CORP. NMLS #2211553

MONARCH Mortgage

Home Equity Lines of Credit (HELOC)

HELOC is a flexible loan that lets you borrow money against the equity in your home, giving you access to cash when you need it - similar to a credit card, but with lower interest rates, without having to refinance your 1st mortgage.

- **Minimum Credit Score of 640**
- **Only Pay on What You Borrow**
- **Lower Interest Rates vs Credit Cards**
- **Perfect for Life's Big Moments: Renovation, ADU Construction, Education, & Large Purchases**
- **Draw Period (3–10 years)**
- **Repayment Period (10–30 yrs)**
- **Interest Only Options (5-10 yrs)**

Give us a call for a free, no-cost consultation

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