



Looking to access more home equity? Or just want more options?

Discover Platinum by Longbridge

The flexible reverse mortgage designed to fit your financial goals.

Maximize Cash for Today

Need a large lump sum to make a major purchase or consolidate high-interest debt?

Platinum Fixed

Safety Net for Tomorrow

Want some cash now, with a line of credit¹ for unexpected expenses or life events?

Platinum Line of Credit¹

Home Equity for the Future

Need some cash now, but want to preserve some equity for your heirs?

Platinum Preserve^{®2}

Whatever your financial priority, there's a Platinum solution for that.

Platinum proprietary reverse mortgage solutions offer a number of ways for you to potentially unlock more home equity than with a standard Home Equity Conversion Mortgage (HECM) and enjoy greater financial flexibility.



Use the power of Platinum to your advantage.

No matter which option is right for you, you'll enjoy all the great benefits of Platinum:

- Optional monthly mortgage payments, with no risk of sudden payment spikes (keeping current with property taxes, insurance, and maintenance is required)
- Loan amounts up to \$4 million³
- Lower minimum borrower age of 55⁴
- Wider range of eligible home values and expanded eligibility for condos
- Non-recourse protection: never owe more than your home is worth when it's sold and the loan is repaid, even if it loses value
- No penalty for early payoff

Platinum Promise: Lock in your potential loan amount for 30 days from application.* If market changes reduce what you could borrow and you decide not to move forward, we'll reimburse your third-party fees—plus \$150.

*This is not an interest rate lock. Platinum interest rates float until closing. Longbridge, in its sole discretion, may change the PLF tables used for the loan at any time. If you close within 30 days from the date of application, we will strive to use the original PLF table set on the date of application. If Longbridge revises the PLF table within the 30-day period due to unforeseen market conditions, you will be notified. The Platinum Promise means that should you decide not to move forward, Longbridge will offer a refund of your out-of-pocket third-party fees (appraisal fee(s)) plus \$150.00. To qualify for reimbursement, the loan must be approved, and all underwriting criteria, obligations, and conditions of the loan must be met. While in most circumstances we will be able to give time to close the loan under the original PLF table, this may not always be feasible due to factors such as adverse changes in market conditions. Additional terms and conditions may apply. Platinum by Longbridge is not available in all states.

Select the Platinum option that's best for you.

Platinum Fixed

Lock in a fixed interest rate and receive a one-time lump sum payout to address immediate needs or large expenses.

Platinum Line of Credit¹

Get cash up front, a reusable adjustable-rate line of credit,¹ and greater flexibility than with a traditional HELOC.

Platinum Preserve^{®2}

Access some cash now and set aside 10-40% of your equity for future goals, such as relocating or legacy planning.

Then use your home equity as you choose.

- Pay off an existing mortgage or consolidate high-interest debts to eliminate monthly payments⁵
- Generate a lump sum of cash that's income tax-free⁶ for medical bills, home renovations, or other large expenses
- Use the line of credit option¹ to set up a financial "safety net" for the future
- Refinance an existing reverse mortgage to get more available cash
- You can even use Platinum to buy a new home that's better suited to your needs or closer to family, and enjoy the same great benefits of a reverse mortgage



Answers to your questions about Platinum by Longbridge.

Q: What is Platinum?

A: It's a proprietary reverse mortgage program for homeowners aged 55 and older.⁴ It lets you borrow against your home equity without having to make monthly mortgage payments.⁵

Q: How does it compare to an FHA-insured Home Equity Conversion Mortgage (HECM)?

A: While there are similarities between regulatory requirements for Platinum and HECM loans, there are some important differences between the two reverse mortgages. Platinum offers a higher lending limit than a standard HECM—up to \$4M.³ It's designed specifically for properties with home values that exceed the FHA loan limit, or those that aren't eligible for FHA financing, such as certain condominiums that aren't FHA approved, or some Planned Unit Developments (PUDs). And unlike a HECM, Platinum has no mortgage insurance requirement, which may result in lower upfront costs.

Q: Is a Platinum loan non-recourse?

A: Yes. When you sell the home, you and your heirs will not be held responsible for the difference, if any, between the unpaid loan balance and the value of the home.

Q: If I have a Platinum loan, will I still own my home?

A: Yes. You retain the same ownership and title that you have today as long as you meet your loan obligations.⁵ Just like a traditional mortgage, the lender puts a lien on the property which requires repayment under certain circumstances, such as when you sell or leave your home as a primary residence, or when the last borrower no longer lives in it.

Q: What are my obligations with Platinum?

A: Since you retain the title to your home, you also retain your obligations as a homeowner: maintaining the home, paying property taxes and insurance, and any other assessments applied to your property (e.g., homeowners association fees).

Q: How does Platinum compare to a traditional mortgage?

A: A traditional mortgage requires monthly payments to the lender, eventually paying off the mortgage over time. Platinum lets you borrow against the equity in your home and receive a lump sum of cash at closing, and/or a line of credit.¹ There are no monthly mortgage payments required.⁵



Q: Can my heirs still get an inheritance?

A: After the balance of your Platinum reverse mortgage is paid off, any remaining equity goes to your heirs. That amount will depend on a number of variables, such as loan balance, how much your home appreciates in value, and other factors. You can also consider the new Platinum Preserve^{®2} option, which allows you to preserve a portion of your home's equity to be returned to you or your estate when the loan is paid off.

Q: How can I use the money I receive from a Platinum loan?

A: Proceeds are first used to pay off any existing mortgage. The rest is yours to use as you wish. You can use Platinum funds to pay bills or consolidate other debts, cover medical expenses, fund home repairs and improvements to help you age in place, or even purchase a new house or eligible condo that's better suited for your retirement needs. You can also refinance an existing reverse mortgage to put more available cash in your pocket.

Q: Will I have to pay income tax on the money?

A: The proceeds from a Platinum reverse mortgage are generally income tax-free⁶ and typically do not affect Social Security or Medicare. We do recommend that you talk to a competent financial advisor to determine the effect on any other benefits you may be receiving, especially when receiving a large lump sum from a reverse mortgage at closing. Having excess funds in your account could impact eligibility for certain government benefit programs.

Q: When does the loan have to be paid off?

A: The loan comes due when you 1) sell the property; 2) no longer live in the home as your primary residence; or 3) fail to meet your loan obligations, such as paying property taxes, homeowners insurance, and home maintenance.

Q: Can I use a Platinum loan to buy a home?

A: Yes, in fact, there are some great advantages to using a Platinum loan to buy a home. It typically offers more cash than a standard HECM reverse mortgage—up to \$4 million,³ depending on your home's value. Plus, unlike a HECM there's no mortgage insurance premium, which may reduce your upfront costs.





To put the power of
Platinum to work for
you, contact us today.

Call: 855.523.4326

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1. Line of credit option is not available in some states. Please ask your loan originator if your state is eligible, and for more details.
2. Platinum Preserve® is an option available in certain states which, if chosen, allows borrowers to preserve a percentage of the equity of the property, under certain circumstances, at the conclusion of the loan. Subject to terms and conditions of the Platinum Preserve® program. Please contact Longbridge Financial LLC for more details.
3. The state of MA has a maximum loan amount/lending limit of \$2,000,000.
4. Available to borrowers as young as 55 in select states only. Higher minimum age requirements may apply.
5. As with any mortgage, you must meet your loan obligations, keeping current with property taxes, insurance, and maintenance.
6. Consult a financial advisor and appropriate government agencies for any effect on taxes or government benefits.

Longbridge Platinum Reverse Mortgage ("Platinum") is Longbridge Financial, LLC's proprietary loan program and is not affiliated with the Home Equity Conversion Mortgage (HECM) loan program, which is insured by FHA. Platinum is available to qualified borrowers who also may be eligible for FHA's HECM program or are seeking loan proceeds that are higher than FHA's HECM program limit. Platinum currently is available only for eligible properties in select states. Please contact your loan originator to see if it is currently available in your state.

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Charges such as an origination fee, mortgage insurance premiums, closing costs and/or servicing fees, if applicable, may be assessed and will be added to the loan balance. As long as you comply with the terms of the loan, you retain title until you sell or transfer the property, and, therefore, you are responsible for paying property taxes, insurance and maintenance. Failing to pay these amounts may cause the loan to become immediately due and/or subject the property to a tax lien, other encumbrance or foreclosure. The loan balance grows over time, and interest is added to that balance. Interest on a reverse mortgage is not deductible from your income tax until you repay all or part of the interest on the loan. Although the loan is non-recourse, at the maturity of the loan, the lender will have a claim against your property and you or your heirs may need to sell the property in order to repay the loan, or use other assets to repay the loan in order to retain the property.

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