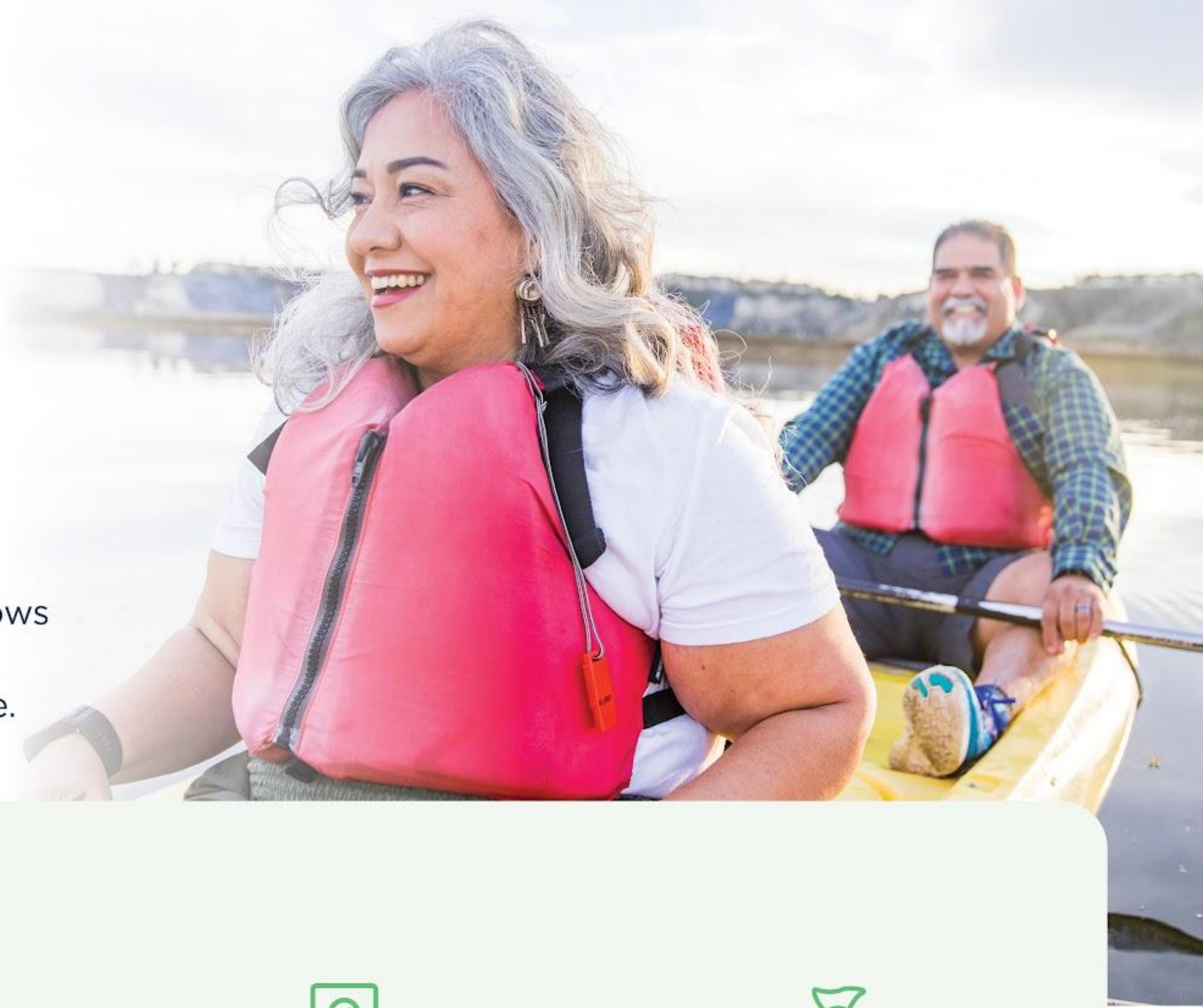




# Find Your **Financial Flexibility** Without a New Payment

HomeSafe Second is a fixed-rate second mortgage that allows you to tap a portion of home equity with no new monthly payment requirement and no change to your first mortgage.



## How HomeSafe Second Works

### Step 1

Be a homeowner with a fixed-rate mortgage in good standing looking to access home equity.



### Step 2

Contact your loan officer to determine how much money you can be eligible for and discuss how a second mortgage can help you.



### Step 3

Speak to a third party counselor to ensure this is a good fit and get your home appraised.



### Step 4

Receive your funds with no new monthly mortgage payments and take a second to breathe.

## With HomeSafe Second you can:

- Pay higher interest credit card debt
- Buy an investment property
- Cover rising costs at the pump and the grocery store
- Fund long-term care, medical expenses, or emergencies
- Pay for home improvements

## Borrower Requirements

- Minimum age is 55, except in Texas where the minimum age is 62
- Must be current on your first mortgage
- Property must be your primary residence
- Minimum FICO score of 600 (with financial assessment)
- Must maintain the property and be up-to-date on property taxes, insurance, and any HOA fees

The HomeSafe reverse mortgage is a proprietary product of Finance of America Reverse LLC and is not related to the Home Equity Conversion Mortgage (HECM) program. HomeSafe products are only available in certain states. Please contact us for a complete list of availability.

## ➤ Let's talk for a second

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# EquitySmart

## HOME LOANS

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