YOU'VE PUT A LOT INTO YOUR HOME. NOW GET MORE OUT OF IT.



GET EXTRA CASH WITH OUR HOME EQUITY LOAN.







Great news! We now offer a Home Equity Loan, which allows you to get cash on hand without having to refinance your current mortgage.

Check out the great advantages:

- Access funds in a lump sum and pay down expenses, consolidate debt or start home renovations
- Keep your same low interest rate on your current mortgage
- Get a fixed interest rate and predictable monthly payments
- Enjoy lower interest rates than many credit cards or personal loans
- Borrow up to 90% of your home's value
- Choose 10- and 20-year terms

Questions? Contact us for more information.

Christopher MARRS Mortgage Broker NMLS #1927227 christophermarrs@me.com 415-369-7337



Home Equity Loan product requires full documentation of income and assets, credit score and Max LTV/CLTV. Requirements 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%. Your debt-to-income ratio (DTI) must be 45% or below. Valid for loan amounts between \$45,000.00 and \$350,000.00 (minimum loan amount for properties located in lowa is \$61,000). Product is a second standalone lien and may not be used for piggyback transactions. To qualify for these loan programs, you must be the age of majority in your state with a valid U.S. residency. 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. Formal approval will be subject to satisfactory verification of income, assets, credit, property condition and value. Additional restrictions apply. Not available in Texas.

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