

THIS IS NOT A REAL CHECK.



650 California Street
San Francisco, CA 94108

YOU COULD RECEIVE

\$147,902.00

PAY TO THE
ORDER OF:

One Hundred Forty-Seven Thousand Nine Hundred Two and ⁰⁰/₁₀₀ DOLLARS

PAY TO THE ORDER OF:

P07/53/2086/1



Kari McCormick

Kari McCormick, Customer Success Manager

⑆ 54689⑆ 27 05619⑆ 47732⑆006

Learn more at Unison.com

Dear [REDACTED]

Great news! You're pre-approved to access the equity locked in your home.¹

Receive up to 20% of the market value of your home, in as few as 15 days, from Unison. You can use that money for any purpose you choose — **with no monthly payments and no interest.** Yes, you read that correctly. It's almost too good to be true.

This offer is possible because Unison invests in your home — with you. We pay you a percent of your home's current value. You make no payments to us until you sell. If the value of your home increases from its current value, when you sell, Unison will share in a portion of the increase and make a profit. If the value decreases, we incur a loss.² It's that simple.

It's quick and easy. Unison can provide the funds you need without the burden of additional debt. Contact us today!

Sincerely,

Kari McCormick

Kari McCormick,
Customer Success Manager

NO INTEREST CHARGES

Unlike a home equity loan or home equity lines of credit, you'll pay no interest with Unison.

NO MONTHLY PAYMENTS

Use the money now, for up to 30 years, and pay nothing until you decide to sell.³

NO ADDED DEBT

By partnering with Unison you do not take on any additional debt.

As featured in:

Bloomberg Forbes



USA TODAY.

YAHOO! MarketWatch
FINANCE

Los Angeles Times



The New York Times

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See [PRE-SCREEN & OPT-OUT NOTICE](#) on the enclosed Terms and Conditions for more information about prescreened offers.

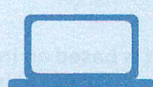
Find out what Unison can offer you

Receive funds in as few as 15 days. You're pre-approved!



By phone

1.800.327.1854



Or online

Unison.com [REDACTED]

Use Offer Code [REDACTED]

Terms and Conditions

Interest Rates and Interest Charges	
Annual Percentage Rate (APR)	0%
Your Monthly Payments	NONE
Additional Debt	NONE

Fees	
Annual Fee	\$0
Title and Escrow/Closing Fees	\$0
Appraisal Fee	\$0
Transaction Fee	3.9% of Unison HomeOwner investment ⁴

Home Ownership Investment	
Unison Profit or Loss	Unison shares in the change in value of your home, un the time of our investment, in an amount that varies with the size of our investment as a percentage of your home.
Calculating the Change in Value	An independent valuation of your home is obtained at the time of our investment and is used as the starting valuation. The final valuation is the price obtained when you sell your home or determined by an independent appraiser at the point in time you would like to buy Unison out. For Example: Independent appraised value now is \$400,000 Sell your home for \$500,000 Unison shares in only the \$100,000 change in value

Frequently Asked Questions

Does Unison benefit from the equity that is built as I pay down my mortgage?

No, that equity is yours. We only share in the change in value of the home over time. For example, if you purchase the home for \$500,000 and sell it ten years later for \$600,000, we will share only in the \$100,000 of appreciation.

How do I know if I can trust Unison?

Founded in 2004, we are A+ rated with the Better Business Bureau have been featured in USA Today, Forbes, Bloomberg and other publications and we have now helped people from California to Massachusetts as we are rapidly changing the way our clients finance their homes.

If I partner with Unison, who owns the home?

You own the home! You control the property and receive the benefits of home ownership, such as occupancy rights and income tax deductions. Unison is not an owner and has no rights of occupancy. We only share a portion of the future change in value of the home, as an investor.

What happens if I make home improvements that increase the value of my home? Does Unison share in that?

If you make improvements to your home that increase its value, like adding another bedroom or bathroom, you can apply for a Remodeling Adjustment, which allocates 100 percent of the value attributable to your home improvement project to you. The amount of the Remodeling Adjustment is determined by an independent third party appraisal. More detail can be found in the Unison HomeOwner Program Guide.

Can I buy Unison out without selling my home?

Yes, you can. The Special Termination feature is designed to give you the flexibility to end your agreement with Unison without selling your home, any time after the third anniversary. An independent third party appraisal determines the value of your home, and you pay us an amount equal to what we originally invested in your home, plus any profit we would have made if you were to have sold your home. Note that the Special Termination Price can never be less than the amount we invested in your home.

Who is Unison?

San Francisco-based Unison is the market leader in homeownership investment. Founded in 2004, we make long-term investments in individual residential properties through two innovative programs: HomeBuyer, which provides up to half of the down payment needed to purchase a home, and HomeOwner, which allows current homeowners to tap into their home equity without interest or monthly payments. Managed by a team of financial industry veterans, Unison understands that homeownership is one of the most important decisions our customers make and we are committed to providing consumers with a lifetime of partnership and support.

- ¹ Based on our preliminary review, your home is eligible for a Unison HomeOwner investment. We will need to look at your credit and income information. Generally, Unison co-invests in owner-occupied, primary residences. Most single-family homes, townhouses, planned unit developments and condominiums qualify. Minimum fund amount of \$10,000.
- ² Unison will not share in any decrease in value if you sell your home within three years of our investment or if you opt to buy us out without selling your home. In addition, if you do not properly maintain the condition of your home and it results in a significant decrease in your home's market value, Unison reserves the right to offset the decrease in value with a commensurate upward adjustment for purposes of calculating our share of the change in value of your home.
- ³ Unison's investment in your home must be satisfied at the earliest of (a) an ownership change; (b) the death of the last remaining signatory or (c) 30 years. You can also buy us out without selling your home at any time after 3 years.
- ⁴ Additional term and conditions may apply. See Unison.com for up to date information.

PRE-SCREEN & OPT-OUT NOTICE: This "pre-screened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria [including providing acceptable property as collateral]. If you do not want to receive pre-screened offers of credit or insurance from this and other companies, call 1-888-567-8688; visit the website at www.optoutprescreen.com; or write: TransUnison Opt-Out Request P.O. Box 505, Woodlyn, PA 19094-0505; Experian Information Systems, Inc P.O. Box 919, Allen, TX 75013; or Equifax Options P.O. Box 740123, Atlanta, GA 30374-0123.

The Benefits of Unison Explained



Partners.

We're true Partners. We only win when you win. If your home value decreases we even share in the loss. Because that's who we are – your Partners in homeownership.

Trust.

Building trust takes time and we're doing that everyday. We've been rated A+ by the Better Business Bureau and featured in USA Today, Forbes, Bloomberg and numerous other publications.

Investment.

Our funding comes from institutional investors, including pension funds and university endowments. Our investors focus on long-term investments, up to 30 years!

We Win Together

We gave you \$50k and we both benefit from the appreciation.
Great deal!

No Change Scenario

We gave you \$50k with no interest,
and no monthly payments.
Sweet deal!

We Lose Together

We gave you \$50k and you
only pay back \$10k.
Super sweet deal!

