



Buying a home just got more rewarding.

You can take that next step toward homeownership with a satisfied smile knowing your home purchase now could come with a \$2,000 cash bonus.¹

www.SoFi.com/Sares-Regis

SoFi at Work makes it exclusive.

You're in luck—it's a more supportive process whether you're buying, refinancing, or tapping your home's equity:

- **\$2,000 bonus¹**—eligibility through SoFi at Work.
- **91-day lock-in rate²**—some breathing room to help find your perfect place.
- **Personalized guidance**—from a dedicated SoFi Mortgage Loan Officer.

SoFi could make it easier.

You get all kinds of great perks through SoFi:

- **Affordable down payment options**—as little as 3%-5% down.³
- **Flexible mortgage options**—conventional, jumbo, FHA⁴, VA⁵, and ARM.
- **Industry-leading speedy closing**—backed by a \$10,000 On-Time Close Guarantee offer.⁶

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](https://www.sofi.com/eligibility-criteria). Information current as of 5/11/26.

SoFi Mortgages originated through SoFi Bank, N.A., NMLS #696891 (Member FDIC), (www.nmlsconsumeraccess.org). Equal Housing Lender.

SoFi at Work + Improved Home Loans Cash Bonus \$2,000

The following terms and conditions (the "Terms") apply to the SoFi at Work Improved Home Loans Cash Bonus \$2,000 Promotion (the "Promotion") offered by SoFi Bank, N.A., Member FDIC ("SoFi").

Who is Eligible for the Promotion?

Must be an employee at a participating SoFi At Work partner that offers Home Loans. Employment must be validated during the funding process.

Promotion Period:

May 14, 2026, at 12:00am ET - December 31, 2026 at 11:59pm ET (the "Promotion Period")

What qualifying activities do I need to complete to earn the \$2,000 Cash Bonus?

To receive the offer, you must: (1) Apply for a SoFi Home Loan, which includes a SoFi purchase or refinance mortgage, SoFi-originated home equity or home equity line of credit through your AtWork Portal. (2) Must not have locked a rate for a similar Home Loan within the preceding 90 days. (3) Rate-lock a SoFi mortgage purchase, SoFi mortgage refinance, SoFi-originated home equity loan, or SoFi-originated home equity line of credit on or after 5/14/26 and the loan must have been funded by 12/31/26. (4) Either have an existing SoFi Checking and Savings account or establish a new SoFi Checking and Savings account within 60 days after starting your home purchase or refinance loan application. (5) Borrower or co-borrower on the loan must be employed by a participating AtWork partner the time the loan application is approved (indicated as "final approval")

This offer cannot be combined with any other offers. If you are found to not be employed at a participating At Work partner at the time the loan application is approved you will not be able to apply any other discounts or offers to your application.

The \$2,000 cash bonus will be deposited into your SoFi Checking and Savings account. SoFi reserves the right to change or terminate this offer at any time with or without notice.

Bonuses may be considered income and may be reportable on IRS Form 1099-INT, 1099-MISC, or Form 1042-S as applicable. SoFi is required to do this reporting in compliance with the applicable federal and state reporting requirements. Recipient is responsible for any applicable federal, state, or local taxes associated with receiving the bonus offer; consult with 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 to you. Additional terms may apply.

Funding requirement: All HELOC, HELOAN, and 1st mortgage applications must be funded by 12/31/26.

Offer only available for new borrowers applying for SoFi mortgage purchase, SoFi mortgage refinance, SoFi-originated home equity loan, or SoFi-originated home equity line of credit who have not locked a rate in the preceding 90 days.

Lock and Look program: Terms and conditions apply. Applies to conforming, FHA, and VA 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.

SoFi 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.

FHA loans are subject to unique terms and conditions established by FHA and SoFi. Ask your SoFi loan officer for details about eligibility, documentation, and other requirements. FHA loans require an Upfront Mortgage Insurance Premium (UFMIP), which may be financed or paid at closing, in addition to monthly Mortgage Insurance Premiums (MIP). Maximum loan amounts vary by county. The minimum FHA mortgage down payment is 3.5% for those who qualify financially for a primary purchase. SoFi is not affiliated with any government agency.

Veterans, Servicemembers, and members of the National Guard or Reserve may be eligible for a loan guaranteed by the U.S. Department of Veterans Affairs. VA loans are subject to unique terms and conditions established by VA and SoFi. Ask your SoFi loan officer for details about eligibility, documentation, and other requirements. VA loans typically require a one-time funding fee except as may be exempted by VA guidelines. The fee may be financed or paid at closing. The amount of the fee depends on the type of loan, the total amount of the loan, and, depending on loan type, prior use of VA eligibility and down payment amount. The VA funding fee is typically non-refundable. SoFi is not affiliated with any government agency.

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 \$10,000.* The following terms and conditions apply. This Guarantee is available only for loan applications submitted after 04/01/2024. 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). For additional product-specific legal and licensing information, see [SoFi.com/legal](https://www.sofi.com/legal). 2750 E. Cottonwood Parkway #300 Cottonwood Heights, UT 84121.

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