

Click to verify

























Excellentout of 5I would recommend this company to anyone that is looking for a resolution to your financial situation. We had a lot of equity and we wanted to do upgrades to our home. This is a wonderful way to financially achieve our goals.Point helped me get a portion of my equity when I needed it most. Otherwise it would've been hard to get it through conventional ways. Point relieved the pressure on my debt, emotional and mental health. Being a retired senior citizen was no problem for Point. The necessary funds received have alleviated much stress in accessing the equity in my home.Point's culture of transparency means that I have a clear understanding of where Point is headed, and the opportunities we face as an organization. It makes it easy to give and expect clear direction, and assume the best of intentions from others.Josh HohmanProduct, joined in 2021A statement I've heard often from Pointers is, We do well when our customers do well. Everyone at Point is working towards a common goal. This results in a focused drive to develop solutions that directly impact our customers. Mawlon NenomeneHR & Talent, joined in 2022Inclusion at Point means the company makes sure that not only are your ideas for improvements at work listened to but they're often executed on thoughtfully and methodically as well. There is a clear social inclusion at the company as well. When we know and get along with our co-workers personally, it trickles down to our ability to collaborate well at work too.Van NguyenUnderwriting, joined in 2018Weve built a team that were incredibly proud of at Point. Its a diverse group people coming from a wide range of experiences, backgrounds, and geographic locations unified by the belief that were building something that makes a real difference in people's lives. Eddie LimEddie Lim, Eoin Matthews, and Alex Rappell come together to create Point, a home equity platform. Points flagship product, the HEI (Home Equity Investment), empowers homeowners to unlock their equity when they need it most.Point raises a \$9.1M Series A led by Andreesen Horowitz. At the time of funding, the tiny (but mighty) team has just seven employeesJust a month after moving into a state-of-the-art new office in downtown Palo Alto, Point goes remote during the start of the COVID-19 pandemic. Our recruiting efforts go national as our team expands to Dallas, New York City, and all over the country.Point, with partner Redwood Trust and underwriter Nomura, complete the industrys first securitization backed entirely by Home Equity Investments. Point also announces over \$1B in capital commitments from financial institutions buying the HEI. The new asset class has officially arrived. Point raises a \$120M Series C led by WestCap. Point funds its 5,000th customer in February.Point funds its 10,000th homeowner and surpasses \$1B in Home Equity Investment originations. DBRS Morningstar creates a rating methodology for HEIs, and Point and Redwood Trust complete a \$139M rated securitization, opening HEI access to a new class of investors.Point has a rating with over reviews on Glassdoor.Great place to growLots of transparency from the top down. Everyone is eager to collaborate and share ideas. Great benefits and tons of room to grow.Continuously impressed with the quality of people and workThe quality of person that Point employs is continuously impressive. From the high standard of work to the genuine care they have for each other shine through daily.Driven, purposeful team all working towards a common goalThe transparency is on another level I've never had leadership be so open about the inner workings of the company at a job before in my life. I love working for this company!My co-workers are all phenomenal! Everyone that I have had the pleasure of meeting in person or via zoom has been extremely friendly, knowledgeable, and always willing to help, no matter how busy we all are. A highly rewarding job, with an impressive teamMy team celebrates competence but also helps get things done as needed. I feel that opinions are taken seriously, and don't feel pressure to fabricate them. Professional growth with work life balanceThe importance of work-life balance is always the theme, with a relaxed but still aggressive sales culture to help prompt career growth!Point CEO, Eddie Lim made Business Insider's 100 people who are transforming businessEvery year, Insider surfaces 100 leaders across 10 industries who are driving unprecedented change and innovation. Lim, the CEO and cofounder of Point, wants to make it easier for people to tap into that wealth. Lims company, which he founded alongside Eoin Matthews in 2015, offers homeowners lump sums of cash in exchange for a stake in their home.Read this articlePoint closes on \$115M to give homeowners a way to cash out on equity in their homesHistorically, homeowners could only tap into the equity of their homes by taking out a home equity loan or refinancing. But a new category of startups has emerged in recent years to give homeowners more options to cash in on their homes in exchange for a share of the future value of their homes.Read this article Excellentout of 5An HEI is a partnership between you and Point, where you, the homeowner, get funds upfront from Point in return for a portion of your homes future appreciation in value. You control when you exit the partnership.Get my no-risk offer!Learn more about Point's HEIYou receive a lump sum cash payment and Point gets a slice of your home equity.There are no monthly payments! You maintain complete control over your home and can buy back your equity at any time.The amount you pay back depends on the value of your home at that time. If your home value goes up, Point shares in the gain. If the value falls, your buy back costs may be smaller. The banks required a lot more to qualify for their loans. Point came in and said, heres an option for you. Point solved two problemswe got to stay in our home, and I got the debt relief that I was looking for. Use an HEI to pay off high-interest debts like credit card balances without new monthly payments. Qualify easily with Point, even with financial challenges, and