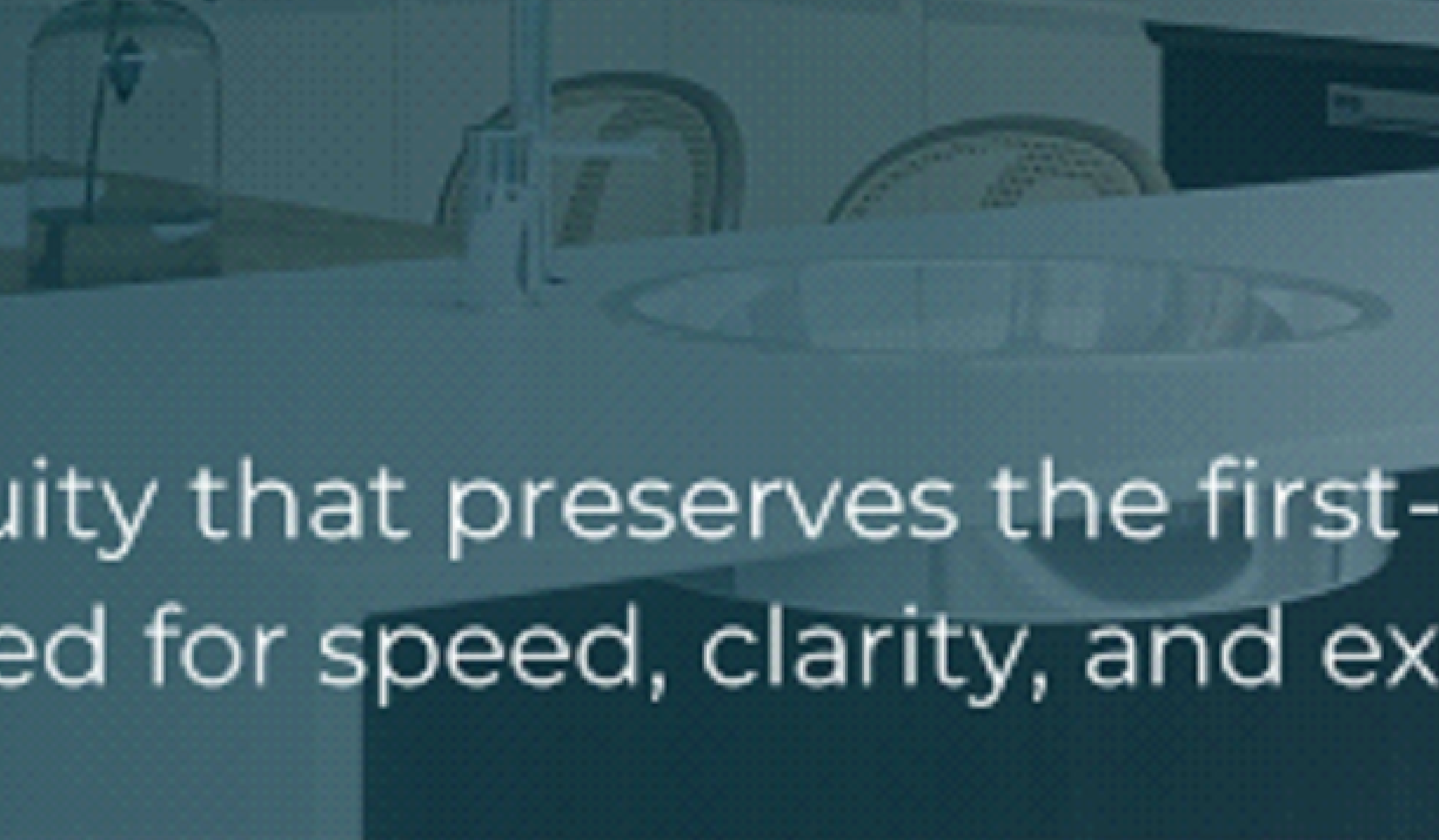

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COMMUNITY CAPITAL

Home Equity Lending

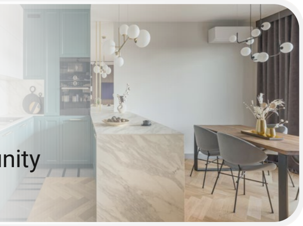
A HELOC is a flexible, revolving line secured by home equity — letting clients borrow as needed, pay interest only on what they use, and preserve both their first-mortgage rate and invested portfolio.

HOME EQUITY OVERVIEW

A **home equity line of credit (HELOC)** is a revolving form of debt secured by the equity in a home — the difference between its market value and the outstanding mortgage. Like a credit card but at far lower rates, it lets clients **draw funds as needed** during a draw period and pay interest only on the balance used. Because the line sits behind the existing first mortgage, clients can access liquidity **without refinancing a low mortgage rate** or selling investments to raise cash.

USE CASES

- **Home improvements** and renovations
- **Debt consolidation** at a lower rate
- **Tuition, education,** or medical expenses
- **Bridge financing** for a purchase or opportunity
- **Liquidity** without selling investments



FACTORS LENDERS EVALUATE

- **Home Equity / CLTV** — Combined loan-to-value, typically up to ~85% of the home value
- **Credit Profile** — Credit score and overall financial strength
- **First-Mortgage Lien** — Existing mortgage balance and rate; the home equity line sits in second position
- **Income & DTI** — Ability to service the line alongside the borrower's existing debt
- **Property & Occupancy** — Property type – typically a primary residence

TYPICAL LOAN PARAMETERS

Credit Limit	Based on available equity *(min$25K)*
Structure	Revolving line; interest-only on draws
Combined LTV	Up to ~85% of home value
Draw / Repayment	~10-yr draw, then repayment up to ~20 yrs
Rate Type	Variable (Prime-based); intro rates may apply
Lien Position	Second (behind the first mortgage)
Loan Fees	Low / no origination fees; minimal closing costs

Note: Illustrative; rates and terms vary by lender and borrower; intro rates and waived fees may be available.

HOW EQUITY BECOMES A LINE

Home market value	**$500,000**
85% of home value	**$425,000**
Less: mortgage balance	***– $300,000***
POTENTIAL LINE OF CREDIT	**$125,000**

Illustrative example at 85% combined LTV. Actual limits may vary by borrower.

WHY OUR APPROACH DELIVERS

From initial evaluation to closing, we deliver clarity, access, and execution — so you can move ahead with confidence.

- Powered by NBKC Bank
- Preserve the First-Mortgage Rate
- No Hard Credit Pull Until Ready
- Speed, Support & Execution

END-TO-END EXECUTION SUPPORT

From initial evaluation to closing, our solution delivers clarity, access, and execution – so you can move ahead with confidence.

- **Access** to a NBKC Bank – our dedicated HELOC partner
- **Guidance** on equity, structure, and positioning
- **White-glove management** from application through to closing
- **No hard credit pull** until the client is ready to proceed
- **Seamless coordination** with our team, you and your client

GETTING STARTED

> Ready to Explore Home Equity Solutions?

For more information, please contact our team directly or submit an inquiry through the site on the ***HELOC*** lending page:

LENDING SOLUTIONS TEAM

- capitalsolutions@communityct.com
- (888) 745-1837
- lendingsolutions.communitycapital.ai/

** All inquires are handled with strict confidentiality*