

## Shared Appreciation Model Clause

### Shared Appreciation

This loan includes a Shared Appreciation Agreement, **which means that the lender will be entitled to [shared appreciation percent]% of any gain you make when you sell or refinance your home.**

*For example, if your home were worth \$100,000 more when the loan becomes due than it is worth today, you would owe us an additional \$[shared appreciation amount] on the loan.*