



NEWS RELEASE

SoFi Expands Home Lending to Give Members Greater Access to Home Equity and Support Across Homeownership Journey

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New HELOC experience and national agent network bring members greater access to equity, speed, and confidence in today's housing market

SAN FRANCISCO--(BUSINESS WIRE)-- SoFi Technologies, Inc. (NASDAQ: SOFI), the one-stop shop for digital financial services, today announced the launch of a new Home Equity Line of Credit (HELOC) experience rolling out to members offering the ability to access their home equity through a seamless, fully digital, end-to-end process directly within the SoFi platform. SoFi also introduced its first Real Estate Advisory Council, convening top agents, including Andrew Jevin (Compass), Kourtney Pulitzer (Sotheby's), and Katie Day (Real Broker), alongside a broader group from top brokerages across the country.

SoFi's Real Estate Advisory Council

With these updates, members will be able to navigate more of

the homeownership journey directly through SoFi. This helps them move faster and with confidence through verified pre-approvals, competitive rates, and flexible down payment options, while continuing to support their needs through refinancing and ongoing access to equity.

"The best way to build the future of home lending is by innovating our products and listening to the people guiding buyers and sellers every day," said Eric Schuppenhauer, EVP of Borrow at SoFi. "By partnering with agents through our Real Estate Advisory Council, we're combining their deep expertise with SoFi's technology to help members achieve their ambitions, while giving agents the tools to better support their clients."

As nearly **three-quarters** of homeowners plan to remain in their homes over the next two years, many are turning to home equity to fund renovations and major expenses. SoFi is the #1 bank for home equity loans¹ and serves over 135,000 homeowners, with home loan originations nearly doubling year over year in 2025. SoFi's home lending

platform gives members more flexibility at every stage of homeownership, with offerings including:

- Mortgage Loans: Competitive rates, flexible terms, and low down payment options
- Jumbo Loans: Financing for higher-value homes with loan amounts up to \$3 million and no private mortgage insurance
- FHA & VA Loans: Government-backed options with lower down payment requirements and exclusive benefits for eligible service members and veterans
- Mortgage Refinance: Lower payments, secure better rates, or access home equity by refinancing for an existing mortgage
- Home Equity Loans & HELOCs: Tap into home equity through lump-sum loans or flexible lines of credit

SoFi is also expanding its network of local loan officers across the country, bringing on-the-ground support to more markets. Combined with a digital-first platform and a dedicated agent concierge team, SoFi helps guide members and agents through every step of the transaction. With mortgage closing times that outpace the industry average² and a \$10,000 on-time closing guarantee³, SoFi provides greater certainty and confidence throughout one of life's most important financial journeys.

SoFi's Real Estate Advisory Council

More than 50 leaders from top real estate markets, covering luxury, affordable, and single-family housing, are partnering with SoFi to provide valuable market insights and input on product innovation. In addition to advising on trends and client needs, council members will serve as brand ambassadors, helping connect more buyers to SoFi's platform and extending exclusive benefits to their clients, including waived origination fees and lender credits.

"Real estate agents are constantly asked by lenders for introductions to their buyers, but banks rarely ask how they can provide value," said Holly Meyer Lucas, Founding Principal of Compass and SoFi Real Estate Advisory Council member. "SoFi is leading the industry by example, creating a culture of collaboration. By bringing industry leaders to the table in a meaningful way, SoFi is making the path to homeownership more attainable."

To learn more about SoFi home loans, explore HELOC options, or connect with a loan officer, visit: **SoFi Home Loans**

About SoFi

SoFi Technologies (NASDAQ: SOFI) is a one-stop shop for digital financial services on a mission to help people achieve financial independence to realize their ambitions. 13.7 million members trust SoFi to borrow, save, spend, invest, and protect their money and buy, sell and hold their crypto – all in one app – and get access to financial

planners, exclusive experiences, and a thriving community. Fintechs, financial institutions, and brands use SoFi's technology platform Galileo to build and manage innovative financial solutions across 128 million global accounts. For more information, visit www.sofi.com or download our iOS and Android apps.

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Disclosures

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 04/22/26.

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

SoFi Bank, N.A. NMLS #696891 (Member FDIC), offers loans directly or we may assist you in obtaining a loan from Spring EQ, a state licensed lender, NMLS #1464945.

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

You should consider and discuss with your loan officer whether a Cash Out Refinance, Home Equity Loan or a Home Equity Line of Credit is appropriate. Please note that the SoFi member discount does not apply to Home Equity Loans or Lines of Credit not originated by SoFi Bank. Terms and conditions will apply. Before you apply, 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 a minimum loan amount. 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 04/22/26.

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

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.

1 Source: Curinos, Inc. October 2025 Home Equity Channel Originations Analytics.

According to recent market data, SoFi originated more closed-end home equity loans (by loan balance volume with DTI up to 50%) than any of the banks included in the report. This measure excludes non-bank lenders and credit unions, and excludes lender volume of open-end home equity lines of credit.

2 Industry average is based on Curinos competitive market data from October 2025 to December 2025.

3 SoFi's On-Time Close Guarantee offers a \$10,000 credit if your purchase loan closing is delayed due to SoFi, provided all conditions are met. This offer applies only to purchase loan applications submitted after 04/01/2024. SoFi's guarantee does not apply if delays are due to the borrower, third parties, inaccurate information, regulatory requirements, or acts of God. SoFi may end this offer anytime. Additional terms apply. See <https://www.sofi.com/home-loans/mortgage> for full disclosure.

Equal Housing Lender

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Source: SoFi Technologies