



10% down.
100% dream
home.

Apply at SoFi.com/OneBeacon and get a \$500 welcome bonus¹ with your mortgage.

More House

Affordable Down Payments

10% to 50% down payment options on loans up to \$3 million. No borrower-paid PMI required.

Find the Term That Works For You

Choose from 30-Year Fixed, 15-Year Fixed, 7/1 ARM², or 5/1 ARM Interest-Only^{3,4}.

Buy More House

Qualify for more financing with flexible debt-to-income limits.

Straightforward Pricing

No origination or application fees.

Less Headache

Painless Pre-Qualification

Discover the real rates you pre-qualify for online with no hard credit pull.

Compete With All-Cash Offers

SoFi fully underwrites borrowers at the pre-approval stage.

Fast Financing

Typical applications close in less than 30 days.

Experienced Mortgage Team

We're here to help 6 days a week by phone, email, chat and social. Call us at 844-763-4466 or email us at mortgage@sofi.com.

SoFi Lending Corp. is licensed to originate mortgages in AL, AZ, CA, CO, CT, DC, DE, FL, GA, ID, IL, IN, MD, MN, MT, NC, ND, NJ, NY, OR, PA, RI, TN, TX, UT, VT, WA, WI, WY.

Get your \$500 welcome bonus¹ at SoFi.com/OneBeacon

Checking your rate will not affect your credit score.

Terms and conditions apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME WITHOUT NOTICE. Current as of September 1, 2017. Loans valid for the purchase of a pri-mary owner-occupied residence or second home. Not all borrowers will qualify. To qualify, a borrower must be a U.S. citizen or permanent resident in an eligible state and meet SoFi's underwriting requirements. Rates and Terms are subject to change at any time without notice and are subject to state restrictions. SoFi Mortgages are not available in all states. For additional eligibility and state licensing details, go to sofi.com/legal. Licensed by the Department of Business Oversight under the California Financing Law License No. 6054612. SoFi loans are originated by SoFi Lending Corp., NMLS # 1121636. 1 See SoFi.com/legal#welcome-bonus 2 At the end of 84 months the interest rate and monthly payment for the 7/1 ARM adjusts. At adjustment the new mortgage rate will be the average of the Interbank offered rates for one-year, U.S. dollar-denominated deposits in the London market (LIBOR) as published in The Wall Street Journal, plus a margin of 2.25% subject to annual and lifetime adjustment caps. 3 At the end of 60 months the interest rate and monthly payment for the 5/1 ARM adjusts. At adjustment the new mortgage rate will be the average of the Interbank offered rates for one-year, U.S. dollar-denominated deposits in the London market (LIBOR) as published in The Wall Street Journal, plus a margin of 2.25% subject to annual and lifetime adjustment caps. 4 SoFi's interest-only loan is a 30-year, 5/1 ARM loan. During the first 10 interest-only years, the minimum monthly payment required is the interest on the loan. Paying the minimum payment during the interest-only period will not reduce the principal loan balance. At the end of the 10 interest-only years, the minimum payment required will increase, even if the interest rate does not change, to include both interest and principal payments.