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)

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