




# HomeSafe®

SELECT

## Offer your clients freedom and flexibility in retirement.

Expand your business offering with  Advisors Mortgage Group revolutionary financial tool, HomeSafe® Select.

HomeSafe Select is a reverse mortgage for borrowers 62 or older that provides cash on hand through a line of credit with a growth feature, while requiring no monthly mortgage payments.\*

### Borrower advantages:

- Access to standby line of credit with a growth feature
- Loan amounts up to \$3 million
- No FHA approval required for condos \$500,000+
- Non-recourse features
- Borrowers can use loan proceeds to pay off debt at closing to income qualify
- No monthly or annual mortgage insurance premium

\*The borrower must meet all loan obligations, including living in the property as the principal residence and paying property charges, including property taxes, fees, hazard insurance. The borrower must maintain the home. If the homeowner does not meet these loan obligations, then the loan will need to be repaid.

## Let's have a conversation about helping your clients secure long-term financial independence with HomeSafe Select.

The HomeSafe® reverse mortgage is a proprietary product of Advisors Mortgage Group and is not affiliated with the Home Equity Conversion Mortgage (HECM) program. Not all HomeSafe® products are available in every state. Please contact us for a complete list of availability.

These materials are not from HUD or FHA and were not approved by HUD or a government agency. ©2018 Finance of America Reverse LLC is licensed in 50 states and D.C. | Equal Housing Opportunity | NMLS ID # 2285 | [www.nmls.consumeraccess.org](http://www.nmls.consumeraccess.org) | 8023 East 63rd Place, Suite 700 | Tulsa, OK 74133 | Not all products and options are available in all states | Terms subject to change without notice | AZ Mortgage Banker License #0921300 | Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act | Georgia Residential Mortgage Licensee | Illinois Residential Mortgage Licensee | Kansas Licensed Mortgage Company | Licensed by the Mississippi Department of Banking and Consumer Finance | Licensed by the New Hampshire Banking Department | Licensed by the N.J. Department of Banking and Insurance | financeofamerica.com Insurance | Licensed Mortgage Banker -- NYS Banking Department where Finance of America Reverse is known as FAREverse LLC in lieu of true name Finance of America Reverse LLC | Rhode Island Licensed Lender | HUD HECMS REQUIRE PAYMENT OF INITIAL AND PERIODIC MORTGAGE INSURANCE PREMIUM.



## ADVISORS MORTGAGE GROUP, LLC<sup>TM</sup>

### KATHIE ADLER

Loan Officer & Senior Reverse Mortgage Specialist, NMLS# 65780

Cell: 631.804.9044 • 888.843.9797

Email: [KAdler@AdvisorsMortgage.com](mailto:KAdler@AdvisorsMortgage.com)

Website: [www.HelpForMortgages.com](http://www.HelpForMortgages.com)

Branch office located at: 3330 Park Ave, Suite 1 • Wantagh, NY 11793 • Branch NMLS# 1833015



Licensing: CA: Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act; FL: NJ: Licensed by the New Jersey Department of Banking and Insurance; NY: Licensed Mortgage Banker - New York State Department of Financial Services; PA: TX: [www.nmls.consumeraccess.org](http://www.nmls.consumeraccess.org) • Advisors Mortgage Group, LLC - NMLS#33041





# HomeSafe®

STANDARD

**NOW AVAILABLE IN MASSACHUSETTS**

## Unlock the hidden wealth in your home and put it to work.

If you're ready to get the most out of retirement, home equity may be the key. HomeSafe® from Finance of America Reverse LLC (FAR) is a loan that can effectively free up cash without increasing your monthly obligations. By unlocking your equity, you can put it to work instead of leaving that wealth tied up. Pay bills, travel, help family members or, simply, live the retirement you always envisioned. Just imagine the potential!

With HomeSafe Standard, you can customize the loan to suit your life - Options range from lowest interest rate to maximum cash payout.



### HomeSafe advantages:

- Loan amounts up to \$1.5 million
- Monthly payments are not required\* and there is no pre-payment penalty
- Non-recourse features
- No monthly or annual mortgage insurance premium (MIP)
- No FHA approval required for condos valued over \$500,000

**Let's have a conversation about putting your equity to work with HomeSafe.**

The HomeSafe® reverse mortgage is a proprietary product of Advisors Mortgage Group and is not affiliated with the Home Equity Conversion Mortgage (HECM) program. Not all HomeSafe® products are available in every state. Please contact us for a complete list of availability.

These materials are not from HUD or FHA and were not approved by HUD or a government agency. ©2018 Finance of America Reverse LLC is licensed in 50 states and D.C. | Equal Housing Opportunity | NMLS ID # 2285 | www.nmls.consumeraccess.org | 8023 East 63rd Place, Suite 700 | Tulsa, OK 74133 | Not all products and options are available in all states | Terms subject to change without notice | AZ Mortgage Banker License #0921300 | Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act | Georgia Residential Mortgage Licensee | Illinois Residential Mortgage Licensee | Kansas Licensed Mortgage Company | Licensed by the Mississippi Department of Banking and Consumer Finance | Licensed by the New Hampshire Banking Department | Licensed by the N.J. Department of Banking and Insurance | financeofamerica.com Insurance | Licensed Mortgage Banker -- NYS Banking Department where Finance of America Reverse is known as FARreverse LLC in lieu of true name Finance of America Reverse LLC | Rhode Island Licensed Lender | HUD HECMS REQUIRE PAYMENT OF INITIAL AND PERIODIC MORTGAGE INSURANCE PREMIUM.



