

A mortgage designed to move you.

Save time, save money, and get moving to the home of your dreams. Apply through your SoFi at Work Portal and you'll get extra benefits—whether it's a mortgage, refinance, cash-out refi, or home equity loan.*

[Apply now](#)

Your exclusive SoFi at Work benefit:

- Get a \$500 cash bonus¹—when your loan funds.

Overall benefits—your perks through SoFi:

- **90-Day Rate Lock²**—secure today's interest rate for 90 days while you look.
- **Low down payment**—you can put down as little as 3-5%.³
- **Special purchase pricing** on a 30-year fixed-rate mortgage⁴, plus other incentives.
- **Put your company equity to work for you**—we consider your employee RSUs when calculating your income—which could help you qualify for a loan.
- **Flexible term options**—choose from 10-, 15-, 20-, and 30-year fixed terms.⁵
- **Close on time, guaranteed⁶**—giving you peace of mind, backed by \$5,000.

[Get started](#)

***30-YEAR Payment Example:** The payment for a 30-year term, loan amount \$362000.00, Rate 6.625%, LTV 80% is \$2318.00 for full Principal and Interest Payments with \$6983.00 due at closing. The Annual Percentage Rate is 6.874%. No prepayment penalty. Payment shown does not include taxes and insurance. The actual payment amount will be greater. Interest rates and annual percentage rates (APRs) are for informational purposes only and are subject to change without notice.

20-YEAR Payment Example: The payment for a 20-year term, loan amount \$362000.00, Rate 6.375%, LTV 80% is \$2672.00 for full Principal and Interest Payments with \$7678.00 due at closing. The Annual Percentage Rate is 6.723%. No prepayment penalty. Payment shown does not include taxes and insurance. The actual payment amount will be greater. Interest rates and annual percentage rates (APRs) are for informational purposes only and are subject to change without notice.

15-YEAR Payment Example: The payment for a 15-year term, loan amount \$362000.00, Rate 6.000%, LTV 80% is \$3055.00 for full Principal and Interest Payments with \$7457.00 due at closing. The Annual Percentage Rate is 6.422%. No prepayment penalty. Payment shown does not include taxes and insurance. The actual payment amount will be greater. Interest rates and annual percentage rates (APRs) are for informational purposes only and are subject to change without notice.

10-YEAR Payment Example: The payment for a 10-year term, loan amount \$362000.00, Rate 5.990%, LTV 80% is \$4017.00 for full Principal and Interest Payments with \$7128.00 due at closing. The Annual Percentage Rate is 6.568%. No prepayment penalty. Payment shown does not include taxes and insurance. The actual payment amount will be greater. Interest rates and annual percentage rates (APRs) are for informational purposes only and are subject to change without notice.

All information in the primary residence payment examples listed above – including interest rates, payments, terms, and availability – is for informational purposes only and is subject to change without notice.

Products available from SoFi on the Dashboard may vary depending on your employer preferences.

Terms and conditions apply. Before you apply for a SoFi Mortgage, please note that not all products are offered in all states, and all loans are subject to eligibility restrictions and limitations, including requirements related to loan applicant's credit, income, property, and loan amount. Minimum loan amount is \$75,000. **Lowest rates are reserved for the most creditworthy borrowers.** Products, rates, benefits, terms, and conditions are subject to change without notice. Learn more at SoFi.com/eligibility-criteria. Information current as of 1/23/24.

SoFi Mortgages originated through SoFi Bank, N.A., NMLS #696891 (Member FDIC), (www.nmlsconsumeraccess.org). Equal Housing Lender. **SoFi Bank, N.A. is currently NOT able to accept applications for refinance loans in NY.**

*To obtain a home equity loan, SoFi Bank (NMLS #696891) may assist you obtaining a loan from Spring EQ (NMLS #1464945).

All loan terms, fees, and rates may vary based upon individual financial and personal circumstances and state.

You may discuss with your loan officer whether a SoFi Mortgage or a home equity loan from Spring EQ is appropriate. Please note that the SoFi member discount does not apply to Home Equity Loans or Lines of Credit brokered through SoFi. Terms and conditions will apply. Before you apply for a SoFi Mortgage, please note that not all products are offered in all states, and all loans are subject to eligibility restrictions and limitations, including requirements related to loan applicant's credit, income, property, and loan amount. SoFi Mortgages may be available for primary or second home residences or investment properties. Lowest rates are reserved for the most creditworthy borrowers. Products, rates, benefits, terms, and conditions are subject to change without notice. Learn more at SoFi.com/eligibility-criteria. Information as of 1/23/24.

