,447.95	-1,043.70
Available Tenure		0.00
DISBURSEMENT	Cash 0.00	Shortfall -1,043.70
	LOC 39,447.95	Monthly 0.00
		LOC 0.00

The Result: The HECM does not cover the existing \$100,000 mortgage plus closing costs, while SecureEquity pays off the mortgage and leaves the borrower with approximately \$39,400 available through a line of credit.

CA property. Based on rates available 09/30/26. *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.



CASE STUDY

Purchasing a \$1.5 Million Dream Home

Borrower: Michael

Age: 68 years old

Property: Worth \$1,500,000

Problem: paying cash for the property requires liquidating investments and tying up a substantial amount of capital in a non-income-producing asset.

Goal: Maximize liquidity and maintain flexibility

Solution: Reverse mortgage with a principal limit of \$660,000, preserving over \$700k of his portfolio

CA property. Based on rates available 09/30/26

CASE STUDY

Purchasing a \$1.5 Million Dream Home

+ Add Product	← DRAG TO REORDER → SecureEquity Fixed Plus Mutual of Omaha Mortgag... Selected SecureEquity ARM Mutual of Omaha Mortgag... Select HECM CMT Monthly 5% Mutual of Omaha Mortgag... Select		
	(Fixed)	1y cmt	1y cmt
Index			
Margin/Rate	Rate: 9.490%	Margin: 6.000%	Margin: 2.250%
Expected/Initial Rate	9.490%	10.480%	7.375% / 6.750%
Interest Rate Cap		15.480%	11.750%
MIP Rate			0.500%
Monthly Servicing Fee		20.00	
Initial LOC Growth Rate		1.500%	7.250%
Property Value	1,500,000.00	1,500,000.00	1,500,000.00
Max Claim Amount	1,500,000.00	1,500,000.00	1,249,125.00
Principal Limit	660,000.00	660,000.00	425,951.63
- Mortgage Insurance	0.00	0.00	24,982.50
- Origination Fee	26,400.00	33,000.00	6,000.00
- Other Fees	27,138.05	27,138.05	9,306.70
+ Lender Credit (Hud1 Page1)			
Available Funds	606,461.95	599,861.95	385,662.43
Purchase Price	1,500,000.00	1,500,000.00	1,500,000.00
- Contribution from Loan	606,461.95	599,861.95	385,662.43
- Earnest Money			
Cash Investment Required	893,538.05	900,138.05	1,114,337.57

SecureEquity materially improves the economics of this \$1.5 million reverse mortgage purchase compared with the HECM. Both SecureEquity options provide a **\$660,000 Principal Limit**, compared with only **\$425,951 under the HECM**. That additional borrowing capacity translates directly into a significantly lower cash requirement from the borrower.



CASE STUDY

Saving a Widow's Home

Borrower: Margaret

Age: 83-year-old widow

Property: Worth \$1.2 million

Problem: Struggling to manage household finances on a fixed income with Social Security and a small pension; owes approximately \$500,000 on her mortgage

Goal: Financial stability; prevent herself from falling behind on payments and going into foreclosure

Solution: Reverse mortgage

CA property. Based on rates available 09/30/26

CASE STUDY

Saving a Widow's Home

	← DRAG TO REORDER →	← DRAG TO REORDER →	← DRAG TO REORDER →
+ Add Product	SecureEquity Fixed Plus - ... Mutual of Omaha Mortgag... Selected	SecureEquity ARM - LESA Mutual of Omaha Mortgag... Select	HECM CMT Monthly 5% Mutual of Omaha Mortgag... Select
Index	(Fixed)	1y cmt	1y cmt
Margin/Rate	Rate: 9.740%	Margin: 5.875%	Margin: 2.250%
Expected/Initial Rate	9.740%	10.355%	7.375% / 6.750%
Interest Rate Cap		15.355%	11.750%
MIP Rate			0.500%
Monthly Servicing Fee		20.00	
Initial LOC Growth Rate		1.500%	7.250%
Property Value	1,200,000.00	1,200,000.00	1,200,000.00
Max Claim Amount	1,200,000.00	1,200,000.00	1,200,000.00
Principal Limit	720,000.00	720,000.00	597,600.00
- Mortgage Insurance	0.00	0.00	24,000.00
- Origination Fee	28,800.00	36,000.00	6,000.00
- Other Fees	3,586.05	3,586.05	4,743.70
+ Broker Credit (Hud1 Page1)			
+ Lender Credit (Hud1 Page1)			
- LESA	108,000.00	108,000.00	86,413.72
- Liens Payoff	500,000.00	500,000.00	500,000.00
Available Funds	79,613.95	72,413.95	-23,557.42
Available Tenure			0.00
DISBURSEMENT	Cash 79,613.95	Cash Requested: 0.00	Shortfall Requested: -23,557.42
		LOC 72,413.95	Monthly 0.00
			LOC 0.00

The Result

The reverse mortgage eliminated Margaret's monthly mortgage payment,* stopped the pending foreclosure, and provided a long-term plan for managing property charges through the LESA. Most importantly, it allowed her to remain in the home she loved without the stress of making a monthly mortgage payment.

