

Click to prove
you're human



Ready to tap into your home's equity? Great! Here's a simple guide to help you navigate the application process for Unlock's home equity agreement (HEA). Apply in Four Easy Steps: Create a secure account: Start by answering a few questions about your home. Approve a soft credit check: This won't affect your credit score. Fill Out Your Application: Provide some details about your home and sign the application—no obligations, no strings attached. Upload a Few Documents: We typically need your ID, mortgage statement and proof of homeowners' insurance. Get an Estimate In just a minute or two, you can get an estimate of how much cash you might be able to pull from your home. Begin by creating a secure account with your email and a password of your choice. To give you an accurate estimate, we'll ask for: Type of Property: Single-family home, townhouse, condo, etc. How You Use the Property: Is it a primary residence, a second home, or an investment? Property Value: We generate a default estimate, but you can adjust that figure as needed. Outstanding Debt on the Property: This includes your remaining mortgage and any home equity loans. Estimated Credit Score: You can pick from a range of scores rather than citing an exact score. The photo below shows the credit score range options. Your Name and Phone Number. Don't want to provide your number? You can always call us directly at 1-800-560-3450 to continue the process. You can view your estimate securely online. Although the process is fully automated, you'll have a dedicated home equity officer to guide you whenever needed. Complete Your Application Once you've reviewed your estimate and are ready to proceed, click "Next" to start your full application. During the application, we'll ask for your Social Security number to perform a "soft credit check" to verify your credit. This doesn't impact your credit score and is only visible to you. Other details we'll need include: Trust Ownership: If your property is held in a trust. How You Plan to Use the Funds: Pay off debt, home improvements, etc. Home Purchase Details: When you bought it and for how much. HOA Fees: If applicable. Private Mortgage Insurance (PMI): And any other monthly property expenses. Existing Mortgages: If you have more than one. Mortgage Delinquencies: Any recent 90-day or 120-day delinquencies. Bankruptcy, Foreclosure, or Short Sale History: In the past 10 years. Outstanding Judgments or Past-Due Taxes: Or if you're in a mortgage repayment or foreclosure mitigation program. Upload Your Documents We'll need just a few documents: Government-issued ID: A driver's license, passport, or Green Card. Simply take a photo with your phone and upload it. Homeowner's Insurance Declaration Page(s): This should show the name on the policy, policy period and replacement cost details. For condos, the master policy is sufficient. Mortgage Statement: Make sure it lists your current balance, payment history and interest charges. If you don't have a mortgage, you can skip this. Home Equity Loan/Line of Credit Statements: If applicable. Lease Agreements or Proof of Rental Income: If you rent out the property. Trust Documents: If your property is in a trust. If we need anything else, your home equity officer will reach out. Review and Sign Your HEA After you complete your application, we'll verify everything and send you an estimate with detailed terms and costs. If you have everything ready, the whole process—creating an account, getting credit-qualified, completing the application, and uploading documents—should take about 15 minutes. Remember, you can always call us if you have questions at 1-800-560-3450. See how much you prequalify for in less than a minute. Get Started Phoenix homeowner Dana wanted to get an "advance" on his equity without selling his home. He looked at traditional options like a second mortgage, cash-out refinancing and a HELOC before deciding Unlock's home equity agreement (HEA) was a better fit. Hear how he used a HEA to access cash quickly and improve his financial future. 4.7 out of 5 A+ Rating 4.5 out of 5 Founding Member 4.7 out of 5 A+ Rating 4.5 out of 5 You can sell your home whenever you want. You will need to notify us as soon as you decide to sell, so that we can prepare and avoid any hiccups in the transaction. To calculate the Unlock Share we first need to determine the Ending Home Value. The Ending Home Value is typically equal to the sale price to a bona fide, arms-length, third party buyer. It includes the fair market value of any non-cash consideration (such as a seller concession), and does not include deductions for closing costs, taxes, documentary fees, mortgage loans, other liens or secured loans, sales commissions, or appraisal expenses. We will typically obtain an appraisal to provide an independent measure of your home's value. An appraisal will be needed if you have requested an Improvement Adjustment. We will also obtain a property inspection to determine if a Maintenance Adjustment might be required. These adjustments, when they apply, will impact the Ending Home Value that is used to determine the Unlock Share. Special provisions may apply if it appears that your sale is not arms-length, or the proposed sale price is materially different from your home's market value. Once the Ending Home Value and Unlock Share are determined, we will provide the escrow company with a settlement statement and documents needed to release our lien on the property. At the closing of your sale, the escrow company will pay us the Unlock Share out of the sale proceeds and release our lien, ending the Unlock Agreement. How much you will receive from the sale will depend on the amount payable to Unlock, the outstanding balances of any loans secured by your property, and real estate commissions and other costs associated with the sale of your home. See the Unlock Product Guide for more details. We are currently helping homeowners access their equity in Arizona, California, Florida, Indiana, Kentucky, Michigan, Missouri, Nevada, North Carolina, New Jersey, New Mexico, Ohio, Oregon, Pennsylvania, South Carolina, Tennessee, Utah, Virginia, Washington, Arizona, California, Florida, Indiana, Kentucky, Michigan, Missouri, Nevada, New Jersey, New Mexico, North Carolina, Ohio, Oregon, Pennsylvania, South Carolina, Tennessee, Utah, Virginia, Washington