

The Fraction Process

Here's how we work together to unlock your home equity.



1 Submit application

Either online or over the phone, with a broker or direct to Fraction.



2 Commitment letter

Fraction will send you a document explaining the product more for you to sign.



3 Intro chat

Fraction will set up a call with you to go over the process.



4 Documents

Fraction will ask you or your broker for a few documents to confirm some details.



5 Inspection

An inspector will reach out to you to arrange payment and a time for them to come visit.



6 Appraisal

An appraiser will reach out to you to arrange payment and a time for them to come visit.



7 Knowledge review

Fraction will send you a knowledge review exercise to go over the details of the mortgage.



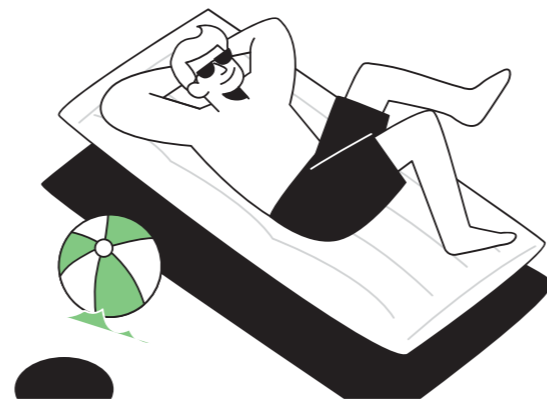
8 Lawyer review

Meet with your lawyer to review and sign the documents.



9 Funded!

Once the documents are signed, we send you your newly unlocked equity!



Some time passes...

Whether you wait the full 5 year term, sell in the meantime, or pay Fraction out early.



You choose Fraction again

Every 5 years, you can choose to renew with Fraction.

or



You choose to pay out the mortgage

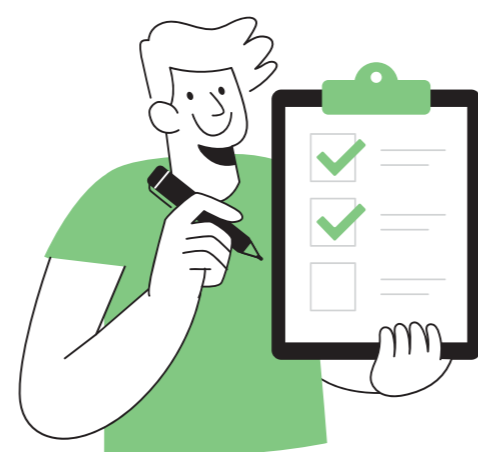
You can pay out Fraction at any time after just a few steps.

or



You choose to sell your home

After you sell your home, you pay out Fraction its portion of the proceeds.



A new appraisal

In either case, Fraction pays for a new appraisal to see how the value of your home has changed.



You relax again

The new loan value is based on the minimum interest rate over the term plus new fees.



You send the payment

You pay out the greater of the minimum interest rate or the average appreciation of the home over the term.