

**BEST RATE FINANCE**

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**REVERSE MORTGAGE**

Borrower(s) must be at least 55 years old (youngest spouse)

Purchase or Refinance

Borrower(s) will never make mortgage payments  
As long as one of the borrower(s) occupies the property

Borrower(s) may receive monthly/annual/lump sum income  
Based on the borrower(s) age/equity

No income or assets are used to qualify (other than residual income)  
Borrower(age) and equity are the keys to qualification

Upon the death of the borrower(s)  
Heirs only can refinance and pay off the loan,  
sell the property and payoff the loan and keep the proceeds,  
or give back the property to the lender

**NO MORE MORTGAGE PAYMENTS  
FOR THE HOMEOWNER(S) TO MAKE**

**POSSIBLE CASH/INCOME DISTRIBUTION**

**“IMPROVE THE LIVES OF HOMEOWNERS”**