## Intro

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A **Home Equity Line of Credit (HELOC)** is a type of second mortgage that allows you access the equity in your home on an as-needed basis at a variable interest rate. Your home is used as collateral against your line of credit. Similar to a credit card, as you repay your outstanding balance, the amount of available credit will be replenished.

If you have a HELOC that we are actively servicing, browse the topics below for answers to common questions. Anytime you have additional questions or need support with your HELOC, please contact us. We'll be happy to help!