



## About LoanWell America

LoanWell America Inc., a licensed Correspondent Lender, is a leading force in the exploding reverse mortgage market. Fully committed to being the most successful independent reverse mortgage lender in the country, we have become the company to watch and emulate. Recognized as an industry leader, we have forged a team of reverse mortgage specialists. Our team combines two very different marketing strategies to capture this multi-trillion dollar untapped market. Our first strategy utilizes the conventional approach of relying on a myriad of direct marketing techniques combined with standard origination practices. Our second strategy is creating working relationships with professional groups that serve the senior population.

**Product:** A reverse mortgage is a home equity mortgage, specifically created for those 62 years old and above which converts a portion of the equity in their home into liquid assets for whatever purposes they desire without increasing monthly cash outflow. There are two distinctions between this and every other mortgage: (1) there is no required repayment of the debt for the borrower's lifetime or as long as the home remains the primary residence of the borrower. (2) Neither credit score nor income levels of the borrower affect qualification for this mortgage. The HECM for Purchase is now available for seniors to purchase a home using a Reverse Mortgage. This brings the Reverse Mortgage to an entirely new group of seniors. Imagine, rather than paying cash for a new home, seniors will be able to use half their intended down payment and still have no mortgage payments for the rest of their lives...

**Strategy:** Our Company's growth strategy is based on the premise that the company which devotes itself to the education, empowerment and compassionate bettering of the senior segment of our society during this rapid growth stage in the reverse mortgage market will emerge as an industry super-power.

Our growth strategy includes reaching out directly to the seniors and to their trusted advisors in two ways. The first is through direct marketing (retail program) and the second through inter-professional structures (affinity program).

**Affinity Program:** Our Affinity program reaches into all facets of the financial industry. As the newest and most innovative financial product to be introduced to the public in decades, the reverse mortgage is literally penetrating all related senior financial markets.

Financial planners, long-term care & insurance providers, investment advisors, elder care attorneys, Medicaid attorneys, life settlement agents and home care providers have recognized the reverse mortgage product as a tool to insure their senior clients have the products they need to protect themselves and to maximize their quality of life.

Our long term commitment to organizations such as the Financial Planner's Association (FPA), Florida Association of Health Underwriters (FAHU) and Florida Association of Insurance and Financial Advisors (FAIFA) and many more, says LOANWELL IS HERE TO STAY!