## ADVISORS MORTGAGE GROUP, LLC<sup>TM</sup>

### KATHIE ADLER

*Loan Officer & Senior Reverse Mortgage Specialist*, NMLS# 65780

**Cell: 631.804.9044 • 888.843.9797**

**Email: KAdler@AdvisorsMortgage.com**

**Website: www.HelpForMortgages.com**

Branch office located at: 3330 Park Ave, Suite 1 • Wantagh, NY 11793 • Branch NMLS# 1833015



Licensing: CA: Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act; FL: NJ: Licensed by the New Jersey Department of Banking and Insurance; NY: Licensed Mortgage Banker - New York State Department of Financial Services; PA; TX: www.nmls.consumeraccess.org • Advisors Mortgage Group, LLC - NMLS#33041





**HomeSafe®**  
SELECT



Adding the  
flexibility to  
make retirement  
what *you want* it to be.

HomeSafe® Select, a proprietary reverse mortgage from Advisors Mortgage Group provides a line of credit with a growth feature, giving you the freedom to access your funds as you wish, while making no monthly mortgage payments.\*

### Let's get to work on retirement.

When it comes to your retirement, we realize the road ahead can sometimes look challenging to navigate. That's why Advisors Mortgage Group is committed to helping people like you see a true path forward in your retirement journey.



## The power of HomeSafe Select.

Like your 401K, IRA, or annuities, home equity is a powerful financial tool that can greatly enhance your retirement funding plan. HomeSafe® Select is the first product of its kind that combines two popular financial tools into one.\*\* You get the flexibility of a HELOC, with the protections and benefits of a reverse mortgage. HomeSafe Select also ensures additional peace of mind by providing cash on hand combined with a growth feature on your remaining funds. Other unique advantages include:

- Access to standby line of credit with a growth feature
- Loan proceeds up to \$4 million
- No monthly or annual mortgage insurance premium
- No pre-payment penalties



## We're here to help.

**Contact Kathie Adler** today to learn more about the benefits of reverse mortgages and how they may help you secure long-term financial independence.

\*The borrower must meet all loan obligations, including living in the property as the principal residence and paying property charges, including property taxes, fees, hazard insurance. The borrower must maintain the home. If the homeowner does not meet these loan obligations, then the loan will need to be repaid.

\*\*The HomeSafe® reverse mortgage is a proprietary product of Finance of America Reverse, LLC and is not affiliated with the Home Equity Conversion Mortgage (HECM) program. Not all HomeSafe® products are available in every state. Please contact us for a complete list of availability.

**For answers to all your reverse mortgage questions, contact me today!**



**ADVISORS MORTGAGE GROUP, LLC** <sup>TM</sup>

**KATHIE ADLER**

*Loan Officer & Senior Reverse Mortgage Specialist*, NMLS# 65780

**Cell: 631.804.9044 • 888.843.9797**

**Email: [KAdler@AdvisorsMortgage.com](mailto:KAdler@AdvisorsMortgage.com)**

**Website: [www.HelpForMortgages.com](http://www.HelpForMortgages.com)**

Branch office located at: 3330 Park Ave, Suite 1 • Wantagh, NY 11793 • Branch NMLS# 1833015



Licensing: CA: Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act; FL: NJ: Licensed by the New Jersey Department of Banking and Insurance; NY: Licensed Mortgage Banker - New York State Department of Financial Services; PA; TX. [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org) • Advisors Mortgage Group, LLC - NMLS#33041



*HomeSafe*<sup>®</sup>  
BY FAR

A unique suite of  
financial tools to realize  
a more beneficial and  
secure retirement.





# It's time to optimize your home's unlocked equity.

You've worked hard to get where you are today. ADVISORS MORTGAGE GROUP is committed to helping people like you see a true path forward with your retirement journey. That's why we've developed HomeSafe®, our innovative suite of reverse mortgage products uniquely designed to support your retirement goals.

## Maximize your retirement potential.

What's your vision of the ultimate retirement? The freedom to travel and pursue new adventures? Turning a hobby into a small business? Optimizing your portfolio and investments? Right-sizing to the perfect home with no mortgage payments?

HomeSafe can help you get there.

### The benefits of HomeSafe:

- Provides loan amounts higher than a Home Equity Conversion Mortgage, or HECM—up to \$4 million
- No monthly mortgage insurance premiums (MIP)
- Competitive interest rates
- Fees that can be rolled into the loan with little to no out-of-pocket costs (except for Purchase)
- The industry's only Borrower Care program that includes a HomeSafe concierge
- Zero origination fees and closing costs coverage on several products\*





# Flexible HomeSafe options to fit your unique retirement.



Whether you are looking for the maximum payout, a line of credit, the lowest interest rate, flexible ways to access your payments, or even the ability to boost your purchasing power, the HomeSafe suite offers a variety of options to support your needs.



