Rocket Mortgage

Here for the whole journey home.

Every homeowner's journey is different, and your home is a powerful financial tool that could help you achieve your goals.

Whether you want to access cash, lower your monthly payment, or adjust your loan terms, Rocket Mortgage can help you find the option that works best for you.

Your home. Your equity. Your possibilities.

- **Cash-out refinance:** Swap your current loan for one that puts extra cash in your pocket. Tackle home upgrades, consolidate debt or fund a second property.
- **Rate-and-term refinance[1]:** Lower your rate, change your term, or simplify your monthly payment to save more for what matters most.
- **Home Equity Loan[2]:** Fund your dream project or life's next step by tapping into your home's equity while keeping your current mortgage rate – no refinancing required.

You also can save 1% of your loan amount in closing costs.[3]

Visit **VIP/RocketMortgage.com/Home** or call **(888)-569-4983** to take advantage of this exclusive offer.

[1]Refinancing may increase finance charges over the life of the loan.

[2]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 11/19/25 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 (minimum loan amount for properties located in Michigan is $10,000.00). Product is a second standalone lien and may not be used for piggyback transactions. Product not available on Ameriprise products. Guidelines may vary for self-employed individuals. Some mortgages may be considered "higher priced" based on the APOR spread test. Higher-priced loans in the State of New York are subject to additional regulatory requirements. Additional restrictions apply. This is not a commitment to lend.

[3]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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