

# Home Equity Loans & Lines of Credit

## Unlock the equity in your home.

There's real value in your home. Let us show you how easy it is to turn your equity into your next project. Whether you're building a new deck, adding a pool or repairing your roof, a home equity loan or line of credit from Northwest can give you just what you need to make it happen.

### Choceline Home Equity Line of Credit

If you plan on making a major purchase or tackling big projects over time, a home equity line of credit may be right for you. With it, you can access funds as needed from a competitive, variable rate line of credit and repay based on your account's outstanding balance. An added bonus – we offer the option to lock into a fixed rate and term\*.

### Home Equity Loan

A home equity loan is perfect for homeowners making a large, one-time purchase, undertaking a major home improvement or consolidating debt. It features a fixed rate with flexible terms and affordable payments that won't vary from month to month. Plus, there's no penalty if you pay it off early.

### Home Improvement Loan

If you're short on equity and the improvements you're planning will increase the value of your home, you can borrow from the future value of your home. We'll have an appraiser review your home in its current state, as well as your proposed changes, to determine a new value –giving you what you need to bring your plans to life.

**Start using your home's equity today.**

### The Northwest difference

- **Affordability.** Great rates, low fees.
- **Convenience.** Online or in person - apply on your time, the way you want.
- **Flexibility.** Close on your terms. We'll send someone to you, whether it's at your home or the local coffee shop.
- **No surprises.** Our monthly payments are affordable and predictable.
- **Expertise.** Mortgage experts are available to walk you through every step of the process to deliver what you need on time.



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