get rid of costly monthly payments.An HEIcan help finance home maintenance and improvements, like roof repairs, without high-interest loans or using savings. Preserve your home's integrity and increase its value. Use your home equity to fund personal and professional growth, bolster your retirement savings, and create opportunities. Using an HEI you can grow your business, finance continuing education, and otherwise secure your financial future without impacting your savings.Get the cash you need using your home equity.500+ credit scoreNo income requirementsNo monthly paymentsTo be considered for a Point HEI, youll need the following:A home in an area served by Point\*Sufficient home equityA credit score above 500\*See Point's geographic availability here or learn more about general eligibility requirements here.Check your eligibility with no risk to your credit score when you prequalify. You need to own your own home to be eligible for a Home Equity Investment. However, if youre looking to purchase a home, you may be interested in joining the waitlist for our down payment investment product, SEED.A Home Equity Investment is different from traditional home equity products.An HEI is an investment in your home!There are no monthly paymentsThe credit score criteria is not as stringentCheck your eligibility with no risk to your credit score when you prequalify. If youve applied for another financing product tied to your home before such as your first mortgage the HEI application process will look familiar.To kick things off, youll prequalify and receive an offer estimate.If you like what you see, you can continue to a full application.The Point team will underwrite your application and order additional reports, including an appraisal, credit report, and title report.Youll sign closing documents with a mobile notary, and your Home Equity Investment funds will be wired to your account.Your HEI comes with a 30-year term, but youre free to repay at any time during the life of your term with no prepayment penalty.Repaying an HEI is different from a traditional loan. Instead of making a monthly payment, you pay Point back in one lump sum at any time during the 30-year term.Because an HEI is an investment in the future value of your home, the cost of your HEI will depend on the value of your home when you decide to pay Point back.Take a look at this interactive pricing example to learn more about the potential cost of a Home Equity Investment. Point has been helping homeowners unlock their wealth with the Home Equity Investment since 2015.We dont choose customers we choose partners. Whether you want to eliminate debt, pay for a large expense, or fund a dream you choose your lifes direction. We want to help you do that by making your current or future home work for you.We are partners in your home value, not co-owners. It's your home and you retain full control. You can sell your home, buy back your equity, or refinance any time that is convenient for you.We help unlock your home equity wealth, focusing on financial inclusivity for diverse credit profiles, so you can breathe easier and dream bigger. Our approach is tailored to empower your financial journey, regardless of where you stand.We understand life happens. Some financial situations feel impossible to overcome. The good news is that we can help. See how a Home Equity Investment can get you from where you are to where you want to be. 1,600 reviews on Trustpilot.Ive been through countless mortgage and refinancing applications. This was by far the best experience Ive ever had. I was told 90 days to close at the beginning and we closed in 28 days. The entire process was so efficient and stress free. I was kept informed of the progress each and every step of the way. I am so glad I made the decision to go with Point.The Point process was a lifesaver for me. It allowed me to get completely out of a lot of debt and to make the changes I wanted to make in my house to enjoy my old age. The application process was very easy - just get in what they ask you for as timely as possible. Crystal and John were two of the nicest people you could ever hope to meet. They both got things done as fast as possible - we closed in a month. I see this, especially for elderly people who don't have a lot of equity in their home and can't do a reverse mortgage, as another good option.This HEI was a perfect fit for me. Retired and on a fixed income, I found I was paying interest on home equity loans each month. I never seemed to be able to reduce those loans, which meant I was cash-poor each and every month. I did not qualify for refi or reverse mortgage. They were fast and the customer service was great. I recommend them, highly.When other SAY NO and you are in a bind..I think is a better alternative to refinance similar in my opinion to a reverse mortgage, your immediate cash flow is not impacted if what you are trying to do is control your cashflow by eliminating smaller loans that do impact your current cashflow.A loan that made sense for me"Point were efficient, quick and upfront about all the expenses. After doing the math and looking at other options, Point's deal made the most sense for me."Awesome push through of funds at the buzzer"James and His manager Megan seemed to understand my sense of urgency as I was using the money for an investment that had a deadline. James pushed it to closing stage for me and once Megan got involved in the closing it was closed money wired to Fidelity within 1 day, after I was told it could be another 3 days plus wire transfer time. I was close to saying forget it, Megan brought it home!"My experience from start to end was good beginning at end of April 2024 and funded by start of June 2024. Starting with Andrew and providing all the different required information and forms and ending with Amanda and the closing team members, including the notary, everything went well. I am hopeful all customers encounter the same experience. Make no mistake this is expensive decision I am quite well aware of, that is the only drawback but this was critical and necessary in my situation so I am thankful! 