

Introducing

# EquityChoice

a new type of residential, Shared Appreciation Mortgage that allows your clients to access home equity without monthly payments or age restrictions.



**No monthly mortgage payments needed** unless you elect to prepay, it's your choice.

**Access from \$85,000-\$500,000** in cash upfront with no usage limits.

Lock in a **below market fixed rate**, with a shared appreciation feature, and no prepayment penalties.



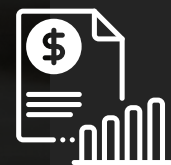
**Immediate  
access to funds**



**Keep current  
mortgage intact**



**Mortgage  
Safeguards**



**Potential tax  
advantages  
(consult tax  
advisor)**



Discover The Innovative Features Of

# EquityChoice

Because it's a mortgage, it provides better safeguards than equity sharing programs.



- ✓ **No monthly mortgage payments required**
- ✓ **Access from \$85,000-\$500,000 in cash upfront, up to 16% of home's LTV**
- ✓ **Lock in a below market, fixed rate with a shared appreciation feature**
- ✓ **No prepayment penalties as it's a mortgage, subordinate lien**