## Fixed rate with options for **lowest cost to maximum proceeds.**

Our most versatile offering, borrowers can choose from a range of options: save cash with the lowest interest rate, offer the largest cash payout, or provide a combination of a lump sum and monthly payments with Flex.

### FLEX OPTION

Add Flex for the ultimate customization.

- Take up to 60% of your available funds upfront
- Choose between 1-5 years to receive the remaining funds in monthly payments

**Zero origination fees\***



## Best for borrowers who are looking for a **line of credit.**

Gives borrowers the freedom and flexibility to access their funds as they wish by providing cash on hand through a line of credit with no monthly mortgage payments and deferred interest.\*\*

Great for unexpected expenses or funding portfolio gaps in down markets.



## Best for those who want to **keep their first mortgage.**

A great option for borrowers looking to access their home equity without having to pay off a low-interest, fixed rate first mortgage. It's the only second mortgage on the market that doesn't require monthly mortgage payments.\*\*

Great for a cash injection while maintaining more equity in your home.

## REVERSE FOR PURCHASE

### Relocate or right size to a new home.

Allows borrowers to increase their buying power when purchasing a new home using a HomeSafe reverse mortgage, giving them the option to save money with no monthly mortgage payments.\*\*

\* FAR will pay select closing costs. Excludes counseling fee, state fees (including but not limited to recording, transfer tax, and tax stamp fees), and owners title insurance. Please inquire for full list of covered fees.

\*\*The borrower must meet all loan obligations, including living in the property as the principal residence and paying property charges, including property taxes, fees, hazard insurance. The borrower must maintain the home. If the homeowner does not meet these loan obligations, then the loan will need to be repaid.



# Take a look at this scenario:



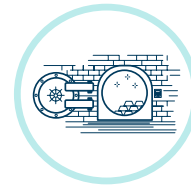
Let's say you are 68 and have a home valued at \$1.25 Million.



You are paying costly monthly principal and interest payments on your mortgage.



Ideally, you would like to retire and pay off your mortgage to reduce expenses.



However, you don't want to tap into your investment accounts.

## The HomeSafe Solution:



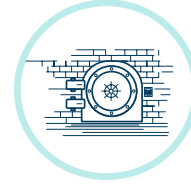
Realizing that your home is an untapped asset, you use a HomeSafe reverse mortgage.



The reverse mortgage replaces your existing mortgage. Monthly mortgage, principal, and interest payments are no longer required.\*



Additionally, you plan to take out a lump sum for whatever you want to use it for.



This way, you can leave your retirement accounts intact so they can continue generating income.

Illustration is for educational purposes only.

\*The borrower must meet all loan obligations, including living in the property as the principal residence and paying property charges, including property taxes, fees, hazard insurance. The borrower must maintain the home. If the homeowner does not meet these loan obligations, then the loan will need to be repaid.



Let's have a conversation about your retirement goals.

The HomeSafe® reverse mortgage is a proprietary product of Advisors Mortgage Group and is not affiliated with the Home Equity Conversion Mortgage (HECM) program. Not all HomeSafe® products are available in every state. Please contact us for a complete list of availability.

These materials are not from HUD or FHA and were not approved by HUD or a government agency. ©2018 Finance of America Reverse LLC is licensed in 50 states and D.C. | Equal Housing Opportunity | NMLS ID # 2285 | www.nmls.consumeraccess.org | 8023 East 63rd Place, Suite 700 | Tulsa, OK 74133 | Not all products and options are available in all states | Terms subject to change without notice | AZ Mortgage Banker License #0921300 | Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act | Georgia Residential Mortgage Licensee | Illinois Residential Mortgage Licensee | Kansas Licensed Mortgage Company | Licensed by the Mississippi Department of Banking and Consumer Finance | Licensed by the New Hampshire Banking Department | Licensed by the N.J. Department of Banking and Insurance | financeofamerica.com Insurance | Licensed Mortgage Banker -- NYS Banking Department where Finance of America Reverse is known as FARreverse LLC in lieu of true name Finance of America Reverse LLC | Rhode Island Licensed Lender | HUD HECMS REQUIRE PAYMENT OF INITIAL AND PERIODIC MORTGAGE INSURANCE PREMIUM.



**ADVISORS MORTGAGE GROUP, LLC** <sup>TM</sup>

**KATHIE ADLER**

*Loan Officer & Senior Reverse Mortgage Specialist*, NMLS# 65780

**Cell: 631.804.9044 • 888.843.9797**

**Email: KAdler@AdvisorsMortgage.com**

**Website: www.HelpForMortgages.com**

Branch office located at: 3330 Park Ave, Suite 1 • Wantagh, NY 11793 • Branch NMLS# 1833015



Licensing: CA: Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act; FL: NJ: Licensed by the New Jersey Department of Banking and Insurance; NY: Licensed Mortgage Banker -- New York State Department of Financial Services; PA: TX: www.nmls.consumeraccess.org • Advisors Mortgage Group, LLC - NMLS#33041