



Give your budget a second to breathe



HomeSafe Second is a second loan that complements your existing mortgage, unlocking a piece of your stored equity without the burden of a new monthly payment or the need to refinance.

Looking for extra cash flow?

- ✓ Consolidate high-interest credit card debt
- ✓ Cover rising costs at the pump and the grocery store
- ✓ Fund long-term care, medical expenses, or emergencies
- ✓ Pay for home improvements
- ✓ Or spend your cash however you'd like

How it works

HomeSafe Second loans you a portion of your home equity. With no additional monthly payments required until you leave the home or violate the terms of the loan, the loan balance grows over time. When you leave the home the loan is repaid (which can be settled with the sale of the house), but will never amount to more than the home's value.



LOAN REQUIREMENTS

- Must meet all loan obligations, including using the property as your primary residence
- Must pay property charges including first mortgage payment, property taxes, fees, and hazard insurance
- Must maintain the home

Currently available to eligible homeowners ages 55+ in CA, CO, CT, FL, SC, and TX (where the minimum age is 62) | These materials are not from HUD or FHA and were not approved by HUD or a government agency. | The HomeSafe reverse mortgage is a proprietary product of Finance of America Reverse LLC and is not affiliated with the Home Equity Conversion Mortgage (HECM) program. Not all HomeSafe products are available in every state. Please contact us for a complete list of availability.

Let's discuss if HomeSafe Second can help.

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