

PURCHASE THE HOME OF YOUR DREAMS

Reverse for Purchase (R4P) is a strategic tool that allows adults 55+* to increase buying power for a new home while eliminating required monthly mortgage payments.[†]





Love Where You **Live (And Love Your Mortgage)**

A Reverse for Purchase can give you more control over where you spend the years that matter most.



REVERSE VS CONVENTIONAL **MORTGAGES**

Reverse and conventional mortgages have a lot in common, but the differences make a difference. Which is better for you?

- Move closer to family and loved ones
- ✓ Buy on the beach, the golf course, or wherever your dreams take you
- Downsize to reduce cleaning and maintenance needs
- Increase buying power for a home previously out of reach
- Eliminate your monthly mortgage payments[†]
- Improve cash flow and preserve savings
- Heirs not personally responsible for the loan balance

REVERSE MORTGAGE	CONVENTIONAL MORTGAGE
O years of monthly mortgage payments† Higher required down payment	15-30 years of monthly mortgage payments Lower required down payment
Looking to improve cash flow	Cash flow isn't a concern
Increases your liquidity	Increases your equity
Ready to improve and enjoy retirement	Still working / have sufficient retirement savings
You still own the home	You still own the home
You must pay taxes and insurance	You must pay taxes and insurance

Let's elevate your home buying opportunities

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^{*}For certain HomeSafe* products only, excluding Massachusetts, New York, and Washington, where the minimum age is 60, and North Carolina, Texas, and Utah, where the minimum age is 62. The HomeSafe* reverse mortgage is a

proprietary product of Finance of America Reverse LLC. Not all products are available in every state. Please contact us for a complete list of availability.

The borrower must meet all loan obligations, including living in the property as the principal residence, maintaining the home and paying all property charges, including property taxes, fees, and hazard insurance. This is not a commitment to lend. Prices, guidelines and minimum requirements are subject to change without notice. Some products may not be available in all states. Subject to review of credit and/or collateral; not all applicants will qualify for financing. It is important to make an informed decision when selecting and using a loan product; make sure to compare loan types when making a financing decision. These materials are not from HUD or FHA and were not approved by HUD or a