1,600 reviews on Trustpilot.Ive been through countless mortgage and refinancing applications. This was by far the best experience Ive ever had. I was told 90 days to close at the beginning and we closed in 28 days. The entire process was so efficient and stress free. I was kept informed of the progress each and every step of the way. I am so glad I made the decision to go with Point.The Point process was a lifesaver for me. It allowed me to get completely out of a lot of debt and to make the changes I wanted to make in my house to enjoy my old age. The application process was very easy - just get in what they ask you for as timely as possible. Crystal and John were two of the nicest people you could ever hope to meet. They both got things done as fast as possible - we closed in a month. I see this, especially for elderly people who don't have a lot of equity in their home and can't do a reverse mortgage, as another good option.This HEI was a perfect fit for me. Retired and on a fixed income, I found I was paying interest on home equity loans each month. I never seemed to be able to reduce those loans, which meant I was cash-poor each and every month. I did not qualify for refi or reverse mortgage. They were fast and the customer service was great. I recommend them, highly.When other SAY NO and you are in a bind..I think is a better alternative to refinance similar in my opinion to a reverse mortgage, your immediate cash flow is not impacted if what you are trying to do is control your cashflow by eliminating smaller loans that do impact your current cashflow.A loan that made sense for me"Point were efficient, quick and upfront about all the expenses. After doing the math and looking at other options, Point's deal made the most sense for me."Awesome push through of funds at the buzzer"James and His manager Megan seemed to understand my sense of urgency as I was using the money for an investment that had a deadline. James pushed it to closing stage for me and once Megan got involved in the closing it was closed money wired to Fidelity within 1 day, after I was told it could be another 3 days plus wire transfer time. I was close to saying forget it, Megan brought it home!"My experience from start to end was good beginning at end of April 2024 and funded by start of June 2024. Starting with Andrew and providing all the different required information and forms and ending with Amanda and the closing team members, including the notary, everything went well. I am hopeful all customers encounter the same experience. Make no mistake this is expensive decision I am quite well aware of, that is the only drawback but this was critical and necessary in my situation so I am thankful!Get up to 15 percent of your down payment.Join the waitlist for Points SEED down payment investment and find out how you can become a homeowner with as little as 10% of your own funds down and no PMI!Every year, Insider surfaces 100 leaders across 10 industries who are driving unprecedented change and innovation. Lim, the CEO and cofounder of Point, wants to make it easier for people to tap into that wealth. Lims company, which he founded alongside Eoin Matthews in 2015, offers homeowners lump sums of cash in exchange for a stake in their home.Read this articleHistorically, homeowners could only tap into the equity of their homes by taking out a home equity loan or refinancing. But a new category of startups has emerged in recent years to give homeowners more options to cash in on their homes in exchange for a share of the future value of their homes.Read this articlePoint closes on \$115M to give homeowners a way to cash out on equity in their homesHistorically, homeowners could only tap into the equity of their homes by taking out a home equity loan or refinancing. But a new category of startups has emerged in recent years to give homeowners more options to cash in on their homes in exchange for a share of the future value of their homes.Read this articleExcellentout of 5I think the whole experience was great."The best part was how easy and streamlined the process was. There wasn't a lot of back and forth, which I really appreciated."ViranfromMountain View, CAPoint literally changed my life."By partnering with Point, I was able to eliminate my high interest credit cards while actually saving money each month toward my familys future. The process is very straightforward and simple."Point really came through."Point was so easy to work with. It was a big weight off my shoulders and a breath of fresh air. It was a great experience."I was looking for a HELOC, but the monthly payments were high because interest rates had gone up."I was wondering how I could get around that when I came across a Point ad. The money from Point allowed me to clean up old debt, clean up the yard, and have a little extra left over to do things around the house that needed to be done. Point is a wonderful alternative."GregfromThousand Oaks, CAI used the equity Point freed up for me to buy a couple cars in Guatemala and start my own taxi business."Its feeding me an extra \$600 per month. Plus, I now have substantial backup reserves in the bank, all my debt is gone, and my credit score jumped 70 points. My financial situation was a little complicated, but Point was really understanding and easy to work with."After Point Im back on track and gaining financial strength."Ive been able to pay off some larger bills, re-establish my 401k contributions, set up an IRA, and set up a traditional savings account for any rainy day emergencies."My wife and I were looking for funds to renovate our kitchen, bathrooms, and yard."But we didnt want to add to our debt load or have an extra monthly payment. Point provided the cash we needed to upgrade our house, which will increase its value and our equity. As a bonus, because we knocked out some debt with the funds, my base credit score jumped 27 points within a month of closing. This program was the alternative that had all of the right terms for me."

**First person point of view writing examples. 3rd person point of view writing examples. Writing point of view. Point of view how to. Third person point of view writing examples. 2nd person point of view writing examples. Point of view example sentence.**