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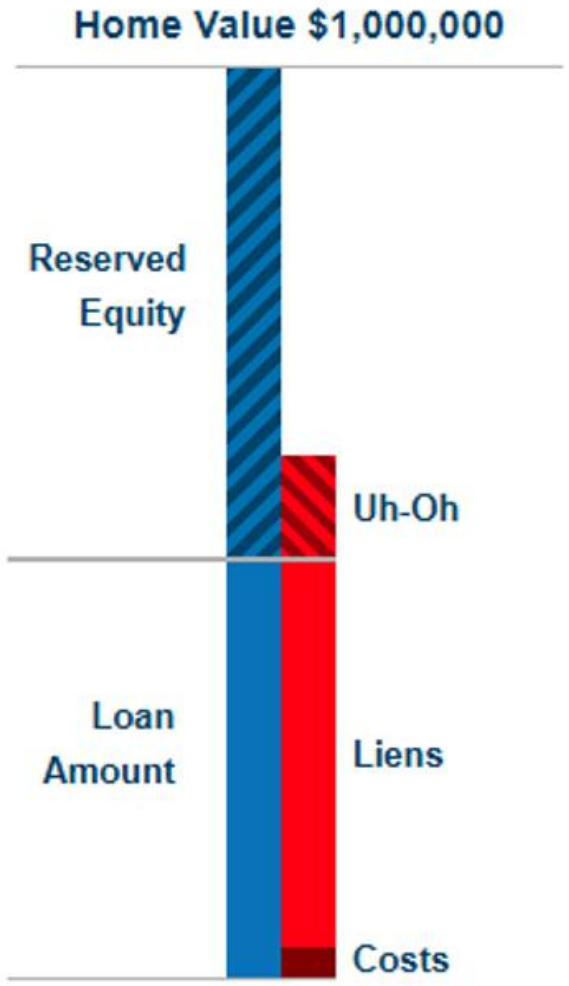
UNLOCKING SHORT-TO-CLOSE LOANS

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What is “SHORT-TO-CLOSE?”

DEFINITION

Reverse mortgage proceeds alone are not sufficient to satisfy required payoffs and closing costs.



Source: REVERSE plus ANALYZER Pro

Why are our clients SHORT-TO-CLOSE?

RATES

If a HECM, higher expected rates reduce net proceeds

PAYOFFS

Some clients are too highly leveraged on their property

LESA

A property charge set-aside may create shortfall

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Your STRATEGY will depend on the DETAILS

- Short-to-Close by a **LITTLE**
- Short-to-Close by a **LOT**
- Short-to-Close because of a **LESA**

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1. I’m Short-to-Close by a LITTLE

TRY THESE FIRST:

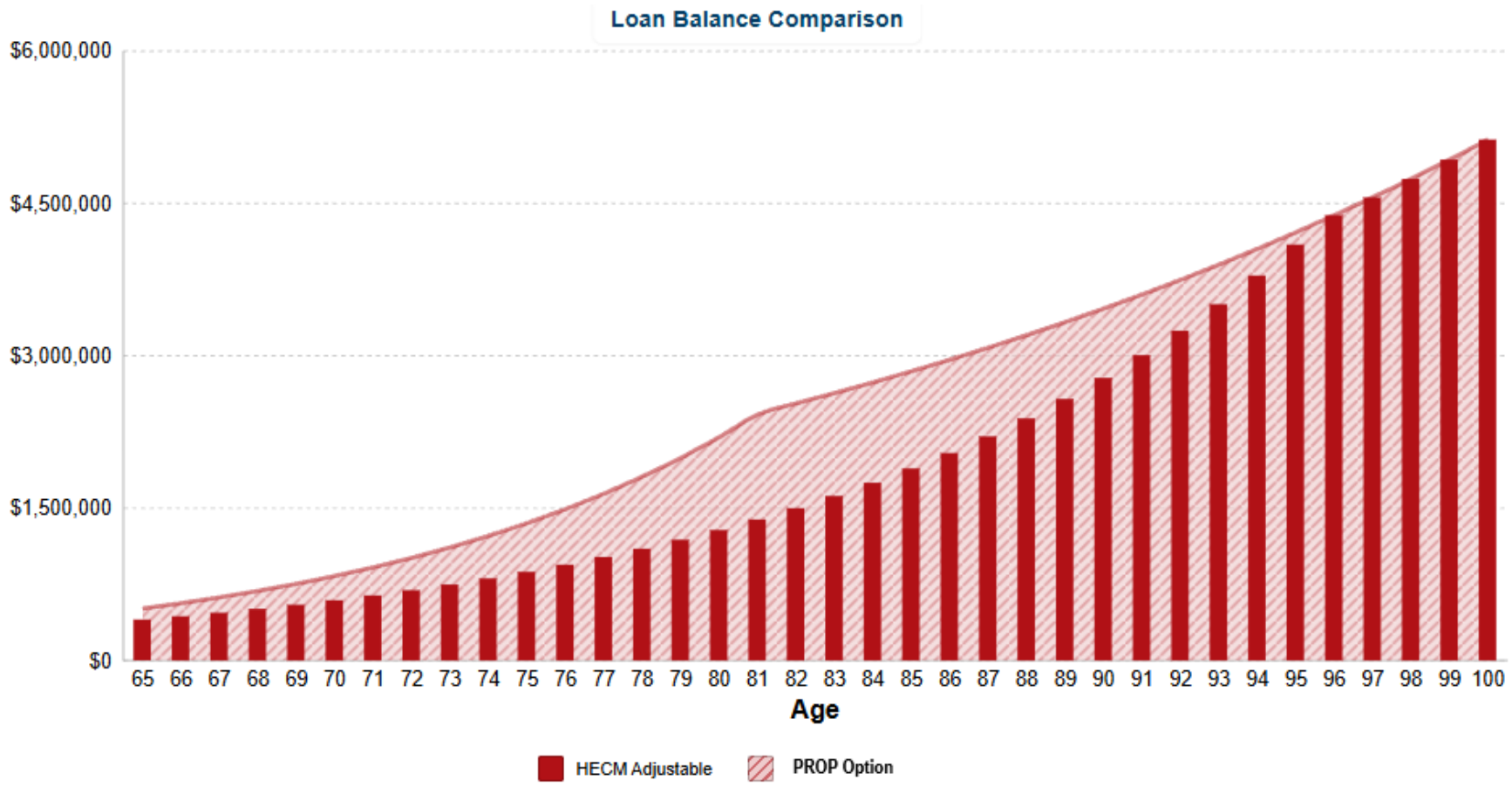
- **Age up**
- **Retirement savings**
- **Gift money**

