



HOME EQUITY AGREEMENT

Cash payment in exchange for a percentage of the home's future value.



**Up to \$500k
Cash**
Lump-sum
Cash Payment



**Minimum
500 Credit Score**
Flexible on
Credit Score



**No Monthly
Payments**
No Monthly
Payments Ever



**No Income
Requirements**
Or Other DTI
Requirements



**Close in as little
as 3 Weeks**
Streamlined
Process

Assumes sale after 10 years

| | | Unlock % | Unlock Share | Annualized Cost |
|--|----------------------|-----------|---------------------|-----------------|
| \$500,000 Home Value \$50,000 Unlock Investment Unlock Investment: 10% Unlock Share of Future Value: 18.5% | Home Value Up 25% | \$625,000 | X 18.5% = \$115,625 | 8.74% |
| | Home Value Unchanged | \$500,000 | X 18.5% = \$92,500 | 6.35% |
| | Home Value Down 10% | \$450,000 | X 18.5% = \$83,250 | 5.23% |

- 10-year term
- No prepayment penalty
- Owner Occupied and Non Owner Occupied
- Single Family, Condo, Townhome, PUDs, and 2-4 Units
- No monthly payments
- You decide when to sell or settle

For more information, go to www.unlock.com/how-it-works/

Unlock Agreements are provided exclusively by Unlock Partnership Solutions Inc., Unlock Partnership Solutions AO1 Inc., Unlock Partnership Solutions AO2 Inc., and Unlock Homeownership Solutions Inc., all of which are wholly-owned subsidiaries of Unlock Technologies, Inc. (collectively, "Unlock").

Unlock holds the following Real Estate Broker licenses: Arizona – CO698434000; California – 02141737; Colorado – IC100092644; D.C. – REO40000074; Florida – CQ1062618; Hawaii – RB-23715; Illinois – 478027520; Massachusetts – 423954; Michigan – 6505431174; Minnesota – 40797638; Nevada – B.1002613; New Jersey – 2185646; North Carolina – C33769; Oregon – 201243836; Pennsylvania – RB069442; South Carolina – 25463; Tennessee – 265329; Utah – 12139955-CN00; Virginia – 0226033193; and Washington – 21010143.

The applicable Unlock entity enters into the Unlock Agreement directly with consumers and does not act as an agent or broker on behalf of any third-party. No agency relationship shall be formed between any Unlock entity and a consumer pursuant to or in connection with an Unlock Agreement.

All Rights Reserved.
Other Terms and Restrictions Apply.

