

Tame your debt. Use your equity. Start fresh.

Debt can be a hurdle that feels impossible to overcome – but your home's equity is the key to help you start fresh with your finances in 2025.

Whether it's using cash to pay down your credit card, tackling financial challenges or saving for your future, Rocket Mortgage® has personalized solutions to help you overcome your debt in the new year.

Here are some options you may have available:



Home Equity Loan²

1. **\$795 origination fee waived.³**
2. Keep your interest rate on your first mortgage.
3. Settle into a fixed-rate 10-, 15-, 20- or 30-year loan.



Cash-out refinance

1. Consolidate your debt into a single, manageable payment.
2. Lock in a lower interest rate than most credit cards.
3. Refinance when rates drop.

Save 1% of your loan amount on your next refinance or purchase.¹

Savings at closing:

Loan Amount:
\$350,000

Amount Saved:
\$3,500

When you're ready to take control, We are ready to help.

Let's tame your debt – together.

Visit
[VIP.RocketMortgage.com/HFSinclair](https://www.RocketMortgage.com/HFSinclair) or
call (888) 980-5206 to get started.

¹Eligible clients will receive a lender credit equal to 1% of the loan amount, up to \$10,000, when they close on a Qualified Mortgage (QM) conventional, government or high-balance loan offered by Rocket Mortgage. Offer valid on new applications received on or after March 1, 2024. This offer is only available to clients who call the dedicated phone number or go through the dedicated website, submit an application and close their loan through the dedicated program. This offer cannot be retroactively applied to previously closed loans or previously locked loans. Offer does not apply to new loans submitted through a mortgage broker, non-agency jumbo loans, C-product loans (Schwab), Rocket jumbo loans, Rocket Pro Realtors, or Rocket Pro Originators. Offer not valid with any additional discounts or promotions. Rocket Mortgage reserves the right to cancel this offer at any time. Acceptance of this offer constitutes acceptance of these terms and conditions, which are subject to change at the sole discretion of Rocket Mortgage. Offer is nontransferable. This is not a commitment to lend. Additional restrictions/conditions may apply.

²Home Equity Loan product requires full documentation of income and assets, credit score and max loan-to-value (LTV), combined loan-to-value (CLTV), and home equity combined loan-to-value (HCLTV) ratios. Requirements were updated 2/5/2024 and are tiered as follows: 680 minimum FICO with a max LTV/CLTV/HCLTV of 80%, 700 minimum FICO with a max LTV/CLTV/HCLTV of 85%, and 740 minimum FICO with a max LTV/CLTV/HCLTV of 90%. Your debt-to-income ratio (DTI) must be 50% or below. Valid for loan amounts between \$45,000.00 and \$500,000.00. Product is a second standalone lien and may not be used for piggyback transactions. Product not available on Schwab products. Guidelines may vary for self-employed individuals. Some mortgages may be considered "higher priced" based on the APOR spread test. Higher priced loans are not allowed on properties located in New York. Additional restrictions apply. This is not a commitment to lend.

³Clients will not be charged the origination fee (processing fee for New Jersey) on Home Equity Loans when they lock their rate on or after December 26, 2024, to February 2, 2025. Additional restrictions/conditions apply. This offer cannot be retroactively applied to previously closed loans, previously locked loans or loans with a previously disclosed Loan Estimate. Acceptance of this offer constitutes acceptance of these terms and conditions, which are subject to change at the sole discretion of Rocket Mortgage. Offer is nontransferable. Not valid with any other discounts or promotions. This is not a commitment to lend.