

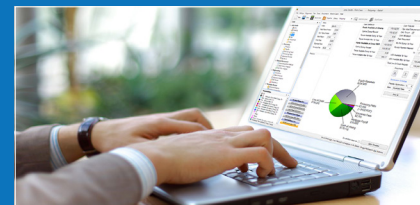
Start Doing Reverse Mortgages Today!



ReverseVision will help you understand which level is right for you so you can begin accelerating your business.

PARTICIPATION LEVEL	BROKER	PA	DIRECT	LENDER
Marketing/Prospecting	✓	✓	✓	✓
Facilitate Counseling	✓	✓	✓	✓
Initiate & Generate Loan Applications	✓	✓	✓	✓
File Preparation	✓	✓	✓	✓
Processing	✓	✓	✓	✓
Underwriting			✓	✓
Closing/Funding		✓	✓	✓
Servicing/ Secondary Market				✓

RV Exchange (RVX) Software License



Benefits of being directly licensed:

- › Staying Competitive
- › Personalized Documents
- › Wholesale Lender Network
- › Determine Products & Pricing
- › Vendor Compliance
- › Pipeline Privacy
- › Customer Support & More!

LEVEL	PRO	CON
Broker Indirect or Direct License	<ul style="list-style-type: none"> › Easy entry, learn as you go › Quick ROI › Ability to offer loans before competition › Learn from multiple lenders 	<ul style="list-style-type: none"> › Cannot close loans in name › Not eligible for potential CRA › Must disclose yield spread premium to the borrower
Principal Agent Direct License	<ul style="list-style-type: none"> › Typically more profitable than Broker › Quick ROI › Not responsible for underwriting 	<ul style="list-style-type: none"> › Learn as you go › Possible CRA credit › Set own products › Lend in own name and establish brand
Direct License Correspondent	<ul style="list-style-type: none"> › Fully responsible › More profitable with quicker ROI › CRA credit eligible › Can have Wholesale Channel 	<ul style="list-style-type: none"> › Need in house underwriter › 5 test cases for HUD
Lender/Investor Direct License	<ul style="list-style-type: none"> › Most potential profitability › Issue RMBS securities via Ginnie Mae › Can have wholesale Channel › Can purchase closed loans 	<ul style="list-style-type: none"> › Most labor intensive › Initial cost investment › Financial risk/reward

Visit www.reversevision.com/get-started for more information.



Reverse Loans | One Platform | All Connected

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