



Your next big move is right under your roof.

Unlock your home's equity.

Your home should grow with you. If you need more from your space but aren't ready to move, your home's equity could help you create comfort and possibility right where you are. With home values at historic highs, this is a great time to explore our Home Equity Loan options. You can get the cash you need while maintaining the interest rate on your current mortgage.

Check out the advantages:

- Access funds in a lump sum
- Get a fixed interest rate and predictable monthly payments
- Enjoy lower interest rates than many credit cards or personal loans
- Borrow up to 90% of your home's value
- Choose from 10-, 15-, 20-, or 30-year terms



You could also save 1% of your loan amount in closing costs.²

Visit **VIP.RocketMortgage.com/Home** or call **(888) 569-4983** to get started.

Home Equity Loan product requires full documentation of income and assets, credit score and max loan-to-value (LTV), combined loan-to-value (CLTV), and home equity combined loan-to-value (HCLTV) ratios. Requirements were updated 2/5/2024 and are tiered as follows: 680 minimum FICO with a max LTV/CLTV/HCLTV of 80%, 700 minimum FICO with a max LTV/CLTV/HCLTV of 85%, and 740 minimum FICO with a max LTV/CLTV/HCLTV of 90%. Your debt-to-income ratio (DTI) must be 50% or below. Valid for loan amounts between \$45,000.00 and \$500,000.00. Product is a second standalone lien and may not be used for piggyback transactions. Product not available on Schwab products. Guidelines may vary for self-employed individuals. Some mortgages may be considered "higher priced" based on the APOR spread test. Higher priced loans are not allowed on properties located in New York. Additional restrictions apply. This is not a commitment to lend.

Eligible clients will receive a lender credit equal to 1% of the loan amount, up to \$10,000, when they close on a Qualified Mortgage (QM) conventional, government or high-balance loan offered by Rocket Mortgage. Offer valid on new applications received on or after March 1, 2024. This offer is only available to clients who call the dedicated phone number or go through the dedicated website, submit an application and close their loan through the dedicated program. This offer cannot be retroactively applied to previously closed loans or previously locked loans. Offer does not apply to new loans submitted through a mortgage broker, non-agency jumbo loans, C-product loans (Schwab), Rocket jumbo loans, Rocket Pro Realtors, or Rocket Pro Originators. Offer not valid with any additional discounts or promotions. Rocket Mortgage reserves the right to cancel this offer at any time. Acceptance of this offer constitutes acceptance of these terms and conditions, which are subject to change at the sole discretion of Rocket Mortgage. Offer is nontransferable. This is not a commitment to lend. Additional restrictions/conditions may apply.

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