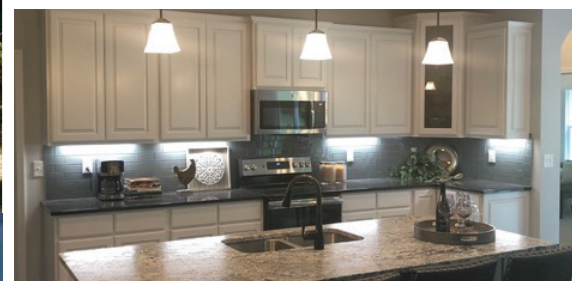
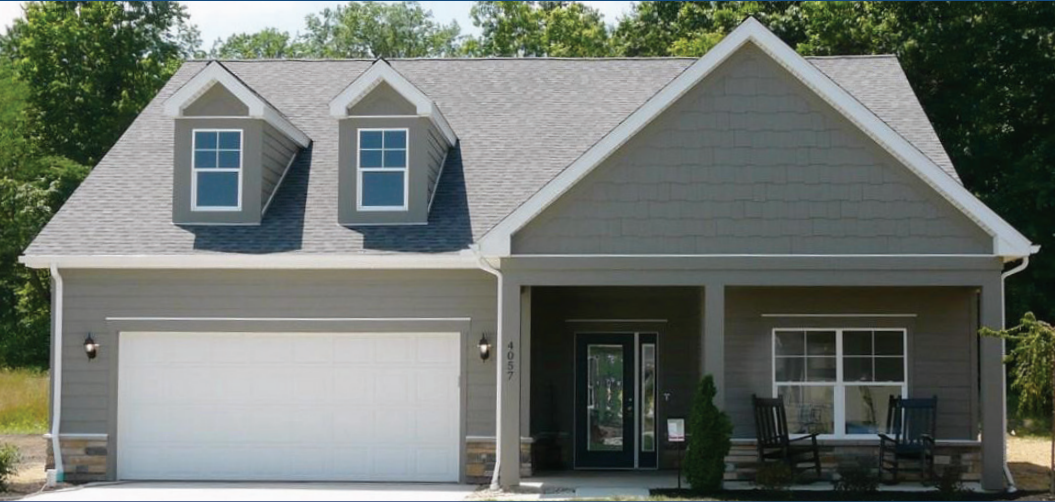


# ONE TIME DOWN PAYMENT OF \$159,374 WITH NO MONTHLY MORTGAGE PAYMENT

Homeowner remains responsible for property taxes, required insurance, homeowners' fees, and maintenance of the property.  
Right to remain in home is contingent on compliance with loan terms.



Purchase in The Courtyards at Plum Brook....

using The Federally Insured "H4P" Purchase Program for age 62 or better

For illustrative purposes only.

Own a beautiful home  
valued at **\$325,000** for a  
**one-time down payment of**

**\$159,374\***

**GREAT ALTERNATIVE TO  
AN "ALL CASH" TRANSACTION  
OR TRADITIONAL FINANCING**

**Learn more today!**

**Ask for an information Guide or speak to  
our Home Equity Retirement Specialist.**

- No monthly mortgage payment<sup>1</sup>
- Minimal income and credit requirements
- Homeowner remains solely on title<sup>2</sup>
- Closing costs may be financed into mortgage

<sup>1</sup> Homeowner remains responsible for property taxes, required insurance, homeowners' fees, and maintenance of the property.

<sup>2</sup> Right to remain in home is contingent on compliance with loan terms.

\*Based on youngest borrower age 70. Loan becomes due and payable upon a maturity event such as no longer maintaining the home as your primary residence or failure to remain current on property taxes, homeowners insurance, or condo fees. These materials are not from, and were not approved by, HUD or FHA.

Look at how much house you can have for  
just a one-time down payment!  
Base prices starting at \$269,900.

PRICE	300,000	325,000	350,000
AGE	ONE TIME PAYMENT	ONE TIME PAYMENT	ONE TIME PAYMENT
62	\$162,374	\$175,299	\$188,224
65	\$156,674	\$169,124	\$181,574
68	\$150,974	\$162,949	\$174,924
70	\$147,674	<b>\$159,374</b>	\$171,074
73	\$145,274	\$156,774	\$168,274
77	\$136,874	\$147,674	\$158,474
80	\$130,274	\$140,524	\$150,774

Based on an Adjustable Rate HECM with a 2.0% margin and a 3.949% initial interest rate. APR (Annual Percentage Rate) range of 5.099%-5.538% as of September 9th, 2019. Rates, purchase price, and down payment are subject to change at any time. Synergy One Lending, Inc. d/b/a Retirement Funding Solutions NMLS 1025894. These materials are not from HUD or FHA and the document was not approved by HUD, FHA or any Government Agency. Subject to credit approval. [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)

**Contact Vickie to get your FREE H4P Home Buyer's Guide.  
Got questions? Call today!**



**Vickie Harvey** NMLS #997705  
HECM Specialist

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