



**HomeSafe®**  
SELECT



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

HomeSafe® Select, a proprietary reverse mortgage from Finance of America Reverse LLC (FAR), 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 FAR is committed to helping people like you see a true path forward in your retirement journey.



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## 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 a FAR representative 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!**

**1-855-456-9230**  
**contact@fareverse.com**  
**www.fareverse.com**



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©2020 Finance of America Reverse LLC is licensed nationwide | Equal Housing Opportunity | NMLS ID # 2285 (www.nmls.consumeraccess.org) | 8023 East 63rd Place, Suite 700 | Tulsa, OK 74133 | AZ Mortgage Banker License #0921300 | Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act | Georgia Residential Mortgage Licensee #23647 | Kansas Licensed Mortgage Company | Massachusetts Lender/Broker License MC2285: Finance of America Reverse LLC | Licensed by the N.J. Department of Banking and 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 | Not all products and options are available in all states | Terms subject to change without notice | For licensing information go to: www.nmlsconsumeraccess.org 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. The lender 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 the lender 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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