

HOME EQUITY LINE OF CREDIT (HELOC)

► Home Equity Line of Credit (HELOC) allows eligible homeowners to access available home equity for debt consolidation, home improvements, major expenses, investment opportunities, and other financial goals.

PROGRAM FEATURES:

- Credit lines from \$5,000 up to \$1,000,000 for qualifying borrowers
- Minimum credit score requirements may start at 620 for eligible owner-occupied scenarios
- Up to 89% combined loan-to-value on eligible owner-occupied lines of \$100,000 or less
- Choose from 5-, 10-, 15-, or 30-year repayment terms*
- Fixed-rate initial draw. 100% initial draw at origination
- Qualifying first- and second-lien options*
- Available for eligible owner-occupied and non-owner-occupied properties*
- An automated valuation may be used instead of a traditional appraisal for eligible lines of \$400,000 or less
- Additional draws may be available during a five-year draw period. No draw fees on subsequent draws
- Eligible credit cards, personal loans, student loans, and auto loans may be paid off directly and used to help qualify the borrower

**Put Your Home
Equity to Work!**

Consumer Disclaimers: Program details are effective July 16, 2026, and subject to change without notice. This is not a commitment to lend. All applications are subject to credit approval, income verification, underwriting requirements, property eligibility, lien position requirements, and state availability. Fees may apply, including an initial draw fee added to the line amount. The 30-year repayment term is available only for line amounts greater than \$25,000. Maximum 89% CLTV is limited to qualifying owner-occupied lines of \$100,000 or less. Lines greater than \$400,000 are available only in a first-lien position and require a traditional appraisal. Program is unavailable in NY, NV, MA, HI, and MO. Additional restrictions may apply. Equal Housing Opportunity.



CALL TODAY FOR DETAILS!

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SCAN NOW!



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