



Helping Seniors Secure Financial Independence and Peace of Mind

Our Capabilities

1st Reverse Mortgage USA® is one of the top reverse mortgage lenders in the industry. We assist homeowners age 62 and older capitalize on the equity they've built in their homes to secure financial independence and peace of mind.

1st Reverse Mortgage USA® is dedicated to serving senior homeowners and business professionals in our communities.

Industry Participation

Senior members of the 1st Reverse Mortgage USA management team are:

- Board members of the National Reverse Mortgage Lenders Association (NRMLA)
- Serving as the Ethics Committee Chair, the Financial Assessment Committee Chair and on the State and Local Legislative Committee
- Board member for the Coalition for Independent Seniors

What makes 1st Reverse Mortgage USA® different?

Our knowledge, experience and attention to detail make the program easy to understand and the process simple.

When you are working with 1st Reverse Mortgage USA®, or a member of the 1st Reverse Mortgage USA Lender Network®, you can take peace of mind in knowing they have met certain standards of excellence and are backed by some of the leading experts in the industry.

Our Vision

Our vision is first and foremost to educate anyone and everyone who is sincerely interested in the well being of seniors. We believe that every senior homeowner should have the opportunity to make an informed decision on a reverse mortgage.

We achieve our vision through our commitment to education, outstanding service and community involvement.

Our employees will always:

- Provide unparalleled personal service
- Proactively tailor innovative solutions to fully meet each of our customer's individual needs
- Treat customers with respect
- Be accountable to customers in all we do



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Our Team

Our team is a collection of individuals who understand the greatness that transpires when everyone does their best. Honor and integrity are absolutely essential. They demand everyone's personal and professional best. It is in this spirit that our team members pledge their best in an effort to create something great in the lives of others.

What Others Are Saying

Honest. Ethical. Dependable. Solid. You hear it time and time again, because 1st Reverse Mortgage USA® holds fast to straight-forward ideals: passionate service, honesty and a commitment to our customers and our company.

1st Reverse Mortgage USA®: A Division of Cherry Creek Mortgage Company, Inc.

Cherry Creek Mortgage Company is ranked nationally in the Top 25 in retail originations with an annualized average volume of over \$3.0 billion and a record \$3.4 billion in volume in 2009.

Cherry Creek Mortgage Company has achieved 320% annual growth based on volume since 1991, including 92% growth in 2009. Much of the credit can be attributed to active ownership, talented professionals focused on long-term relationships, conservative underwriting standards and honoring our commitments.

From our humble beginning in early 1987 as a three person office, our company has grown to over 600 employees that serve the needs of thousands of borrowers yearly. We attribute the success we've had to our unique position in the marketplace, our foundation and our active management style. Our vested interest in doing business right gives us great flexibility as we

consider new ways to serve our clients' needs. As a privately owned and operated full-service mortgage banking company, Cherry Creek Mortgage Company offers a variety of loan products and services with financial backing our customers can count on. What sets us apart is our personal relationships. Our customers have come to count on the flexibility, communication and attention to detail that we provide.

As a leader in the industry, Cherry Creek Mortgage Company has earned a strong reputation within many real estate communities. We continue to enjoy both the respect and confidence of our clients by adhering to the foundation our core values provide. These core values center the company on relationships, service and integrity. Our commitment to these values has become more than just a creed, they are our corporate culture.

Secure Financial Independence and Peace of Mind

For more information on 1st Reverse Mortgage USA, Cherry Creek Mortgage Co., Inc or Reverse Mortgage programs, please contact us at:

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IT'S ALL ABOUT
peace of mind.®