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Senior Purchase Power Plus

Seniors shouldn't have to compromise on their home location and features due to budget constraints.

Today's Reverse Mortgage products offer solutions that allow them to make the most of their golden years.

HECM for Purchase

Available to buyers who are 62 and over *(Please refer to* page 2 of this flyer for additional opportunities for borrowers who *are 55 to 62 and/or in need of loan amounts that exceed the HECM program limits)*

Cash Purchase Price						
Cash Purchase	***$300,000***	***$400,000***	***$600,000***	***$800.000***	***$1,000.000***	***$1,200,000***
Enhanced Purchase Power with a HECM for Purchase by Age						
65	**$460,000**	**$618,000**	**$923,000**	**$1,250,000**	**$1,450,000**	**$1,649,000**
70	**$490,000**	**$656,000**	**$992,000**	**$1,295,000**	**$1,494,000**	**$1,693,000**
75	**$513,000**	**$687,000**	**$1,038,000**	**$1,329,000**	**$1,529,000**	**$1,728,000**
80	**$556,000**	**$745,000**	**$1,127,000**	**$1,385,000**	**$1,584,000**	**$1,784,000**
85	**$628,000**	**$840,000**	**$1,260,000**	**$1,459,000**	**$1,659,000**	**$1,858,000**

Based on 5.75% rate. Rates and other guidelines that impact the qualifying loan amounts may affect the numbers above and are subject to change. Always check with us to have us run the numbers for your prospective clients based on their individual circumstances, current rates, and guidelines.

Proprietary Reverse Mortgage for Purchase

(Available to buyers who are 55 and over)

Cash Purchase Price						
Cash Purchase	*$300,000*	*$400,000*	*$600,000*	*$800.000*	*$1,000.000*	*$1,200,000*
Enhanced Purchase Power with a Proprietary Reverse for Purchase						
55	$472,000	$630,000	$949,000	$1,267,000	$1,586,000	$1,1904,000
60	$484,000	$645,000	$971,000	$1,295,000	$1,619,000	$1,945,000
65	$499,000	$667,000	$1,002,000	$1,336,000	$1,670,000	$2,012,000
70	$522,000	$699,000	$1,050,000	$1,400,000	$1,756,000	$2,119,000
75	$565,000	$755,000	$1,135,000	$1,513,000	$1,907,000	$2,302,000
80	$618,000	$825,000	$1,240,000	$1,667,000	$2,101,000	$2,537,000
85	$693,000	$928,000	$1,405,000	$1,898,000	$2,392,000	$2,886,000
Cash Purchase Price						
Cash Purchase	*$1,500,000*	*$2,000,000*	*$2,500,000*	*$3,000.000*	*$3,500.000*	*$4,000,000*
Enhanced Purchase Power with a Reverse for Purchase by Age						
55	$2,392,000	$3,209,000	$4,023,000	$4,839,000	$5,653,000	$6,468,000
60	$2,445,000	$3,278,000	$4,110,000	$4,944,000	$5,776,000	$6,608,000
65	$2,530,000	$3,390,000	$4,250,000	$5,113,000	$5,975,000	$6,835,000
70	$2,661,000	$3,567,000	$4,475,000	$5,382,000	$6,290,000	$7,195,000
75	$2,892,000	$3,878,000	$4,862,000	$5,850,000	$6,835,000	$7,820,000
80	$3,188,000	$4,273,000	$5,360,000	$6,445,000	$7,435,000	$7,933,000
85	$4,630,000	$4,863,000	$6,103,000	$6,937,000	$7,435,000	$7,933,000

Based on 8.98% rate. Rates and other guidelines that impact the qualifying loan amounts may affect the numbers above and are subject to change. Always check with us to have us run the numbers for your prospective clients based on their individual circumstances, current rates, and guidelines.

EMPIRE HOME LOANS INC.

EmpireHomeloans.com NMLS# 1839243

EQUAL HOUSING OPPORTUNITY