

EquityChoice

a new type of residential, second mortgage that allows your clients access to home equity without monthly payments, ever.

Innovative Features **Freedom**



No monthly mortgage payments due until maturity, and no prepayment penalties if you choose to.



Access from \$85,000-\$500,000 in cash upfront with no usage limits.



Lock in a below market fixed rate, with a shared appreciation feature, and no prepayment penalties

How Does **Shared Appreciation Amount** Work?

- **If the customer's home value goes up**, they owe a portion of their home's appreciation
- **If their home value goes down**, they only owe principal + interest
- **The most the customer can owe in fixed interest and shared appreciation is capped** (varies by state).



At maturity, the customer owes a Final Balloon Payment (Principal + Fixed Interest + Shared Appreciation Amount)

Our EquityChoice Program is an easy process to increase your earning potential in as little as 2 weeks!

- ✓ **Identify potential clients** & submit registration form
- ✓ Newfi manages entire process **from application to funding**
- ✓ Partner receives a **flat fee per funded loan** (the greater of \$750 or 70 bps of the Funded Amount)

Discover the EquityChoice advantage for your business

- ✓ **Generate new business** from your dormant clients locked into low fixed rates.
- ✓ **Gain a competitive edge** into the home equity market with an exclusive new product.
- ✓ **Qualify more clients** with flexible asset and income eligibility.
- ✓ **Preserve your customer relationships.** We won't cross sell to your customers.
- ✓ **Limited partner involvement** so you can fund more loans. Get started in 2 weeks.