

HELOC Starter Kit



Access Your Home Equity Without Changing Your First Mortgage



Finance Improvements • Access Equity • Create Financial Flexibility

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Explore Your Home Equity Options

NMLS #217768

What Is a HELOC?

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Home Equity Line of Credit (HELOC) allows qualified homeowners to borrow against the available equity in their home. Unlike a traditional loan that provides one lump sum, a HELOC functions more like a revolving line of credit, allowing you to borrow only what you need during the draw period. Used responsibly, a HELOC can provide valuable financial flexibility.

Who May Benefit?

- ✓ Homeowners with available home equity
- ✓ Families planning home improvements
- ✓ Borrowers consolidating higher-interest debt
- ✓ Homeowners preparing for future expenses
- ✓ Homeowners seeking flexible access to equity



1. Schedule a Consultation
↓
2. Review Your Home Equity
↓
3. Compare Your Financing Options
↓
4. Choose the Best Strategy

Myth vs. Fact

Myth: A HELOC is just like a credit card.

Fact: A HELOC is secured by your home and should be used strategically. Borrow only what you need and have a plan to repay it.

Common Uses

- Home remodeling and renovations
- Debt consolidation
- Emergency expenses
- Education costs
- Investment opportunities
- Major planned purchases

Is This Worth Exploring?

- 🏠 I own a home
- 🏠 I have available home equity
- 🏠 I'm planning home improvements
- 🏠 I want flexible access to funds
- 🏠 I'd like to compare a HELOC with other financing options

Magic Tip: A HELOC works best when it's part of a long-term financial plan. Before borrowing, compare a HELOC with a cash-out refinance or other financing options to determine which strategy best supports your goals.

Ready to Learn More?

Download the Complete Utah HELOC Guide



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Educational Guide • No Sales Pressure • Personalized Consultation Available

Starter Kit #8
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