



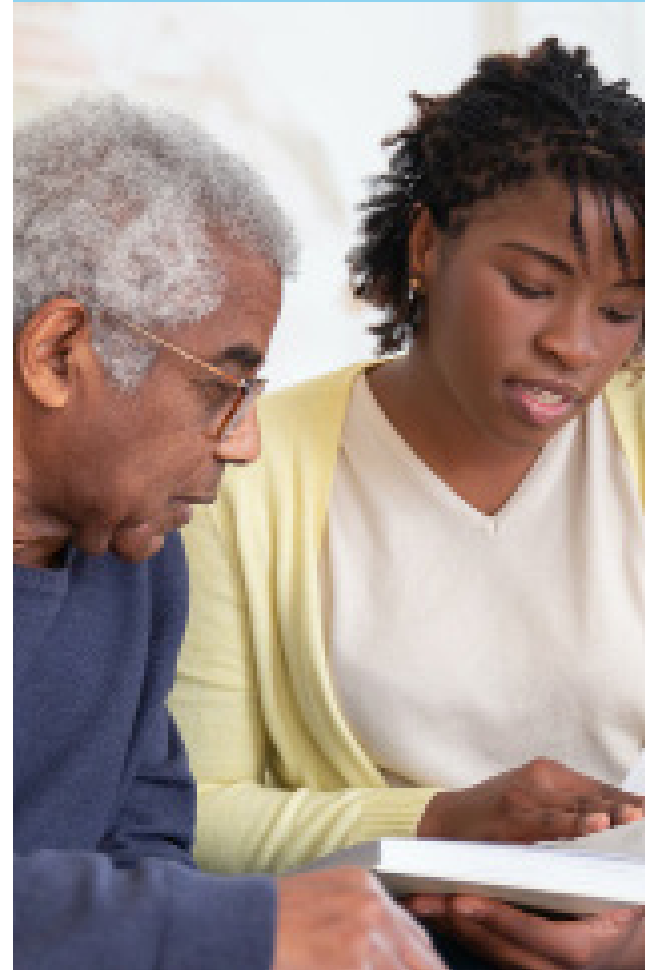
So I've got options, but what's the difference between the Smartfi Choice and an FHA HECM?

Great question! The Smartfi Choice **opens up possibilities** to borrowers whose needs, or qualifications, don't quite fit the HECM design.

These materials are not from, and have not been approved by, HUD, FHA, or any government agency. All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Consult a tax advisor and appropriate government agency for any affect on taxes or government benefits. Other restrictions and limitations apply.



CHOICE VS FHA HECM



Let's find out which reverse mortgage best fits you.

FHA HECM



at least one borrower age **62**



max claim amount **\$1,209,750**



optional monthly mortgage payment²

²Borrower must pay property taxes, insurance, any HOA fees and maintain the property.



2% upfront mortgage insurance premium required at closing



all loan proceeds **not always available** at close



standardized FHA underwriting

SMARTFI® CHOICE



minimum borrower(s) age **55**¹

¹Age requirements differ by product and state.



max loan amount up to **\$4,000,000**



optional monthly mortgage payment²

²Borrower must pay property taxes, insurance, any HOA fees and maintain the property.



\$0 upfront mortgage insurance premium required at closing



all loan proceeds **available** at close



sensible underwriting

