



Moti Gamburd
Executive Director at Raya's Paradise, Inc.

Home Equity Line of Credit Programs

Get the most out of your home by putting it to work for you.

Let us help you tap into your home's equity. You can use the funds for any reason—home remodel, education expenses, that once-in-a-lifetime dream vacation—anything you can think of. We'll help you choose the best Home Equity Line of Credit program to meet your goals.

Streamline Home Equity Line of Credit:

- Maximum loan amount to \$250,000
- Mid credit score of 700+ required
- No third-party fees
- Stand-alone home equity line of credit only
- Streamline income documents required
- Up to 80% combined-loan-to-value (CLTV)
- 10-year interest-only draw period/20-year repayment of principal & interest (30-year term) first and second lien position
- No prepayment penalty
- \$10,000 minimum
- Owner-occupied and second home
- SFR, PUDs, condos okay.

Standard Home Equity Line of Credit:

- Loan amounts to \$4,000,000
- Mid credit score of 680+ required
- Standard full-income documents required
- Stand-alone and piggybacks
- Up to 80% combined-loan-to-value (CLTV)
- 10-year interest-only draw period/20-year repayment of principal & interest (30-year term) first and second lien position
- No prepayment penalty
- \$10,000 minimum
- Owner-occupied and second home
- SFR, PUD and condos

Call or visit a Banc of California Home Equity specialist today to start the process. We'll show you how easy it is for your home to provide you with more than just a roof over your head.

For more information, please contact:

bancofcal.com
877-770-BANC (2262)

Not all applicants will qualify. Some products offered by Banc of California include modified documentation requirements and may have a higher interest rate, more points or more fees than other products requiring documentation. Minimum FICO, reserve and other requirements apply. LTVs based on appraised value. Contact your Loan Officer for additional program guidelines, restrictions and eligibility requirements. Rates, points, APRs and programs are subject to change at any time until locked in. © 2018 Banc of California, National Association. All rights reserved. Member FDIC. NMLS #530611

