

## NestWorth Retention Agreement

“NESTWORTH RETENTION” PROVIDES CASH TODAY AND MAINTAINS THE EQUITY IN YOUR HOME!

### *Program Description*

Retention provides homeowners with a lump sum or monthly payments for a term between 5 to 15 years or a combination of both; they choose the payment amount and term. Homeowners continue to live in and own their home until they decide to sell. NestWorth invests only in the potential future home price appreciation as measured by the published home price index from the sale of their home. Unlike a traditional loan, line of credit or reverse mortgage, there are NO MONTHLY PAYMENTS OR INTEREST CHARGES with a *NestWorth Retention Agreement*.

### *Program Highlights*

- Homeowners receive substantial monthly payments that they may use as they choose.
- Homeowner may choose to receive an initial lump sum payment.
- Monthly payments to the homeowner *may* continue after the sale of the home.
- Homeowners continue to own their home until they sell it.
- Eligible existing mortgages do not need to be paid off.
- The owner may terminate the agreement at any time.
- Homeowner pays no origination fees or closing costs to enter into an Agreement.

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## NestWorth Access Agreement

“NESTWORTH ACCESS” PROVIDES YOU ACCESS TO YOUR HOME’S EQUITY TODAY!

### *Program Description*

NestWorth Access provides senior homeowners with monthly payments for a term between 5 to 15 years; they choose the payment amount and term. Homeowners continue to live in and own their home until they decide to sell. Unlike a traditional loan, line of credit or reverse mortgage, there are NO MONTHLY PAYMENTS OR INTEREST CHARGES with a *NestWorth Access Agreement*.

### *Program Highlights*

- Homeowners receive substantial monthly payments that they may use as they choose.
- Homeowner may choose to receive an initial lump sum payment.
- Monthly payments to the homeowner *may* continue after the sale of the home.
- Homeowners continue to own their home until they sell it.
- Eligible existing mortgages do not need to be paid off.
- The owner may terminate the agreement at any time.
- Homeowner pays no origination fees or closing costs to enter into an Agreement.