

Features and Characteristics of a Home Equity Line of Credit (HELOC)



Variable Interest Rates

Interest Rates on a HELOC Fluctuate Based on a Benchmark Like the Prime Rate

Access to Funds Through a Line of Credit

Allows Homeowners to Withdraw Funds as Needed, Similar to a Credit Card, for Various Expenses

Revolving Credit Structure

Operates as a Revolving Credit Line, Providing Flexibility to Borrow, Repay, and Borrow Again

Collateral Requirement

HELOC Is a Secured Loan Using the Borrower's Home as Collateral, Offering Lower Interest Rates

Draw Period and Repayment Period

Has a Draw Period (5-10 Years) For Accessing Funds and a Repayment Period (10-20 Years) To Repay the Loan

Home Equity Line Of Credit Guidelines

M Tight



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