permitted AAG credits all closing costs except counseling and state mandated fees on items, such as counseling, state mandated fees and other fees that are found in the 1300 AAG credits all closing costs except for items, such as counseling and state mandated fees on other fees that are found in the 1300 AAG credits all closing costs except counseling and state mandated fees on certain products and rates, bornowers access to higher LTVs with a lower monthly payment than a traditional mortgage. Solar leases subordinated with some restrictions. Will accept another Lender's except for items, such as counseling, state mandated fees and other fees that are found in the 1300 AAG credits all closing costs except for items, such as counseling, state mandated sees on certain products and rates, Longbridge credits closing costs except for items, such as counseling, state mandated fees and other fees that are found in the 1300 AAG credits all closing costs except for items, such as counseling, state mandated fees on detail the some restrictions. AND minimum credit score Will accept another Lender's except for items, such as counseling, state mandated fees and other fees that are found in the 1200 section of the section		1 st Nations Reverse Mortgage	American Advisors Group	Finance of America Reverse	Liberty Reverse Mortgage	Longbridge Financial	Nationwide Equities	Plaza Home Mortgage	Reverse Mortgage Funding
Nillinium Age Streamlined process for financial assessment infrared process for financial assessment infrared from the first part of borrowers. Solar lesses with nome requested delt payorf for form the burn was be removed with a first a variety of permitted for pale in product hard affective for infrared and arise, we credit closing costs except counseling and state of the first 7 years. Solar lesses with nome requested delt payorf for first the first 7 years. Repair Set Aside permitted for calcin products and rates, we credit closing costs except counseling and state of the first 7 years. Solar lesses with nome requested delt payorf for first the state of the first 7 years. Repair Set Aside permitted for calcin products and rates, we credit closing costs except counseling and state of the first 7 years. Solar lesses with nome requested delt payorf for first the state of the permitted for payorf payorf for first the state of the permitted with the first 7 years. Solar lesses with nome requested delt payorf for former was being the permitted with permitted for pain products and rates, we credit closing costs except counseling and state for the first 7 years. Solar lesses with nome requested delt payorf for former was being the permitted with payorf for former was being the permitted with permitted with permitted for payorf for first that allowed. Solar lesses with nome requested delt payorf for former was being the permitted with payorf for former was being the payorf for first that allowed. Solar lesses with some conditions of former was being the payorf former permitted with payorf former permitted with payorf former permitted with permitted with permitted with payorf former permitted with payorf former permitted with payorf former permitted with products and rates, we credit cards and other permitted with permitted with payorf former permitted with payorf		Premier	HomeSafe	HomeSafe	EquityIQ™	Platinum	EquityPower	Reverse Jumbo	Equity Elite™
Steamlined process for full for exemple used to pay off debt to approached the payoff standard is assessment. Froceeds may be used to pay off debt to approached the payoff standard is a sheef and a finite for proving special trusts of portions to sure a variety of borrowers. Features Features From the lattest of process for finite for proving special trusts and standard is a sheef and a finite for full trust draws and the first 7 years. For certain products and credit that allow use the monestate Select is an adjustable rate resource for full trust draws of the first 7 years. For certain products and credit that allow use the monestate Select is an adjustable rate resource for full trust or first years of fire first 7 years. For certain products and credit that allow use the monestate Select is an adjustable rate resource for full trust draws shown of the first 7 years. For certain products and credit that allow use the moneyad with a standard virtual to the first 7 years. For certain products and credit that allow use the moneyad with a standard virtual to first 7 years. For certain products and credit that allow use the moneyad with a standard virtual to first 7 years. For certain products and credit that allow use the moneyad with a standard virtual to first 7 years. For certain products and credit that allow use the first 7 years. For certain products and credit that allow use the first 7 years. For certain products and credit that allow use the first 7 years. For certain products and credit that allow use the first 7 years. For certain products and credit that allow use the first 7 years. For certain products and credit that allow use the first 7 years. For certain products and credit that allow use the first 7 years. For certain products and credit that allows use the first 7 years. For certain products and trace, we credit the first 7 years. For certain products and credit that allows use the first 7 years. For certain products and credit that the first 7 years of feets and products a		\$1.5 million	\$4 million	\$4 million	\$4 million	\$4 million	\$6 million+	\$4 Million	\$4 million
