



The key to a more secure retirement
might already be in your pocket.

From paying off a mortgage,
to creating consistent monthly income,
to smarter tax planning,
**a reverse mortgage can
unlock the equity in your home
for a more secure retirement.**

From holidays with family and friends, to kids' birthday parties, to all the everyday joys and challenges of our lives...our homes are where our special moments take place.

And a house is much more than a sentimental matter: for most Americans, its equity represents half of all the wealth they've earned during their entire lives. As more Americans than ever face the challenges of building a secure retirement, there's never been a greater need to find ways to unlock the power of that equity.

That's why, at Longbridge Financial, we believe it's time to take a closer look at reverse mortgages. As a uniquely powerful tool to leverage the accumulated value you've worked so hard for, a reverse mortgage can increase your financial flexibility and—most important—protect the ownership of your home.

At Longbridge, we're committed to changing the reputation of the reverse mortgage by educating homeowners about the many uses of this powerful tool. Through unparalleled service, expertise and transparency, it's our mission to make the benefits of the reverse mortgage available to a new generation of retirees.

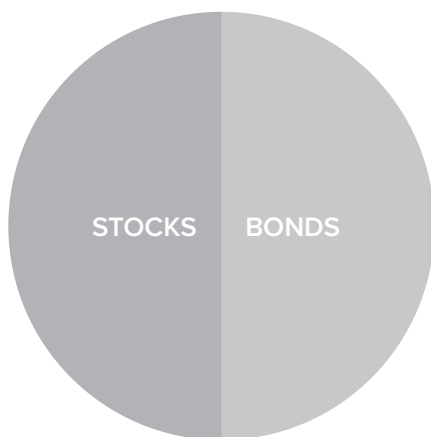
Let Longbridge Financial help you to unlock the power of home.



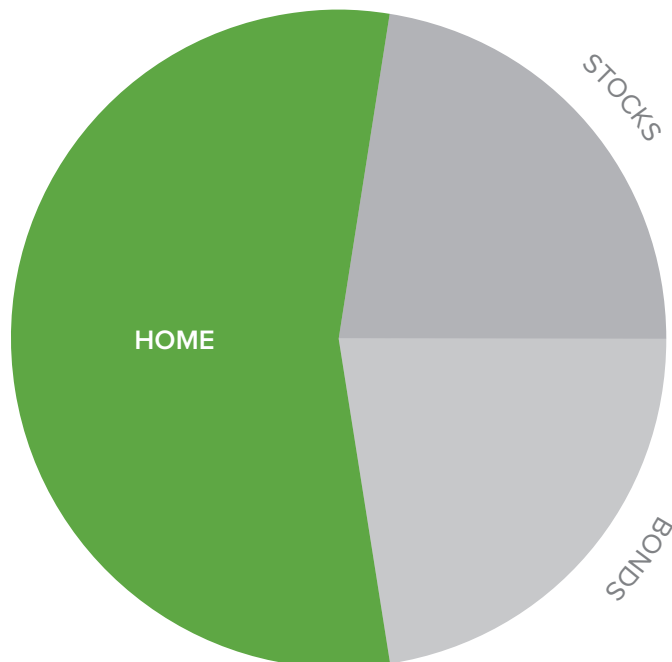
How the power of home can bring you closer to the retirement you deserve.

While most people approaching retirement think of their personal net worth in terms of savings, stocks, bonds or retirement accounts, the reality is quite different. Studies show that half of homeowners over age 62 have at least **55% of their net worth tied up in home equity**.*

PERCEIVED
PERSONAL WEALTH



ACTUAL
PERSONAL WEALTH



* CFPB Report to Congress on Reverse Mortgages, June 2012.



“Using a reverse mortgage to tap home equity is one of the most powerful options available to retirees today.”

—Alicia Munnell

Director, Center for Retirement Research at Boston College

What exactly is a “reverse mortgage”?

