Innovative Mortgage Solutions Designed for Homeowners Aged 55 and Older

As you approach retirement, you may be considering a home equity loan to help you manage debt and safeguard your financial security as you transition into the next phase of your life.

However, most conventional financing options are not tailored to the needs of pre-retirees today or their goals for the future.

But with the revolutionary reverse mortgage—**Equity Elite®**—you can get the funds you need to gain more financial stability ***now and in retirement.***

Available to borrowers as young as 55 in select states,* Equity Elite® can help you create a financial roadmap for your future starting with today.

Discover Greater Financial Freedom with Equity Elite®:

- Available to borrowers as young as 55 in select states. Higher minimum age requirements may apply*
- Loan amounts up to $4 million†
- Eliminate or substantially lower your current monthly mortgage payment‡
- For owners and buyers of approved and non-FHA-approved‖ condos and homes in age-restricted communities
- Lower closing costs with no up-front or ongoing mortgage insurance premiums
- Flexible proceed options—lump sum, term payments, and line of credit with growth#

EQUITY ELITE®

Contact me today to learn how you can navigate towards your future goals sooner and with more financial freedom.

Joshua W. Orlan| 312-504-8379 or 561-421-2612

‡As with any mortgage, you must meet your loan obligations, keeping current with property taxes, insurance, and maintenance.

*Available to borrowers as young as 55 in select states only. Higher minimum age requirements may apply. Visit www.reversefunding.com/equity-elite for details.

†Not applicable in all states; MA imposes a maximum loan amount of $1.5MM. Visit www.reversefunding.com/equity-elite for details.

‖**This material has not been reviewed, approved, or issued by HUD, FHA, or any government agency. The company is not affiliated with or acting on behalf of or at the direction of HUD/FHA or any other government agency**.

#For the Equity Elite (EE) loan option with a growth rate on a line of credit, there is a specific growth rate, such as 1.5% per annum (compounded monthly) applied to certain unused amounts, and a growth rate period, such as 7 years after the loan closes, as stated in the loan documents provided at closing. Also, the line of credit cannot exceed: (1) 75% percent of the original Principal Limit, plus (2) the growth of the available Principal Limit due to the growth rate.

(Continued)

Which Financing Option is Right for You Now and in the Future?

	Home Equity Line of Credit	Traditional Mortgage	Equity Elite®
Converts home equity into loan funds?	YES	YES	YES
Age-based lending	NO	NO	55 or older*
How much can I borrow?	No set amount	No set amount	Up to $4 million†
Flexible repayment feature?	NO	NO	YES‡
Minimum monthly payment required?	YES	YES	NO‡
Non-recourse feature (You won't owe more than the home is worth when the loan is repaid)	NO	NO	YES
Income qualifications	Stricter	Stricter	More lenient

‡As with any mortgage, you must meet your loan obligations, keeping current with property taxes, insurance, and maintenance.

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Contact me today to learn how Equity Elite® can help you create a roadmap to safeguard your financial stability.

Joshua W. Orlan

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Helping Seniors Assure Their Financial Stability

EQUAL HOUSING OPPORTUNITY

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