

Lawyers Realty Group Issues California Advisory on Home Equity Investment Payoff Risks Before Sale or Refinance

Review HEI payoff terms, shared-appreciation formulas, recorded liens, and demands before they disrupt a sale, refinance, or foreclosure resolution.

IRVINE, CA, UNITED STATES, June 8, 2026 /EINPresswire.com/ -- Lawyers Realty Group, a California attorney-owned real estate brokerage, has released new homeowner guidance addressing payoff risks associated with Home Equity Investments, equity-sharing agreements, and shared-appreciation contracts that may affect real estate sales, refinances, foreclosure avoidance, estate resolution, and title clearance.

Home Equity Investments and similar equity-sharing agreements are often marketed as alternatives to traditional loans because they generally do not require monthly payments. Companies offering these types of arrangements include Unison, Point, Patch, Hometap, Unlock, Splitero, and others.

According to Lawyers Realty Group, complications frequently arise when a homeowner needs to obtain a payoff demand, satisfy a recorded title instrument, complete a sale, refinance the property, resolve a foreclosure issue, or clear title. In many cases, homeowners may be surprised by the amount demanded under the terms of the agreement.

HEI payoff calculations may involve multiple defined terms and variables, including the original advance, starting value, ending value, property appreciation, investor share, contractual caps, fees, appraisal costs, market value, sale price, and other provisions contained in the HEI documents. These calculations can become especially important when a homeowner is already



That payoff statement may control more than you think. Before a sale, refinance, or foreclosure resolution, review your HEI or equity-sharing agreement carefully.

in escrow, applying for a refinance, facing foreclosure, administering an estate, or attempting to resolve a title issue.



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“Many homeowners focus on the fact that an HEI does not require monthly payments, but the real issue often appears years later when they try to sell or refinance,” said Derik N. Lewis, attorney and owner of Lawyers Realty Group. “The payoff demand can affect equity, title, timing, and the ability to close. Homeowners should understand the agreement and the calculation before accepting the number or allowing a transaction to fall apart.”



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Derik Lewis

Lawyers Realty Group encourages California homeowners with Home Equity Investment, equity-sharing, shared-appreciation, payoff, title, escrow, sale, refinance, or foreclosure documents to obtain clarity before assuming a payoff demand is final.

[The advisory](#) does not state that every HEI agreement is improper. Instead, it explains that some agreements may raise significant legal questions depending on the payoff

formula, recorded instruments, valuation process, contract language, title requirements, and legal structure.

About Lawyers Realty Group

Lawyers Realty Group is a California attorney-owned real estate brokerage assisting homeowners with complex real estate, mortgage, foreclosure, title, equity, lien, sale, and payoff issues. Lawyers Realty Group’s attorney-owned brokerage model allows homeowners to have legal, title, payoff, equity, foreclosure, and real estate sale issues evaluated together so that important issues are not missed before a transaction is delayed, equity is reduced, or title clearance becomes a problem. California homeowners may request a free document review at www.lawyersrealtygroup.com.

Prior results do not guarantee a similar outcome. Every Home Equity Investment, HEI, equity-sharing agreement, shared-appreciation agreement, payoff dispute, title issue, refinance issue, sale issue, and legal claim depends on its specific documents and facts. Lawyers Realty Group, 7700 Irvine Center Drive, Suite 800, Irvine, CA 92618, California DRE No. 01870511. Derik Neil Lewis, Broker of Record, CA DRE #01439110, CA State Bar #219981.

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