



# Boost your borrowing power.



## Unlock greater financial flexibility with a **First Lien HELOC.**

Increase your borrowing capacity and reduce your overall debt with minimal complexity by consolidating your first and second mortgage into one HELOC.



### Borrowing Power

- Up to 90% LTV
- 640 Min. FICO
- Min. loan amount \$50K
- Max. loan amount \$750K



### Customized Underwriting

- Bank Statement Income
- Asset Depletion Income
- Less restrictive requirements
- MAX DTI 45% (front/ backend)



### Borrowing Flexibility

- No PMI
- No draw required
- No cash-out restrictions
- No prepayment penalty

Terms and conditions apply. Visit [quorumfcu.org/lending/homeequity/#first-lien](http://quorumfcu.org/lending/homeequity/#first-lien) for details.

## Let's Connect

