

HOME EQUITY LOAN COMPARISON

Give today's borrowers flexible ways to access their home equity without refinancing their first mortgage. By offering both HELOCs and closed-end second loans, you can match each scenario to the right solution—whether the borrower needs revolving access or fixed, predictable payments. Designed for today's market, these home equity options help you solve more scenarios, keep deals moving, and grow your pipeline with confidence.



CLOSED-END 2ND

90%

Max CLTV

- ✓ 660 FICO
- ✓ Full & Alt-Doc Types
- ✓ \$100K Min Loan
- ✓ \$750K Max Loan
- ✓ Appraisal Required
- ✓ No Draw Period
- ✓ Piggyback/Standalone

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EXPRESS HELOC

80%

Max CLTV

- ✓ 640 FICO
- ✓ Full Doc only
- ✓ \$100K Min Loan
- ✓ \$250K Max Loan
- ✓ No Appraisal Required
- ✓ 3 & 10-Yr Draw Period
- ✓ Standalone

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M HELOC

90%

Max CLTV

- ✓ 640 FICO
- ✓ Full Doc only
- ✓ \$75K Min Loan
- ✓ \$500K Max Loan
- ✓ Appraisal Required
- ✓ 3-Yr Draw Period
- ✓ Piggyback/Standalone

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