

Hybrid Originator Program

Through our **Hybrid Originator Program (HOP)**, Liberty Reverse Mortgage (Liberty) provides Liberty Principal Agent/Hybrid partners the ability to source reverse mortgages through affiliated banks and credit unions without the financial institution having to be deeply involved in the origination, underwriting, processing, closing, and funding process. This program enables Liberty partners to pay a consultation fee to their bank and credit union partners giving the financial institution a greater incentive to generate more volume. A few of the benefits of this program are:



VALUABLE PARTNERSHIPS

Partner with banks and credit unions to offer reverse mortgages



INCREASED VALUE

Increase value proposition to banks and credit unions in the form of revenue for origination efforts



ADDED MARKET SHARE

Offer increased bank and credit union reverse mortgage penetration and volume by providing compensation for origination

Participation Requirements

- Approved Liberty Principal Agent/Hybrid Partner
- Company and originators trained and active on the Liberty PORTAL
- Affiliated bank or credit union must complete several items as specified in Liberty contract addendum
- Submit the loan using the Liberty PORTAL
- Sell the resulting reverse mortgage loan

How to Get Started

- Become an approved Liberty Principal Agent/Hybrid partner
- Authorized signer executes and delivers HOP purchase and sale contract addendum
- Confirm company and originators are set up and trained on the Liberty PORTAL
- Solicit banks and credit unions
- Develop agreement between partner and prospective banks and credit unions

To learn more, contact:

866.871.1353

LenderSupport@LibertyReverse.com

LibertyReverse.com/Partner

Why Partner with Liberty?

Founded in 2003, Liberty Reverse Mortgage (Liberty) is one of the most experienced national reverse mortgage lenders in the U.S. Trust our team to help you grow your reverse mortgage business. When you work with us, we promise to deliver:



EXCEPTIONAL SERVICE

A reliable partner through the entire process



KNOWLEDGE TO SUCCEED

Our training is designed to help you succeed



NEW WAYS TO GROW

Free marketing tools to help you generate leads



INNOVATIVE TECHNOLOGY

Innovative & easy technology at your fingertips

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