Insured by the Federal Housing Administration (FHA), the Home Equity Conversion Mortgage (HECM)—also known as a “reverse mortgage”—allows homeowners age 62 or older to access a portion of their home’s equity in the form of a loan. **The funds accessed are tax free,* DO NOT require monthly mortgage payments—and allow the borrower to retain ownership and title to their home—so long as they:**

- Live in the home as their primary residence.
- Continue to pay required property taxes and homeowners insurance.
- Maintain the home according to Federal Housing Administration requirements.

What are the benefits and uses of a reverse mortgage?

From eliminating your monthly mortgage payment to paying for unexpected expenses, a reverse mortgage can help provide financial flexibility and relieve many of the financial pressures you face in retirement. A HECM can allow you to:

- Pay off an existing mortgage, monthly bills or healthcare expenses to increase cash flow.
- Make needed home repairs or modifications to live more comfortably.
- Replace taxable withdrawals from 401(k) or other retirement plans with tax-free reverse mortgage proceeds.
- Establish a line of credit for emergencies or occasional expenses.
- Help a child or grandchild with major expenses, like a down payment on a home or college tuition.

* Consult a financial advisor and appropriate government agencies for any effect on taxes or government benefits.

*Let Longbridge Financial help you unlock the power of home:
call us today at (855) 523-4326*

What amount can you receive from a reverse mortgage?

The amount of money that you can receive from a HECM depends on a number of factors, such as your age, the type of product you select, current interest rates and the appraised value of your home.

How can you receive the funds?

Depending on the specific product you choose, there is a range of options for receiving the proceeds of a reverse mortgage, including:

- A lump sum payment
- A monthly income stream
- A line of credit
- Any combination of the above

REVERSE MORTGAGE VS. OTHER MORTGAGES

SIMILARITIES

	HECM	MORTGAGE/HOME EQUITY LINE OF CREDIT
Who has title and “owns” the property?	Borrower	Borrower
Is the mortgage secured by the property?	Yes	Yes
Who is responsible for taxes, insurance and home maintenance?	Borrower	Borrower

DIFFERENCES

Future credit line availability*	Guaranteed, increases over time	May be cut or suspended by lender
Required monthly mortgage payments	No	Yes
Loan balance	Increases	Decreases
Foreclosure risk due to nonpayment*	Limited to tax and insurance defaults	Defaults on monthly payments as well as tax and insurance
Heirs can be required to repay more than the home is worth	No	Yes

* CFPB Report to Congress on Reverse Mortgages, June 2012. Note: Credit line is available only on adjustable rate HECM products.

THE REVERSE MORTGAGE PROCESS, MADE SIMPLE.

At Longbridge Financial, we have simplified the process of obtaining a reverse mortgage into a few key steps. After helping you determine if this is the right product for you, we will assist you with:

1. Completing the application
2. Receiving the required independent counseling
3. Having an appraisal completed on your home
4. Closing your loan and receiving your funds

And when you choose to work with Longbridge, one of our experienced reverse mortgage consultants is always available to explain any aspect of the process and answer any questions you may have—at any time.

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WHY LONGBRIDGE FINANCIAL?

Longbridge Financial is committed to changing the reputation of the reverse mortgage by offering this powerful financial instrument with transparency, unparalleled expertise and the highest level of personal service.

Leadership: Christopher Mayer, PhD, is CEO of Longbridge Financial and has spent more than 20 years studying housing and mortgages, has testified before Congress and is frequently consulted by the media for his financial expertise. Chris is committed to bringing the strategic value of reverse mortgages to today's retirees.

Integrity: We are committed to ensuring that we only recommend the reverse mortgage program after we make certain the program is right for you and meets your needs. We will ask you questions about your goals, your home and your finances as we discuss your options. You can rest assured that if we ever feel like this is NOT the best option for you, WE WILL TELL YOU SO. Not all lenders will make that pledge.

Partnership: Longbridge Financial has developed exclusive partnerships to help drive lasting home ownership, and has created programs that no other reverse mortgage lender offers.

People: Our Loan Officers are the best in the business. Your call will always be answered by a live person that can help you with your reverse mortgage loan. You will receive trusted personal, professional support through each step of the process.



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The power of home.™

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