Financial assessment Proceeds may be used to qualify or horrower requested debt payorf requested debt payorf received for the product of the first years. For proceed smay be used to qualify or horrower requested debt payorf received debt payorf restrictions For provide or more standard is a fixed-rate, full-draw product. Ago for multiple tiers to provide low rate and high. ITV options to suit a variety of provide low ra		60	60 (62 in TX and UT)	The state of the s	60 (62 in TX and UT)	60 *state exclusions apply	•	62	HI, IL, MI, MT, NJ (LS & LOC only), NM, NV, OH, OR, PA, RI, SC, VA 60 - LA, MA, NJ (Term only) WA
section of the Settlement Statement Settlement Statement	Special Features	Proceeds may be used to pay off debt to qualify or borrower requested debt payoff Solar leases with some restrictions Property can be listed for sale in prior 6 months but must be removed with satisfactory LOE Ineligible Non-Borrowing Spouse IS permitted For certain products and rates, we credit closing costs except for items, such as counseling, state mandated fees and other fees that are found in the 1200 section of the	HomeSafe Standard is a fixed rate, full draw product. AAG offers multiple tiers to provide low rate and high LTV options to suit a variety of borrowers. HomeSafe Select is an adjustable rate reverse mortgage with a line of credit that allows for 1.5% growth for the first 7 years. AAG credits all closing costs except counseling and state mandated fees on certain products/rates.	HomeSafe Standard is a fixed-rate, full-draw product. FAR offers multiple tiers to provide low rate and high LTV options to suit a variety of borrowers. HomeSafe® Flex is a fixed rate product that allows up to 75% of the proceeds to be used for future draws between 24 and 120 months. HomeSafe® Select is an adjustable rate reverse mortgage with a line of credit that allows for 1.5% growth for the first 7 years. EquityAvail is a "hybrid" mortgage that combines features of a forward and a reverse mortgage, allowing borrowers access to higher LTVs with a lower monthly payment than a traditional mortgage. FAR credits all closing costs except counseling and state	product or as a non-delegated correspondent (Principal Agent). Loan proceeds may be used to pay off debt to qualify or borrower requested debt payoff No limitation on first year proceeds allowing max cash to borrowers. Product and LTV exceptions available on a case by case basis. Payoff PACE loans, solar liens, consumer debt and judgments. Revocable trusts allowed. Solar leases subordinated with some restrictions. Will accept another Lender's Proprietary Counseling Certificate.	Streamlined process for financial assessment Proceeds may be used to pay off debt to qualify or borrower requested debt payoff Solar leases with some restrictions Irrevocable trusts Repair Set Aside permitted Property can be listed for sale in prior 6 months but must be removed with satisfactory LOE Ineligible Non-Borrowing Spouse IS permitted For certain products and rates, Longbridge credits closing costs except for items, such as counseling, state mandated fees and other fees that are found in the 1200 section of the Settlement Statement	underwriting and appraisal review No commission caps Broker able to choose AMC Negative residential income considered Competitive PLF table Closings permitted with funding conditions Pay off debt to qualify for residual income Padded payoffs for month's end allowed Revocable and irrevocable trusts allowed No minimum credit score Borrowers do not need to be re-counseled for EquityPower. We accept counseling for other reverse mortgages, including HECMs and other proprietary products. Borrower waiver	loan proceeds to qualify. Competitive PLF table Solar leases ok with some restrictions Six months seasoning for listed properties Ineligible Non-Borrowing Spouse may be considered Plaza Home Mortgage provides a lender credit to closing costs on most transactions Exceptions to the Guidelines can be considered on a case by case basis	closing costs except counseling and state- mandated fees Allows consumers to pay off credit cards and other personal debt Revocable and irrevocable trusts allowed The line of credit is reusable and grows 1.5% annually for 7 years PCSA grows 1.5% annually for 7 years EE LOC and EE Term products only requires 25% upfront

