

Your Equity Select HELOC Results

Take Flexibility into Your Financial Future with Equity Select



Equity Select HELOC lets you access your home's equity with a payment you can afford. Select a payment option from 1% to 5% of your balance—higher payments unlock a larger line of credit. Enjoy flexibility, control, and the ability to tap into your home's value without overwhelming monthly payments.

Get started today. **Call 866-801-0501**

1 Low Minimum Monthly Payment

Min of 1% of annual loan balance. If you choose the minimum payment, the interest not covered will be added to your loan balance, meaning the amount you owe could increase over time.

2 No Recast

40-year term with no recast. Flexibility for handling unexpected expenses, as long as you meet all loan obligations.

3 No Prepayment Penalties

Make payments above the minimum. Flexibility in managing your budget.

4 Protected LOC Balance

Unpaid interest is added to the total loan balance but does not decrease the available line of credit, as long as you meet all loan obligations.

Margin:

Equity Select Minimum Payment Options	1%	2%	3%	4%	5%
Maximum Loan To Value (LTV)	71%	72%	73%	74%	75%
Maximum HELOC	\$50,000.00	\$100,000.00	\$150,000.00	\$200,000.00	\$250,000.00
Max. Initial Disbursement Amount	\$250,000.00	\$500,000.00	\$750,000.00	\$1,000,000.00	\$1,250,000.00
Payoff Current Mortgage	\$150,000.00	\$300,000.00	\$450,000.00	\$600,000.00	\$750,000.00
Closing Costs	\$5,000.00	\$10,000.00	\$15,000.00	\$20,000.00	\$25,000.00
Cash Available at Closing	\$10,000.00	\$20,000.00	\$30,000.00	\$40,000.00	\$50,000.00
Cash at Close	\$5,000.00	\$10,000.00	\$15,000.00	\$20,000.00	\$25,000.00
Starting Loan Balance	\$200,000.00	\$400,000.00	\$600,000.00	\$800,000.00	\$1,000,000.00
Post Close LOC	\$15,000.00	\$30,000.00	\$45,000.00	\$60,000.00	\$75,000.00

(If net loan balance is a negative, the option will not work)

Est. Initial Monthly Payment (Based on starting loan balance)	\$1,200.00	\$2,400.00	\$3,600.00	\$4,800.00	\$6,000.00
Est. Capped Minimum Monthly Payment	\$100.00	\$200.00	\$300.00	\$400.00	\$500.00

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