Take The Rate
HOME TO LOWER RATES

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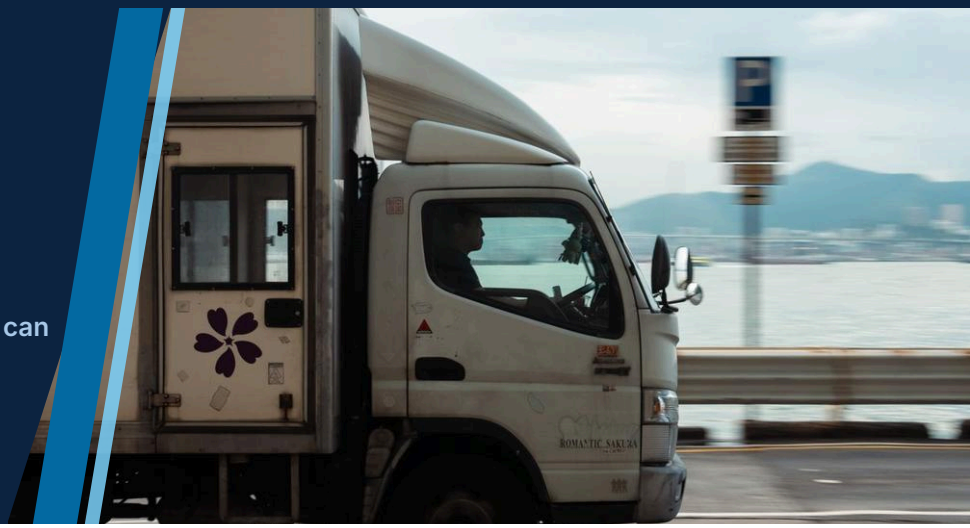
Bridge Loans: Buy Before You Sell

Unlock the equity in your current home so you can buy the next one first.



01 HOW IT WORKS

A bridge loan is short-term financing secured by your current home. The money becomes your down payment on the new home, payments are often interest only, and the loan is paid off when your current home sells.

02 WHO IT FITS

Owners with solid equity in a market where an offer that depends on selling another home will not win, and who can comfortably carry both homes for a few months if the sale takes longer than planned.

03 CHECK THE CHEAPER OPTIONS FIRST

A HELOC opened before you list is often the least expensive way to reach your equity. Buying with less down and recasting after the sale is another. We run each one side by side with a bridge loan so you see the real dollar difference.

THE TAKE THE RATE DIFFERENCE

Real numbers from a published rate sheet, straight answers, and a broker who shops your loan, not a call center.

QUICK FACTS

- Short term, commonly six to twelve months
- Paid off when your home sells
- Costs more than a regular mortgage
- You may carry two homes for a while
- HELOC first is often cheaper





Let's run your real numbers.

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Scan to read more and compare your options

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