

Community First National Bank Expands Reverse Mortgage Services Nationwide Through Reverse Solutions Division

Lenexa, Kansas-based lender offers FHA-insured and jumbo reverse mortgages to homeowners 62 and older across all 50 states

KS, UNITED STATES, April 10, 2026 /EINPresswire.com/ -- Community First National Bank, a federally insured community bank headquartered in Lenexa, Kansas, has announced expanded availability of its reverse mortgage services through its dedicated Reverse Solutions division. The division offers [Home Equity Conversion Mortgages](#) (HECMs), insured by the Federal Housing Administration (FHA), as well as jumbo proprietary reverse mortgage products to eligible homeowners in all 50 states.

A reverse mortgage is a loan available to homeowners aged 62 and older that allows borrowers to convert a portion of their home equity into cash, without requiring monthly mortgage payments. The loan does not become due until the borrower sells the home, moves out, or passes away, provided that the property remains the borrower's primary residence and all loan obligations — including property taxes and homeowner's insurance — are maintained.

Community First National Bank's Reverse Solutions team currently holds an A+ rating with the Better Business Bureau and brings a combined 50 years of experience in the reverse mortgage industry. The division is led by Branch Manager Toby English, alongside specialists Andrew Draper and Mark English, with operations support from Jim Bicknell.

"From the beginning, the goal has been to provide every client with the kind of personalized, one-on-one service that larger institutions often cannot offer," said Toby English, Branch Manager at Community First National Bank. "Clients are not a number — they are part of the family."

The Reverse Solutions division offers borrowers several disbursement options depending on financial goals and qualifying factors. Available structures include lump-sum payments, monthly income disbursements, a line of credit, or a combination of these. Fixed-rate products are available, as are adjustable-rate options that include line-of-credit access. The current FHA loan limit for HECM products stands at \$1,149,825.

To qualify for an FHA-insured HECM, the youngest borrower or eligible non-borrowing spouse

listed on the property title must be at least 62 years of age. The property must serve as the borrower's primary residence and meet FHA eligibility standards. Eligible property types include single-family homes, two-to-four unit properties with one owner-occupied unit, HUD-approved condominiums, and manufactured homes that satisfy FHA requirements. Borrowers are not required to own the property free and clear, provided sufficient equity exists to satisfy any outstanding mortgage balance through the reverse mortgage proceeds.

Community First National Bank emphasizes that homeowners retain title to their property throughout the life of the loan and may pass the home to heirs. Heirs retain the option to repay the loan balance and keep the property, or to sell the property and retain any remaining equity after the loan is satisfied.

The bank's Reverse Solutions division serves clients directly, without the use of third-party brokers, operating as a direct lender across all 50 states. Free consultations and personalized quotes are available upon request.

"Our team walks clients through every option — fixed versus adjustable, lump sum versus monthly payments — clearly and without pressure," said Andrew Draper, Reverse Mortgage Specialist. "The goal is for clients to have complete confidence in the decision they make."

Community First National Bank is an Equal Housing Lender and Member FDIC. More information about reverse mortgage options and qualification requirements is available at reverse-solutions.com.

About Community First National Bank — Reverse Solutions Division

Community First National Bank is a community bank and direct lender offering FHA-insured reverse mortgages (HECMs) and jumbo proprietary reverse mortgage products to homeowners 62 and older across all 50 states. The bank's Reverse Solutions division holds an A+ rating with the Better Business Bureau and is headquartered at 11900 W. 87th St., Suite 115, Lenexa, KS 66215. NMLS #449196.

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