



**MORE House.
LESS Money Down.**

Avoid mortgage insurance by combining a first mortgage with a Home Equity Line of Credit.

If you're shopping for a home, now you can significantly increase your buying power with our smart two-loan strategy for homes with high market values and borrowers that want to avoid mortgage insurance.

How It Works

We'll work with you to find the best first mortgage option. The second is a variable-rate Home Equity Line of Credit (HELOC) that will cover up to \$500,000 with up to 95% of the home's value. By "piggybacking" these two loans, you potentially end up with a lower rate and lower overall payment.

What's more, extra principal payments can be used to pay off the HELOC, which will ultimately lower your overall payment.

Is this the right option for you? Talk to us today.

Highlights Include:

- As little as 5% down with **no mortgage insurance required**
- Qualify with a credit score as low as 680
- Works in conjunction with a purchase or refinance loan
- Interest Only monthly payments on the HELOC for the first 10 years
- Avoid Jumbo loan requirements

Not available in Texas, Tennessee, Alaska, Hawaii, Louisiana and Utah.