For Margaret, the reverse mortgage was more than a financial transaction—it was a way to preserve her independence, remain close to her family and neighbors, and stay in the home that held a lifetime of memories.

CA property. Based on rates available 09/30/26. *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.





CASE STUDY

Consolidating Debt

Borrower: David

Age: 78 years old

Property: Worth approximately \$600,000

Problem: He accumulated several debts, including a traditional mortgage, credit card balances, and a home equity line of credit for medical expenses and college tuition for grandchildren; he is paying over \$2,500 per month toward debt service

Goal: Financial stability; Coverage of monthly debt payments

Solution: SecureEquity® reverse mortgage

CA property. Based on rates available 09/30/26



CASE STUDY

Consolidating Debt

+ Add Product		SecureEquity Fixed Plus Mutual of Omaha Mortgag... Selected	SecureEquity ARM Mutual of Omaha Mortgag... Select
Index	(Fixed)	1y cmt	
Margin/Rate	Rate: 9.490%	Margin: 6.000%	
Expected/Initial Rate	9.490%	10.480%	
Interest Rate Cap		15.480%	
MIP Rate			
Monthly Servicing Fee		20.00	
Initial LOC Growth Rate		1.500%	
Property Value	600,000.00	600,000.00	
Max Claim Amount	600,000.00	600,000.00	
Principal Limit	314,400.00	314,400.00	
- Mortgage Insurance	0.00	0.00	
- Origination Fee	12,576.00	15,720.00	
- Other Fees	2,697.05	2,697.05	
+ Broker Credit (Hud1 Page1)			
+ Lender Credit (Hud1 Page1)			
- Liens Payoff	275,000.00	275,000.00	
Available Funds	24,126.95	20,982.95	
Available Tenure			
DISBURSEMENT	Cash 24,126.95	Cash Requested: 0.00	
		LOC 20,982.95	

The Result

The SecureEquity reverse mortgage paid off approximately **\$275,000 in existing debt**, eliminating David's monthly mortgage payment* and other debt payments. By consolidating his obligations into a single reverse mortgage with no required monthly principal and interest payment, he significantly improved his monthly cash flow and reduced financial stress.

Perhaps most importantly, the proprietary reverse mortgage allowed David to accomplish this despite owning a **non-FHA-approved condominium**, a property type that would have prevented him from using a traditional HECM.

SecureEquity® Proprietary (Jumbo) Reverse



Say “yes” to more deals

Go beyond HECM limits (higher values, more property types)



Increase revenue per deal

Larger loan amounts = stronger earnings with fewer transactions



Serve higher-value clients

No FHA cap + no mortgage insurance = better fit for affluent borrowers



Win more purchase business

Compete in higher price points and help 55+ buyers stay competitive



Build credibility faster

Present multiple solutions—not just one product



Reduce fallout as you learn

More flexibility = fewer deals lost due to guideline constraints



SecureEquity®

Powered by Mutual of Omaha Mortgage



Mutual Resources & Protection

CO-BRANDED MATERIALS

Collateral Templates ▾

Selected: SecureEquity Reverse Mortgage

Fill out the required fields below >

Full Name (required)
Jane Smith

Your NMLS #
12345

Title
Loan Officer

Personal Headshot (required)
Sil Headshot.png

UPLOAD



RESET CROP

Phone (required)
(800) 777-7777

Email (required)
jsmith@reversemortg:

Website
ReverseMortgage.com

SecureEquity
Powered by Mutual of Omaha Mortgage

SecureEquity
Reverse Mortgage

Designed for homeowners
with high-value properties

SecureEquity is a proprietary loan offered by Mutual of Omaha Mortgage, specifically designed for homeowners with high-value properties. This financial product allows homeowners to access their home equity while eliminating the need for monthly mortgage payments.¹

Reverse mortgage fees are a percentage of the loan amount and are added to the loan balance. Reverse mortgage fees are not subject to the same restrictions as other mortgage fees. For more information, please contact your loan officer.

Key Features of SecureEquity

- For high-value properties exceeding FHA limits
- 100% of Funds Available in year one - unlike FHA reverse mortgages²
¹These reverse mortgages are subject to FHA and the interest rate is set by NMLB, HUD or any Government Agency
- Tax-free³ lump sum of up to \$4 million
²Please consult a tax advisor
- Fixed interest rate or adjustable rate with a growing line of credit

Let's Chat!

Jane Smith
Loan Officer
Reverse Mortgage Inc.

NMLS #12345

NMLS #123456

YOUR
LOGO

PREVIEW PDF

GENERATE PDF

Mutual of Omaha
Reverse Mortgage

Customize Assets Below

To customize a flyer, please select customize for one of the assets below, then enter your information correctly in the form and hit submit.

If you do not fill out the form correctly, this may delay the process or your request may need to be resubmitted.

BROKER PROTECTSM

- ✓ Mutual of Omaha Reverse Mortgage 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

**We Support Your Business –
Not Compete with it.**

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

** Fixed and Plus only in PA and WA.

*Broker only in WA.





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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