



55+ Specialty Reverse Mortgage for Higher Loan Volumes

The 55+ Specialty Reverse Mortgage is available to qualified homeowners who are at least 55 years of age with higher home values. Like the standard HECM reverse mortgage, our 55+ Specialty Reverse Mortgage is a non-recourse loan that allows homeowners to select how they want to receive their funds (monthly payment, one lump sum payment at closing, or a combination of both) and opt for no monthly payments throughout the life of the loan¹. However, unlike HECM, this loan program allows for much higher loan and max claim amounts, has more flexible property requirements, and does not require mortgage insurance.

Program Highlights:

- Available to homeowners ages 55+ (in select states)
- No monthly mortgage payments required¹
- Allows a larger loan amount, up to \$4M and a max claim amount of \$10M
- Continue to live in and own your home
- Non-recourse loan protection
- No mortgage insurance requirement
- Home must be your principal residence
- Your home DOES NOT need to meet minimum property standards set by HUD or the FHA

¹The 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. ²This is not tax advice. Consult a tax professional. These materials are not from HUD or FHA and were not approved by HUD or a government agency.

**CALL YOUR HOME
FINANCING TEAM TODAY!**

HANK SANDERS

VP-Equity Wealth Strategy Team

O: 858-221-4173

M: (501) 282-8067

E: hsanders@onetrusthomeloans.com



NMLS #46375

3131 Camino Del Rio North, Suite 1680, San Diego, CA 92108

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All options are not available on all programs. All programs are subject to borrower and property qualifications. Rates, terms and conditions are subject to change without notice.