



## Home Equity Lines of Credit (HELOC)

Home Equity Line of Credit 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 1<sup>st</sup> 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 years)
- ❖ Interest Only Options (5-10 years)

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



**CARLDEN  
LAINFIESTA**

**JOANN  
MARTINEZ**

**KEN  
SMITH**

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HAMILTON**

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