



# HomeSafe<sup>®</sup>

SELECT

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

HomeSafe Select,<sup>®</sup> a proprietary reverse mortgage from Finance of America Reverse LLC (FAR), provides cash on hand through a line of credit with no monthly mortgage payments,\* giving you the freedom to access your funds as you wish.

## 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, LLC 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 offers unique advantages:

- Access to a standby line of credit
- Loan proceeds up to \$4 million
- No monthly or annual mortgage insurance premium
- No pre-payment penalties
- No FHA approval required for condos \$500,000+

## We're here to help.

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## Let's have a conversation about your retirement goals.

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### Oregon Only:

-When the loan is due and payable, some or all of the equity in the property that is the subject of the reverse mortgage no longer belongs to borrowers, who may need to sell the home or otherwise repay the loan with interest from other proceeds. FAR may charge 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 FAR charges interest on the balance.

-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. The loan also 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.

-Interest is not tax-deductible until the loan is partially or fully repaid.

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