



FIXED-RATE HOME EQUITY LOAN

Access Cash Without Refinancing
Your First Mortgage



Up to \$500,000

Loan Amount



10 | 15 | 20 | 30 Years

Fixed-Rate Terms

More ways to qualify

Traditional Income

W-2s, paystubs or other standard income documentation

Just One Year of Income History

A solution for borrowers who may not have two full years of qualifying income history

Bank Statement Qualification

An option for self-employed borrowers whose bank deposits may better reflect their income

Ideal for homeowners who want to:

- ✓ Access equity while keeping a low first-mortgage rate
- ✓ Consolidate debt
- ✓ Fund renovations, investments or major expenses
- ✓ Use a predictable fixed-rate second mortgage



Available for Primary Residences, Second Home and Investment Properties

NMLS#:

