

A photograph of an older man with glasses, wearing a brown shirt, working in a workshop. He is leaning over a workbench, carefully guiding a piece of wood. The background is a wooden wall covered with various tools like planes, chisels, and a saw. The lighting is warm and focused on the man's work.

HomeSafe®

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. Independence Reverse Mortgage Solutions 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:



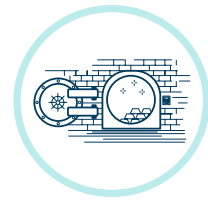
Let's say you are 68 and have a home valued at \$1.25 Million.



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:



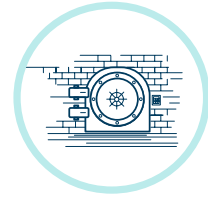
Realizing that your home is an untapped asset, you use a HomeSafe reverse mortgage.



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.

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Let's have a conversation about your retirement goals.



Pete Tentler, CRMP®
The Financial Locksmith®
858.999.1776
Pete@ReverseMortgage1776.com
NMLS# 1912682 LO# 866468



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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