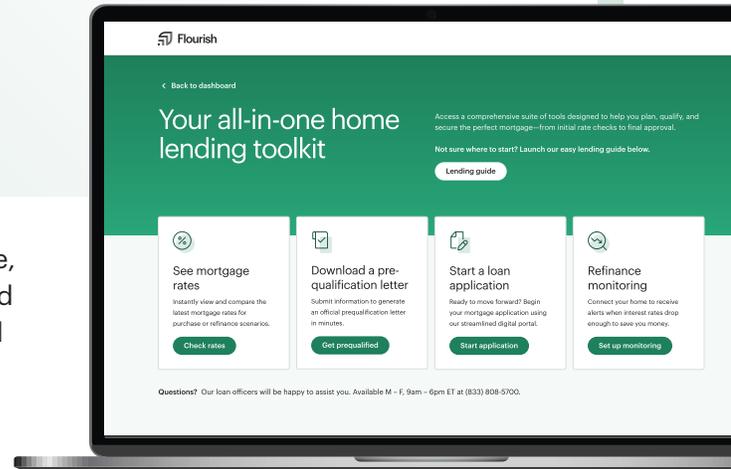


A premium mortgage experience

Highly competitive rates and an elevated lending experience, exclusively for the clients of financial advisors and their loved ones. Whether you're buying or refinancing, we've simplified the process to make it easier and faster to get a great loan.

Contact your advisor or log in to your Flourish account to view current rates, monitor your existing properties for refinance opportunities, or start an application.



✓ **Exclusive rates**

Invitation-only access to exceptional rates that helps you get more house for your money, reduce monthly payments, and maximize your wealth

✓ **Streamlined, digital-first process**

Our technology optimizes lending and makes getting a loan easier and faster, from start to finish

✓ **High-limit lending**

Up to \$10M for primary and investment properties*

✓ **Refinance monitoring**

Receive alerts when there are opportunities for you to save money by refinancing

✓ **On-demand access**

Compare rates, generate prequalification letters, and start applications 24/7

✓ **Premium service**

Dedicated Flourish Lending loan officers by your side from start to finish

Premium lending for your next stage

Purchasing a new home



Receive a quick loan estimate in any of our licensed states and get a prequalification letter to understand your buying power and shop with confidence.

Refinancing a home



Quickly check the latest rates to see options tailored to you: better rates, lower monthly payments, cash-out options, updated loan duration, and more.

Monitoring for better rates



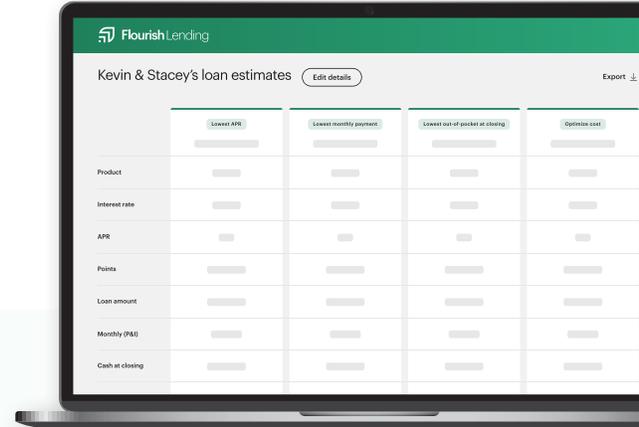
Set up monitoring for your current properties and we'll let you know when we've found a lower rate that could help you save more.

Exceptional rates. Exceptional process. Exceptional service.

Elevate your mortgage lending experience

Flourish Lending removes traditional lending pain points

Flourish Lending[®] is a digital-first mortgage broker with access to rates directly from capital market providers, enabling us to connect you to exceptional rates. Our dedicated in-house loan officers will be by your side throughout the loan process to provide expert guidance as they navigate through their home buying or refinancing journey.



	Lowest APR	Lowest monthly payment	Lowest out-of-pocket at closing	Optimize cost
Product	---	---	---	---
Interest rate	---	---	---	---
APR	---	---	---	---
Points	---	---	---	---
Loan amount	---	---	---	---
Monthly (P&I)	---	---	---	---
Cash at closing	---	---	---	---

Flourish Lending



Borrower
Advisor support



Closing

Flourish Lending
Application, lender selection
& underwriting

Traditional mortgage



Borrower



Broker / LO



Lender A / B / C



Multiple applications



Lender selection



Underwriting



Closing

A client in California had a bank quote of 6.07% APR (1 point) for a \$520K refinance. Their advisor helped them secure an offer of 5.53% APR (1 point) on a 30-year fixed.[±]

For the current list of Flourish Lending availability by state, visit flourish.com/states.



