HELOC For Seniors®

Get cash in as few as 5 days[1]—with a monthly payment you can afford.



A next-generation HELOC—built for your generation.

HELOC For Seniors® is the first-of-its-kind HELOC designed exclusively for homeowners aged 62+. Unlike traditional HELOCs, which can lead to sudden, sometimes unaffordable increases, it addresses these and other challenges head-on with:

Reduced, interest-only payments for the life of the loan

This helps keep costs manageable, as long as you meet your loan obligations and keep current with property taxes, insurance, and maintenance.

Open-ended line of credit

Access credit again and again, up to your full limit. Once you've initially borrowed 80% or more, you'll have the flexibility to repay and redraw for up to 10 years (maximum 25 draws).

Up to $400,000[2] cash at a fixed rate per draw[3]

Eliminate the risk of sudden, major payment spikes that come with variable interest rates, and enjoy financial peace of mind.

Flexible qualification available

If you have sufficient equity and assets, you can still qualify—even on a fixed income.

See For Yourself: HELOC For Seniors® Could Be a Better Choice for You

	HELOC For Seniors®	Traditional HELOC
Interest-only monthly payments[4]	✓	✗
Fixed rate per draw[3]	✓	✗
Less-stringent income requirements	✓	✗
Funding in as few as 5 days[1]	✓	✗
No in-person appraisal	✓	✗

The solution you need for the life you deserve.

HELOC For Seniors® is designed exclusively to meet your needs on terms that work for you. It can help give you the cash—and the options—you need.

Use the money as you wish.

- Make home repairs and upgrades to help you age in place
- Consolidate high-interest debt into one easy payment
- Help cover medical bills or other expenses
- Travel to visit family and friends more often

Simple process, fast funding.

Contact us today to get started—you can receive your funds as soon as five business days after the approval date.[1]

Contact me today to see if HELOC For Seniors® is a better choice for you.

Reverse Your Thinking ®

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1. Approval may be granted in ten minutes but is ultimately subject to verification of income, employment, and property value, as well as verification that your property is in at least average condition with a property condition report. Five business day funding timeline assumes closing the loan with our remote online notary. Funding timelines may be longer for loans secured by properties located in counties that do not permit recording of e-signatures or that otherwise require an in-person closing, or require a waiting period prior to closing.
2. Your maximum loan amount may be lower than $400,000, and will ultimately depend on your home value, lien position, credit profile, verified income amount, and equity available at the time of application. Loan amounts range from a maximum of $400,000 to a minimum of $50,000, unless a lower loan amount is required under applicable law. We determine home value and resulting equity through independent data sources and automated valuation models.
3. HELOC For Seniors® is an open-end product where a minimum of 80% and up to a maximum of 100% of the full loan amount (less the origination fee and costs) must be drawn at closing. The initial amount funded at origination will be based on a fixed rate; however, this product contains an additional draw feature. As the borrower repays the balance on the line, the borrower may make additional draws during the 10-year draw period. If the borrower elects to make an additional draw, the interest rate for that draw will be set as of the date of the draw and will be based on an Index, which is the Prime Rate published in the Wall Street Journal for the calendar month preceding the date of the additional draw, plus a fixed margin. **Accordingly, the fixed rate for any additional draw may be higher than the fixed rate for the initial draw.**
4. As with any mortgage, you must meet your loan obligations, keeping current with property taxes, insurance, and maintenance.

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