

# Get The Cash You Need Without Refinancing

See how a Home Equity Line of Credit (HELOC) or Home Equity Loan (HELOAN) can be a better option for tapping into your home's equity.

## Home Equity Line of Credit

A HELOC is a line of credit that is secured by your home, giving you a revolving credit line to use at your will. It can be used for large purchases such as renovations, tuition, or emergency expenses

## Home Equity Loan

Similar to a cash out refinance, a home equity loan will provide you with a lump sum of cash. It acts as a second mortgage, rather than a cash-out refinance, which converts your first mortgage into a completely new mortgage.



Call me today!



NMLS #