Frequently Asked Questions

What is Flourish Lending?

Flourish Lending is a modern, tech-enabled lending platform that helps wealth managers and their clients easily price, compare, and originate mortgage loans with competitive rates. By reducing unnecessary layers and using technology to streamline the process, we aim to deliver a smooth, private-bank-style lending experience.

Who can apply for a mortgage through Flourish Lending?

Anyone with a Flourish account—or who has been invited to Flourish by their advisor—can apply for a mortgage through our platform. Applicants must be located in a state in which Flourish Lending is licensed. For an overview, visit flourish.com/states.

What information do I need to get started?

You'll need basic personal information, income and employment details, and property information if you have a specific home in mind.

How can I get a quote?

Once you've set up your profile, you'll gain access to tools to view rates and set up refinance monitoring. These tools allow you to explore current mortgage rate options and receive ongoing insights to help identify potential refinancing opportunities as market conditions change.

How do I apply and how long does the process take?

You can complete the entire application online through our platform at your own pace. If you have questions or would prefer guidance at any point, our loan officers are always available to help by phone at (833) 808-5700 or by email at lending@flourish.com. The initial application typically takes just a few minutes to complete. Once submitted, approval and closing timelines vary based on the loan type, documentation, and property details, but many borrowers move from application to closing in a matter of weeks.

What types of mortgage loans do you offer?

We currently support the following options through our platform:

Loan purposes

- New purchase mortgages
- Rate-and-term refinances
- Cash-out refinances

Property types

- Primary residence
- Second homes
- Investment properties

Loan structures

- Conventional loans
- Jumbo loans
- Fixed-rate mortgages (15-, 20-, and 30-year terms)
- Adjustable-rate mortgages (ARMs) with 5-, 7-, or 10-year fixed periods

Please note: Construction loans are not currently supported, but we plan to offer them in the future.

Does applying affect my credit score?

Viewing and comparing rates, as well as using our refinance monitoring tools, will not impact your credit. A full mortgage application generally requires a credit check, which can affect your score.

Do you offer tools to compare rates or monitor refinance opportunities?

From your Flourish account, you can access tools to view and compare rates, as well as to set up refinance monitoring. These tools let you explore current mortgage rate options and receive ongoing insights to help identify potential refinancing opportunities as market conditions evolve.

What is the Flourish Lending security and process?

We've built a lending experience that is both high-tech and high-touch. While our digital platform makes the application process seamless, our dedicated Flourish loan officers provide personalized support to ensure everything runs smoothly from the moment you start exploring options until closing. Most importantly, your journey is protected by bank-level encryption and rigorous data monitoring. We value your trust, which is why we never sell your personal information.

Flourish's offerings are provided by different entities and are subject to different terms, investor protections, and risks. Flourish Cash is offered by Flourish Financial LLC, a registered broker-dealer and [FINRA](#) member. **Flourish Financial LLC is not a bank.** Check the background of Flourish Financial LLC and its personnel on FINRA's [BrokerCheck](#). Flourish Annuities refers to the annuity platform operated by Flourish Technologies LLC and to Flourish Insurance Agency LLC (doing business in California under the name Flourish Digital Insurance Agency), and, where applicable, Flourish Financial LLC. Flourish Lending is offered by SoraFinance, Inc. (d/b/a Flourish Lending), a licensed mortgage broker (NMLS #2355841). SoraFinance, Inc. is not a lender. To verify SoraFinance, Inc., visit [NMLS Consumer Access](#). The Flourish entities mentioned above are all wholly-owned subsidiaries of Flourish Holding Company LLC. Please review the [Legal](#) section of our website for more information and account terms. The role of the investment advisor or other firm that invited you to Flourish may vary between different Flourish services and products, as further described in your terms of service. © 2026 Flourish. All rights reserved.

* This is not a commitment to lend. Mortgage loan availability is subject to limitations including borrower creditworthiness, income and asset verification, maximum loan amounts, minimum down payment, property type restriction(s), or other variables that affect your ability to secure a mortgage loan. Points and other fees may apply and may increase the availability and effective rate of a loan.

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‡ This feedback may not be representative of the experience of other customers, and is not a guarantee of future performance or success.