



TURN YOUR HOME EQUITY INTO YOUR DREAM HOME

WITH A RENOVATION HELOC

A Renovation HELOC is a flexible home equity line of credit designed specifically for homeowners who want to renovate or improve their property. Instead of traditional construction loans, this program uses your home's after-renovation value (ARV) to maximize your borrowing power, so you can fund upgrades now and increase your home's value at the same time.

PROGRAM HIGHLIGHTS

- Borrow up to your home's future value: based on after-renovation value (ARV), subject to appraisal and underwriting
- Flexible Line of Credit
- Interest-Only Payments: during the 10-year draw period for improved cash flow
- 20-year repayment term after the draw period
- High Loan Potential
- No Prepayment Penalty
- Loan Amounts: \$50,000 - \$750,000 (based on qualifications)
- Simple Renovation Process
- Manual Underwriting

WHO THIS IS FOR

- Homeowners looking to upgrade, remodel, or modernize their current home
- Borrowers who want to increase property value through renovations
- Clients who prefer a flexible line of credit vs. lump-sum loan
- Those with equity but need access to funds over time
- Primary or second home owners (investment properties not eligible)

▶ **Let's map out your renovation game plan and unlock your home's full potential.**

This is not a commitment to lend. Programs, rates, terms, and conditions are subject to change without notice. All loans are subject to credit, income, property approval, and underwriting guidelines. Not all applicants will qualify. This advertisement is for informational purposes only.

This is a variable-rate line of credit; rates and payments may change over time. All loans are subject to credit, income, and property approval. Not all applicants will qualify. Terms, conditions, and availability may vary by state and borrower profile. Consult your loan advisor for full program details.



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SCAN TO APPLY



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