



A Home Equity Loan means freedom from high-interest debt.

Are you carrying debt from credit cards or personal loans? A Home Equity Loan lets you use the value you already have in your home to consolidate debt at a lower rate – allowing you to enjoy the holiday season without the stress of high interest and multiple payments each month.

Why choose a Home Equity Loan?

Lower interest rates

Say goodbye to the high rates of credit cards and personal loans. Our Home Equity Loans offer competitive rates that help you save you and pay down your debt faster.

Consolidate debt

Simplify your finances by rolling high-interest debt into one manageable payment with lower interest without impacting your current mortgage rate.

Flexible solutions

Cover major home expenses during the holidays with a Home Equity Loan ranging from \$45,000 up to \$500,000.

Ready to unlock your home's potential this holiday season?



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Home Equity Loan product requires full documentation of income and assets, credit score and max LTV/CLTV/HCLTV. Requirements were updated 2/5/2024 and are tiered as follows: 680 minimum FICO with a max LTV/CLTV/HCLTV of 80%, 700 minimum FICO with a max LTV/CLTV/HCLTV of 85%, and 740 minimum FICO with a max LTV/CLTV/HCLTV of 90%. The client's debt-to-income ratio (DTI) must be 50% or below. Valid for loan amounts between \$45,000.00 and \$500,000.00 (minimum loan amount for properties located in Iowa is \$61,000). Product is a second standalone lien and may not be used for piggyback transactions. Guidelines may vary for self-employed individuals. Some mortgages may be considered "higher priced" based on the APOR spread test. Higher priced loans are not allowed on properties located in New York. Additional restrictions apply. This is not a commitment to lend.

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Equal Housing Opportunity