

# PIGGYBACK LOANS HELOC

HOME EQUITY LINE OF CREDIT  
AVOID PMI OR JUMBO LOANS

**80.00%**

1ST MORTGAGE

+

**9.99%**

HELOC

+

**10.01%**

DOWN PAYMENT

## Features include :

- Avoid Jumbo guidelines – 100% gift funds ok
- Avoid lengthy MI terms
- Potential price breaks on first mtg rates with lower LTV's one borrower with a low FICO?
- we only qualify using the higher wage earners mid score, not both
- Best options for home improvements, landscaping, or as a safety net

*\* Refer to guideline for more details*

*\* Refer to page 9 of rate sheet*