



## THE “SIMPLE” REVERSE MORTGAGE PROGRAM

The “Simple” Reverse Mortgage Program from Simple Reverse powered by GMFS gives you the ability to offer reverse mortgages to your customers with minimal involvement on a loan by loan basis. Once you have located the customer, we will assist you with every step of the process from selling the loan to the customer - all the way through to loan closing.

### Do You Have Customers Age 62 and Older Who:

- Are on social security as their one and only source of income?
- Are making mortgage payments, but are struggling to meet those obligations?
- Have cash-flow problems?
- Have medical collections?
- Are unable to qualify for a traditional mortgage refinance or HELOC?
- Looking to refinance any loan?
- Looking to purchase a new home?
- Are seeking to do aging-in-place remodeling or safety enhancements, and need funds to do these improvements?

**TRUST Simple Reverse  
TO HELP YOU INTRODUCE  
THE HECM TO YOUR  
LENDING SUITE!**

### Just follow these 5 simple steps:

#### Step 1

You have a customer that has inquired about, or may benefit from, a Reverse Mortgage.

Did you know that reverse mortgages are FHA loans that do not have a minimum credit score or max DTI calculation?

#### Step 2

Reach out to Bob Garczewski, Simple Reverse National Account Manager at (765)760-8931 or bobg@gmfs lending.com and he will assist you in performing a reverse mortgage pre-qualification for you and your customer.

#### Step 3

Once the customer is ready to move forward, Simple Reverse powered by GMFS will assist you with getting the borrower counseled, generating the loan application package and getting the loan originated and ready for processing.

#### Step 4

Simple Reverse powered by GMFS will work with you to get the loan processed, underwritten, closed and funded! This process typically takes 30 days or less from counseling to closing.

#### Step 5

At funding, the broker will earn their commissions which can include both origination fee and lender paid premiums! Typically, these commissions average more than can be made on a conventional loan!