



Purchasing or Refinancing a Home?

BE PREPARED FOR THE UNEXPECTED

EquityLock FIRST provides peace of mind from unforeseen situations that might cause you to sell your home prematurely. After a new mortgage is put in place, we provide financial protection in the event that your local housing market has declined at the time you sell your home. With EquityLock FIRST, it is never a bad time to sell. EquityLock FIRST protects you in case you need to sell your home for any reason, such as:

- 🏠 Promotion, relocation, or loss of job
- 🏠 Lifestyle change or retirement
- 🏠 Merging households to care for elderly family members
- 🏠 Change in personal relationships

EQUITYLOCK FIRST PROTECTS THE VALUE OF YOUR HOME
REGARDLESS OF MARKET CONDITIONS

LENDERS

EQUITYLOCK FIRST

EquityLock Solutions, Inc.® is the first and only financial services company to offer homeowner protection nationwide against future declines in real estate values. EquityLock Solutions is based in Denver, Colorado and is committed to helping consumers preserve the value of their most precious asset, the home.

Learn more online – Visit www.EquityLock.com
Or, to speak to a customer representative call 800.401.9290

COVERAGE

Compensation to the Homeowner at resale of the home to the extent that the local house price index has declined since the purchase of the protection agreement

COVERAGE PERIOD

5 years with a waiting period for the first 24 months

HOME INDEX

Government issued quarterly index from FHFA at www.fhfa.gov

SECURITY OF FUNDS

A reserve is held in a separate segregated account for every potential market downturn payment according to a licensed third party actuarial model

MAXIMUM PAYOUT

Up to 10% of protected value; the first 5% of index decline is not eligible for payment

CONTRACT FULFILLMENT

Contact your local EquityLock Provider

COST

A one-time fee of \$295 for \$100,000 of your buyer's protected home value

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