



Tomorrow's home equity, today.

Hometap is like a home equity time machine, providing near-immediate access to your funds, without any interest or monthly payments required. We can help you fund new opportunities or life's unexpected expenses through home equity investments - a smart new loan alternative for tapping into your home equity without taking on debt.



“ A Hometap Investment gave us a decent chunk of money without having to make monthly payments, enabling us to save more money in the future. ”

- Samantha + Edward

“ I'm launching a new company and didn't want to increase our debt via a traditional HELOC, especially given that I would be going without income until the company was off the ground. Hometap was the perfect solution! ”

- John M.

Why homeowners choose Hometap

Fast

Complete your application, get your estimate, sign closing documents, get cash: The entire process takes less than three weeks.

Simple

Complete your Hometap application in the comfort of your own home, online, in about 10 minutes.

Smart

Get cash in exchange for a share of the future value of your home. No loans, no monthly payments – no kidding.

How it works



- 1 We prepare an offer.**

We help you apply, work with you to appraise your home, and present you an investment offer, usually between \$50,000 and \$150,000.
- 2 You get your money up front.**

Once the paperwork is signed and recorded, the cash is yours. No debt or monthly payments.
- 3 You sell when you're ready.**

Finally, when you're ready to sell or buy us out, whether it's next year or at end of the 10 year term, we'll be paid out our agreed upon share - a percentage of the sale price.

How does Hometap compare?

| | Hometap | Home Equity Loan | HELOC | Cash Out Refinance |
|--|---|----------------------|--|--|
| Average Credit Score | typically >630 (no firm requirement) | Min, score of 680 | Min, score of 680 | Min score of 620 |
| Average Loan-to-Value | Max LTV of 75% | Max LTV of 80-85% | Max LTV of 80-85% | Max LTV of 70% |
| Average Debt-to-Income | n/a | 43% | 43% | 50% |
| Other restrictions (Vary by lender) | No prepayment penalties | Prepayment penalties | Minimum annual draw requirements Prepayment penalties + cancellation fees occur with some lenders | Prepayment penalties + cancellation fees |



hometap

Ready to see how much you could get through a Hometap Investment?

Contact us today to receive your Investment Estimate.



guide@hometap.com



617-399-0609



hometap.com