

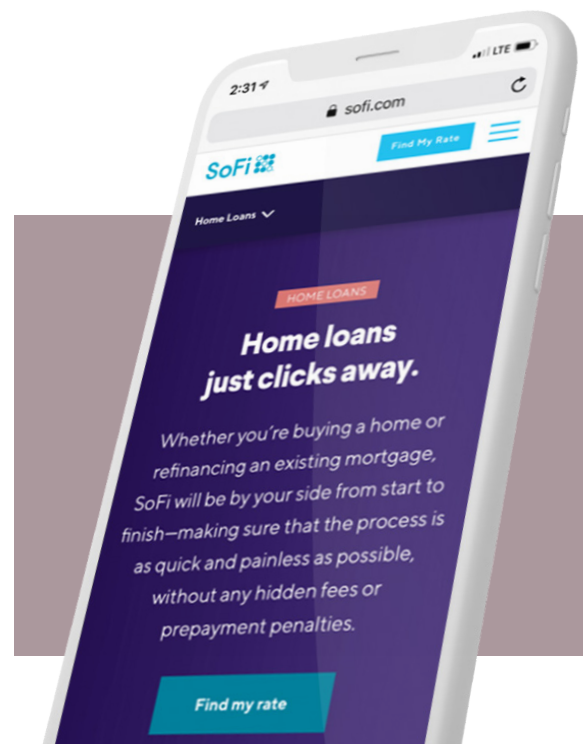
Make yourself at home.



Dreaming of your dream home? Make it yours with a **SoFi Home Loan**. With competitive rates, affordable down payments, and a simple online application process, we've got everything you need.

ONLINE. EASY. FAST.

- **Think big:** Make your dream home a reality with a competitive rate and only 10% down on loans up to \$3 million (No PMI on Jumbo Loans).
- **Full picture finances:** SoFi will consider restricted stock units (RSUs), self employed income, and capital gains as income.
- **Help when you need it:** Dedicated loan officers are here to help and provide guidance through the process.
- **Fast & easy application:** Apply all online and pre-qualify in 2 minutes to get an idea of how much you can borrow.



Get your rates instantly at **SoFi.com/HomeLoans**

A bit about us.

Hi. We're SoFi. And we're here to help Get Your Money Right®. Whether you want to save thousands on your student loans, buy your dream home, or invest in your future, we've got the tools you need to build the financial future you want. Even better? All SoFi members receive benefits like exclusive loan discounts, personalized financial advice, special events and happy hours, and much more. See what we can do for you at sofi.com.

	30-YEAR FIXED Lock in your rate and monthly payment.	15-YEAR FIXED Payoff your loan faster and save on interest.	7/1 ADJUSTABLE RATE First 7 years fixed, full principal and interest payments, variable for remaining term	INTEREST-ONLY 5/1 ARM First 5 years fixed, variable for remaining term, with Interest only payment option in first 10 years
PURCHASE Mortgages to fit your needs.	✓	✓	✓	✓
RATE AND TERM REFI Bring down your rate and save.	✓	✓	✓	✓
CASH OUT REFI Turn the equity in your home into cash.	✓	✓	✓	
STUDENT LOAN CASH OUT REFI Payoff student loans and refi your mortgage to a lower rate.	✓	✓	✓	

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5/1 IO ARM: The initial payment for a 30 year term, loan amount \$600,000 on a 5/1 ARM with Interest Only Payment Option in the first 10 years, Rate 3.75%, LTV 75% is \$2,779 for full Principal and Interest Payments and \$1,875 for Interest Only Payment Option with 2 points due at closing. The Annual Percentage Rate is 3.912%. After the initial 5 years, your interest rate can change annually and is subject to an initial interest rate cap of 3.00%, an annual rate cap of 2.00% and a lifetime cap of 5.00%. Payment shown does not include taxes and insurance. The actual payment amount will be greater. At first adjustment, the interest rate cannot increase above 6.75% or decrease below the loan margin of 2.25%. If the interest rate reached the lifetime cap of 8.75% and no principal reduction was made after the first 10 years, your payment would be \$5,302 assuming a remaining term of 20 years with full Principal & Interest Payments. Actual payment amounts will vary after the 5th year based on annual interest rate caps or the fully indexed rate which is loan margin plus current value of 1 year LIBOR at 2.74838% 5/19. 7/1 ARM: The initial payment for a 30 year term, loan amount \$600,000 on a 7/1 ARM, Rate 3.50%, LTV 80% is \$2,694 for full Principal and Interest Payments with 2 points due at closing. The Annual Percentage Rate is 3.7883%. After the initial 7 years, your interest rate can change annually and is subject to an initial interest rate cap of 5.00%, an annual rate cap of 2.00% and a lifetime cap of 5.00%. Payment shown does not include taxes and insurance. The actual payment amount will be greater. At first adjustment, the interest rate cannot increase above 8.50% or decrease below the loan margin of 2.25%. If the interest rate reached the lifetime cap of 8.50% on initial rate adjustment and amortization, your payment would be \$3,858. Actual payment amounts will vary after the 7th year based on annual interest rate caps or the fully indexed rate which is loan margin plus current value of 1 year LIBOR at 2.74838% 5/19. 30 YEAR: The payment for a 30 year term, loan amount \$600,000, Rate 4.50%, LTV 80% is \$3,040 for full Principal and Interest Payments with 2 points due at closing. The Annual Percentage Rate is 4.67%. Payment shown does not include taxes and insurance. The actual payment amount will be greater. 15 YEAR: The payment for a 15 year term, loan amount \$600,000, Rate 4.00%, LTV 80% is \$4,438 for full Principal and Interest Payments with 2 points due at closing. The Annual Percentage Rate is 4.29%. Payment shown does not include taxes and insurance. The actual payment amount will be greater.