CLIENT CASE STUDY

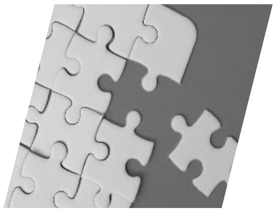
$650K HELOC Secured by Vacation Property | CO

Client Profile | High-Net-Worth Investor Seeks Flexible Capital for New Opportunities

As new investment opportunities emerged, a Sequoia advisor helped a client unlock liquidity from a Colorado vacation property through the **Lending Solution** *powered by Community Capital*, providing access to capital without requiring the sale of existing investments.

OPPORTUNITY

Client sought ~$650K of liquidity against a Colorado vacation property to pursue investment opportunities



RESULTS

- ✓ Identified a HELOC structure aligned with the client's liquidity objectives
- ✓ Preserved the client's long-term investment strategy
- ✓ Secured liquidity without requiring portfolio liquidation
- ✓ Completed streamlined underwriting and execution via NBKC bank
- ✓ Expanded advisor insight into the client's real estate and investment objectives

The client owned a vacation home in Aspen, Colorado and was evaluating several investment opportunities that required flexible access to capital. While the client had substantial assets, they preferred to avoid liquidating investments or altering their long-term portfolio strategy to fund new opportunities. Instead, they sought a financing solution that could provide liquidity while preserving investment flexibility.

After discussing the client's objectives, the advisor connected the client with the Lending Team to evaluate available home equity options. Given the property's location, value, and the client's financial profile, a HELOC was identified as an attractive solution. The client was introduced to NBKC Bank, a preferred lending partner with significant experience providing home equity solutions for affluent borrowers and complex financial profiles.

NBKC reviewed the opportunity and worked directly with the client throughout the underwriting process. The streamlined application and approval process allowed the lender to efficiently evaluate the property and the client's financial position while maintaining a high-touch borrower experience.

The client ultimately secured a $650,000 HELOC against the Aspen property, creating immediate access to liquidity while preserving their broader investment strategy. The transaction provided flexibility to pursue future opportunities without disrupting long-term portfolio objectives and gave the advisor additional visibility into the client's real estate holdings and liquidity preferences.

> *"The Lending Solution allowed us to address an immediate client need while preserving their broader wealth strategy.*
>
> *It also created a deeper conversation around the client's real estate assets, liquidity preferences, and future investment plans."*
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> *HNW Advisor to Client Seeking Liquidity via a HELOC*

COMMUNITY CAPITAL

For more information about the **Lending Solution** *powered by Community Capital*, please contact:

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