

CLIENT CASE STUDY

\$1.2MM HELOC for Luxury Home Renovation Project | NC

Client Profile | High-Net-Worth Client Seeks Liquidity for Major Residence Upgrades

When a client needed rapid access to liquidity for a substantial home renovation project, their advisor leveraged the **Lending Solution** powered by *Community Capital* to identify a HELOC option that preserved the client's investment portfolio while providing capital on a tight timeline.



OPPORTUNITY

Client sought ~\$1.2MM of liquidity to fund a major residential renovation project.



RESULTS

- ✓ Identified a HELOC solution tailored to a complex balance sheet
- ✓ Preserved long-term investment positions and portfolio strategy
- ✓ Connected the client with a specialized home equity lender, NBKC Bank
- ✓ Streamlined underwriting despite significant illiquid holdings
- ✓ Closed the HELOC in just ten business days

The client had significant net worth but much of their wealth was concentrated in illiquid investments and long-term holdings. As plans for a major renovation project accelerated, the client sought a financing solution that could provide immediate access to capital without requiring the sale of investments or disruption to their overall portfolio allocation. Speed and simplicity were critical, as the client wanted to begin construction work without delay.

The advisor connected to the Lending Solutions Team, to discuss and evaluate available options for the client. The team then engaged the residential financing partner, NBKC Bank to discuss a HELOC. The bank reviewed the client's financial information, including their balance sheet and asset profile. Given the bank's experience in serving high-net-worth borrowers and structuring home equity solutions for clients with substantial, and in many cases non-traditional, assets the process went smoothly. The streamlined intake enabled NBKC to evaluate the opportunity in just a few days and then rapidly advance the request through underwriting.

NBKC provided a HELOC structure aligned with the client's liquidity needs and renovation timeline. Despite the complexity of the client's financial profile, underwriting progressed quickly and the transaction closed in just ten business days. The financing provided immediate access to capital while allowing the client to maintain their long-term investment positions and broader wealth strategy.

"The entire process was remarkably efficient.

We were able to access the capital we needed without disrupting our investment portfolio, and the entire experience moved much faster than we expected."

*HNW Client
Renovating Home*