Special Special Engile Non-borrowing spouses allowed with additional requirements spouses are not sworth a minimum of \$400,000 minimum man of \$400,000 minimum property value, but the borrower must have a minimum property value, but the borrower must have a minimum property value, but the borrower must have a minimum property value, but the borrower must have a minimum property value, but the borrower must have a minimum property value, but the borrower must have a minimum property value, but the borrower must have a minimum property value, but the borrower must have a minimum property value, but the borrower must have a draw of at least \$100,000, are not permitted. Payment Options For fixed rates: Al, AZ, AC, CA, CA, CA, CA, CA, CA, CA, CA, CA	. ar anases				0011011000110110100070				001111111111111111111111111111111111111
minimum credit score of 680. Exception possible case by case Spouses allowed with additional requirements Special Restrictions Spouses allowed with madditional spouses are not permitted. Properties must be worth a minimum of Spouses allowed with additional requirements Spouses allowed with add	Condo F Policy F	approved projects or warrantable under FNMA Limited Review Process	FNMA, FMHL approved, or go through the SUA approval process.	FMHL approved, or go through the SUA approval process.	Non-FHA approved condos under certain circumstances.	projects or warrantable under FNMA Limited Review Process	FNMA, FHLMC approved or Spot approval by Nationwide Equities, with no LTV	Condominiums Fannie Mae Limited Review	approved, Fannie Mae-
Payment Options Flex payment (Flex) Limp sum and LOC (LOC allows for repayable draws for the first 10 years) Flex payment (Flex) Line of Credit (Select) Hybrid (EquityAvail) Flex payment (Flex) Line of Credit (Select) Hybrid (EquityAvail) Flex payment (Flex) Line of Credit (Select) Hybrid (EquityAvail) Flex payment (Flex) Line of Credit (Select) Hybrid (EquityAvail) Flex payment (Flex) Line of Credit (Select) Hybrid (EquityAvail) Flex payment (Flex) Line of Credit (Select) Hybrid (EquityAvail) Flex payment (Flex) Line of Credit (Select) Hybrid (EquityAvail) Flex payment (Flex) Line of Credit (Select) Hybrid (EquityAvail) Flex payment (Flex) Line of Credit (Select) Hybrid (EquityAvail) Flex payment (Flex) Line of Credit (Select) Hybrid (EquityAvail) Flex payment (Flex) Line of Credit (Select) Hybrid (EquityAvail) Flex payment (Flex) Line of Credit (Select) Hybrid (EquityAvail) Flex payment (Flex) Line of Credit (Select) Hybrid (EquityAvail) Flex payment (Flex) Line of Credit (Select) Hybrid (EquityAvail) Flex payment (Flex) Line of Credit (Select) Hybrid (EquityAvail) Flex payment (Flex) Line of Credit (Select) Hybrid (EquityAvail) Flex payment (Flex) Limp sum and LOC (LOC allows for repayable draws for the first 10 years) Flex payment (Flex) Limp sum only. Limp sum only. Limp sum only. Limp sum only. Flex payment (Flex) Limp sum only. Flex payment (Fle	Special E Restrictions S	minimum credit score of 680. Exception possible case by case. Eligible Non-borrowing spouses are not permitted. Properties must be worth a minimum of	spouses allowed with additional requirements Minimum home value of \$1 million, HomeSafe must be a benefit over HECM	Non-borrowing spouses allowed with additional requirements No minimum property value, but HomeSafe must be a benefit	(Appraisal value below \$350,000 will apply a 5% LTV reduction) Non-borrowing spouses not allowed	credit score of 600. Eligible Non-borrowing spouses are not permitted. Properties must be worth a	No Minimum property value, but the borrower must have a draw of at least \$150,000, exceptions may be allowed case by case and EquityPower must be a	\$350,000 Two appraisals are required in the property value exceeds \$2 million. Borrowers must have a minimum credit score of 640. Non-borrower spouses are	draws of at least \$100,000, exceptions allowed. Non-borrowing spouses allowed Minimum credit score of 600. Property Charge Set Aside
States Allowed No, NJ, OH, OK, OR, PA, RI, SC, TX, UT, VA SC, TX,	Payment (Options r	(LOC allows for repayable draws for the	Lump sum Line of Credit (Select)	Flex payment (Flex) Line of Credit (Select)	Lumn sum only	for repayable draws for the first	Lump sum only.	Lump Sum Only	
SC, VA, TX	States Control Control	For fixed rates: AL, AZ, CA, CO, CT, FL, GA, ID, IL, LA, NM, MI, MO, NC, NV, NJ, OH, OK, OR, PA, SC, TX, UT, VA For LOC: AZ, CA, CO, FL,	HomeSafe Standard and HomeSafe LESA: AZ, CA, CO, CT, DC, FL, GA, HI, ID, IL, LA, MI, NJ, NV, OH, OR, PA, RI, SC, TX, UT, VA and WA HomeSafe Select: CA, CO, FL, HI, TX	CO, CT, DC, FL, GA, HI, ID, IL, LA, MA, MI, NC, NV, NJ, NY, OH, OR, PA, RI, SC, TX, UT, VA, WA HS Select: CA, CO, CT, DC, FL, GA, HI, IL, OR, SC, TX, VA HomeSafe Flex: CA, CT, FL, HI, NJ, SC, TX HomeSafe Select: CA, CO, CT, DC, FL, GA, HI, ID, IL, LA, NC, NV, OR, SC, TX, VA	GA, ID, IL, NJ, NM, NV, OR, PA, TX, UT, and VA. Principal Agent : AZ, CA, CO, FL, IL, PA,	in AL, AZ, CA, CO, CT, DC, FL, GA, ID, IL, LA, MI, MO, NV, NJ, NM, NC, OH, OK, OR, PA, SC, TX, UT, VA, WA. The LOC Products are available in AZ, CA, CO, CT, DC, FL, ID, IL, MI, NV, NJ, NC, OH, OR,	CA, CO, CT, DC, DE, FL, MD, NC, NJ, NV, NY, OR, PA, SC, TX, VA, WA.	IL, MD, NV, NM, NY, OR,	DC, GA, FL, HI, IL, LA, MA, MI, MT, NH, NJ, NM, NV, OH, OR, PA, RI, SC, TX, UT, VA, WA Term : AZ, CA, CO, FL, GA, HI, IL, LA, NH, NJ, OR, RI, SC, TX, VA Line of Credit : AZ, CA, CO, FL,

Yes, with Seller/Interested Party

contributions to 6%

Yes

Yes. Lender credits and seller

concessions are permitted.

Seller/Interested Party

contributions to 6%

No. Refinance Only

Yes. Lender credits and seller

Seller/Interested Party

contributions to 6%

Can Be

Used for

New Home

Purchases

Yes, with

contributions to 6%

Yes. Lender credits

are permitted.

Seller/Interested Party and seller concessions are permitted.

concessions are permitted.