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In the event SoFi serves as broker to Spring EQ for your loan, SoFi will be paid a fee.

Please note that the SoFi member discount does not apply to Home Equity Loans or Lines of Credit brokered through SoFi.

***\$500 SoFi at Work Mortgage or Mortgage Refinance Welcome Bonus Offer:** Terms and conditions apply. Offer is subject to lender approval. The offer is only open to new Mortgage borrowers. To receive the offer, you must: (1) register and/or apply through this landing page/SoFi at Work Dashboard or Benefits Portal; (2) complete a loan application with SoFi; (3) have and provide a valid US bank account to receive bonus; (4) complete Form W-9; (5) and meet SoFi's underwriting criteria. Once conditions are met and the loan has been disbursed, you will receive your welcome bonus via automated clearing house (ACH) into your checking account within approximately 30 calendar days. Bonuses that are not redeemed within 180 calendar days of the date they were made available to the recipient may be subject to forfeiture. Bonus amounts of \$600 or greater in a single calendar year will be reported to the Internal Revenue Service (IRS) as miscellaneous income to the recipient on Form 1099-MISC in the year received as required by applicable law. Recipient is responsible for any applicable federal, state or local taxes associated with receiving the bonus offer; consult your tax advisor to determine applicable tax consequences. SoFi reserves the right to change or terminate the offer at any time with or without notice.

***Lock and Look program:** Terms and conditions apply. Applies to conforming purchase loans only. Rate will lock for 91 calendar days at the time of pre-approval. An executed purchase contract is required within 60 days of your initial rate lock. If current market pricing improves by 0.25 percentage points or more from the original locked rate, you may request your loan officer to review your loan application to determine if you qualify for a one-time float down. SoFi reserves the right to change or terminate this offer at any time with or without notice to you.

³SoFi requires Private Mortgage Insurance (PMI) for conforming home loans with a loan-to-value (LTV) ratio greater than 80%. As little as 3% down payments are for qualifying first-time homebuyers only. 5% minimum applies to other borrowers. Other loan types may require different fees or insurance (e.g., VA funding fee, FHA Mortgage Insurance Premiums, etc.). Loan requirements may vary depending on your down payment amount, and minimum down payment varies by loan type.

***Special Pricing:** Available only on 30-year conforming purchase transactions. Rates can vary and are not guaranteed until locked. When you lock in your rate, the purchase loan special pricing will be reflected in the rate you are provided. SoFi reserves the right to change or terminate this offer at any time with or without notice to you.

***SoFi On-Time Close Guarantee:** If all conditions of the Guarantee are met, and your loan does not close on or before the closing date on your purchase contract accepted by SoFi, and the delay is due to SoFi, SoFi will give you a credit toward closing costs or additional expenses caused by the delay in closing of up to \$5,000.* The following terms and conditions apply. This Guarantee is available only for loan applications submitted after 6/30/23. Please discuss terms of this Guarantee with your loan officer. The mortgage must be a purchase transaction that is approved and funded by SoFi. This Guarantee does not apply to loans to purchase bank-owned properties or short-sale transactions. To qualify for the Guarantee, you must: (1) Sign up for access to SoFi's online portal and upload all requested documents, (2) Submit documents requested by SoFi within 5 business days of the initial request and all additional doc requests within 2 business days (3) Submit an executed purchase contract on an eligible property with the closing date at least 25 calendar days from the receipt of executed Intent to Proceed and receipt of credit card deposit for an appraisal (30 days for VA loans; 40 days for Jumbo loans), (4) Lock your loan rate and satisfy all loan requirements and conditions at least 5 business days prior to your closing date as confirmed with your loan officer, and (5) Pay for and schedule an appraisal within 48 hours of the appraiser first contacting you by phone or email. This Guarantee will not be paid if any delays to closing are attributable to: a) the borrower(s), a third party, the seller or any other factors outside of SoFi control; b) if the information provided by the borrower(s) on the loan application could not be verified or was inaccurate or insufficient; c) attempting to fulfill federal/state regulatory requirements and/or agency guidelines; d) or the closing date is missed due to acts of God outside the control of SoFi. SoFi may change or terminate this offer at any time without notice to you. *To redeem the Guarantee if conditions met, see documentation provided by loan officer.

Advisory tools and services are offered through SoFi Wealth LLC, an SEC-registered investment adviser. 234 1st Street San Francisco, CA 94105.

SoFi Student Loan Refinance Loans, Personal Loans, Private Student Loans, and Mortgage Loans are originated through SoFi Bank, N.A., NMLS #696891 (Member FDIC), (www.nmlsconsumeraccess.org)
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