WAIT on solutions that reduce comp

- Lower margin
- Lender or broker credit
- Reduction in origination fee

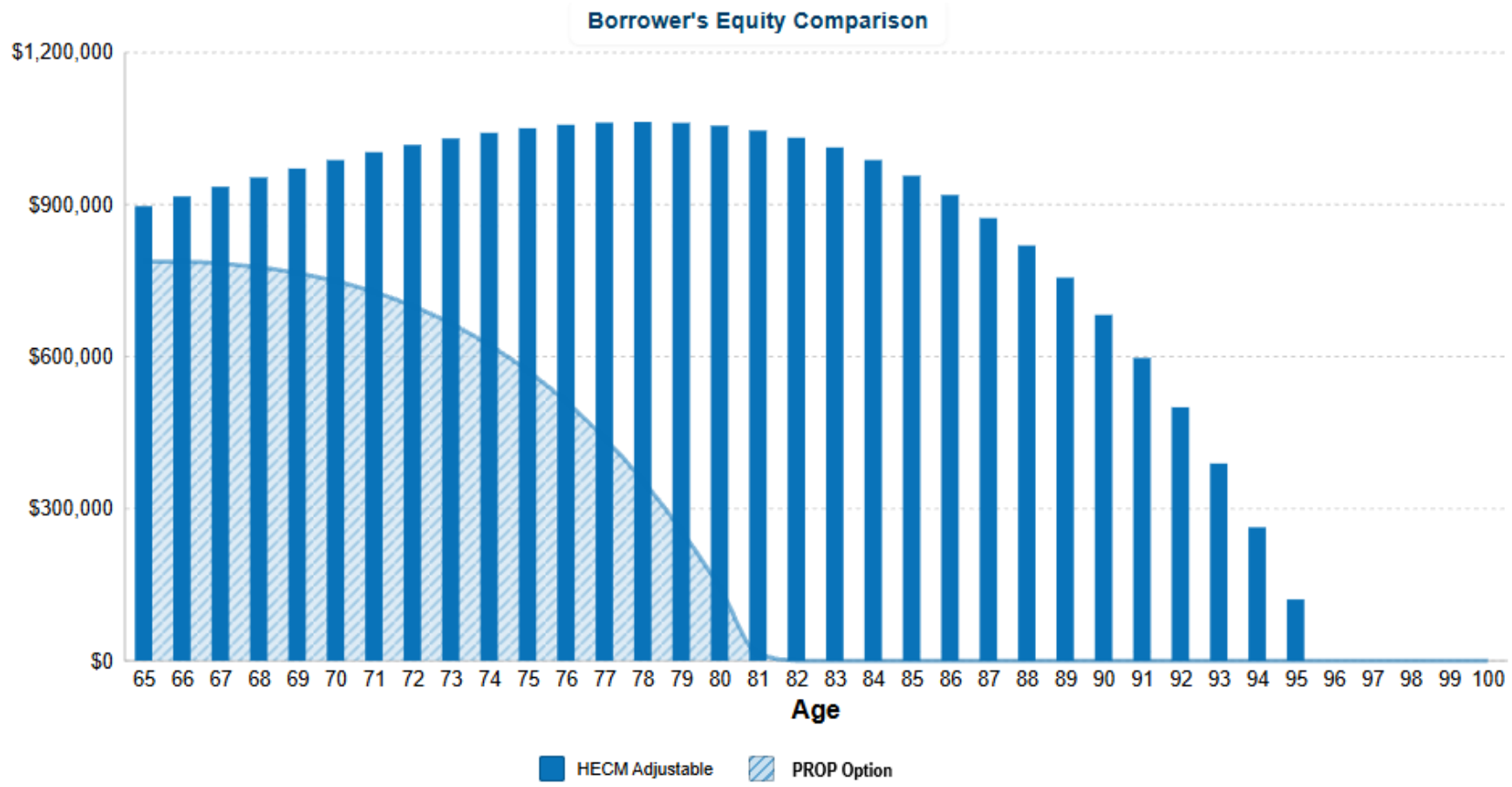
DO NOT go straight to **PROPRIETARY**!

COMPARE THE LONG-TERM IMPACT



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COMPARE THE LONG-TERM IMPACT



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2. I’m Short-to-Close by a LOT

PROPRIETARY

Run the numbers in ANALYZER Pro

- Retirement savings
- Gift money
- HomeSafe Second
- Flip to purchase

3. I’m Short-to-Close because of a LESA

REMOVE the LESA

Extenuating circumstances
Credit & property charge issues

Compensating factors
Residual income

Show more income
Find all asset statement
Use actual tax rates

REDUCE the LESA

Tax exemptions
Apply for all exemptions or reductions

Lower insurance premiums
Shop around

Higher deductible
Allowable up to a point

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THANK YOU!



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