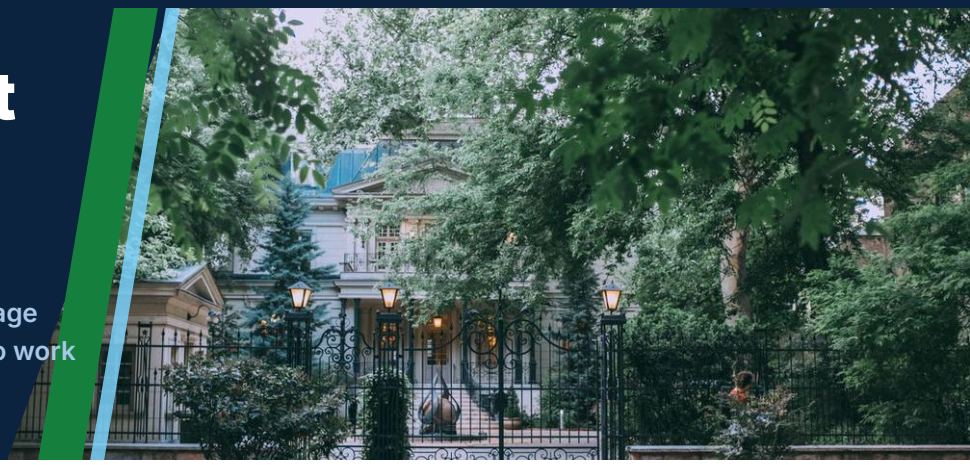
Take The Rate
HOME TO LOWER RATES

takетherate.com

The Mortgage That Works Like a Checking Account

A first lien HELOC replaces a traditional mortgage with a line of credit, so every paycheck goes to work on your balance.



01 HOW IT WORKS

The line takes the place of your first mortgage. Paychecks deposit straight into it and bills are paid from it, just like checking. Every dollar that lands lowers your balance, and a lower balance means less interest.

02 WHY IT CAN PAY OFF SO FAST

Strong earners often leave thousands sitting in checking and savings. Here that extra cash works against the balance instead, so a balance that would take 30 years on a regular mortgage can be gone in a fraction of the time.

03 YOUR MONEY STAYS YOUR MONEY

Extra payments on a regular mortgage are locked in the house until you sell or refinance. Here, the dollars you pay down stay available for an investment, a tuition bill, or an emergency.

04 THE HONEST TRADEOFFS

The rate is variable and can rise. Treat the line as a loan, not spending money. Like any HELOC, the lender can freeze or reduce it if your home value drops significantly or your finances change. Consult a tax advisor regarding the deductibility of interest.

WHO IT FITS BEST

More coming in than going out every month, solid reserves, and the discipline to treat the line like a loan. Bonus, commission, and business owner income fit especially well.

PROGRAM HIGHLIGHTS

- Takes the place of your first mortgage
- Purchase, rate and term, or cash out
- Lines up to $3.5 million
- Up to 90% of value on primary purchases and rate and term refis (740+ credit, lines to $1.5M)
- Primary, second home, or investment
- 1 to 4 unit properties





Let's run your real numbers.

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Scan to see if a first lien HELOC fits you

Disclaimer: For general education only, not a loan offer, quote, or commitment to lend, and not financial, tax, or legal advice. First lien HELOCs carry a variable rate that can increase. Ask for the side by side savings example, which shows current sample rates and terms. Program guidelines and limits change without notice and vary by scenario; maximum loan to value depends on credit score, line size, and occupancy. Not available in Hawaii, Illinois, or New York. In Texas, available on second homes and investment properties only. All loans subject to credit approval, satisfactory appraisal, and clear title. Take The Rate · Travis Saling · NMLS #299683 · Equal Housing Lender · © 2026 Take The Rate.