

# Home Equity Financing Checklist

for link and support information, go to: [www.SayEducate.com/equity](http://www.SayEducate.com/equity)

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## Calculate Your LTV Position

Estimate how much you can borrow based on your home value. Borrowing at 80%LTV or less gets you best rate:  
[www.SayEducate.com/ltv](http://www.SayEducate.com/ltv)



## What is Your Credit Score

Credit scores at 760 and up are in position to get best rate. Check your credit score before submitting:  
[www.SayEducate.com/score](http://www.SayEducate.com/score)



## Check Your Debt Ratios

Your debt ratio should be around 36% or less for best financing rate.

Run your own calculations and see what else you need to qualify for a home equity loan or line:  
[www.SayEducate.com/ratio](http://www.SayEducate.com/ratio)



Use our calculators to run some numbers:  
[www.SayEducate.com/calc](http://www.SayEducate.com/calc)



## Review Home Equity Uses

See how best to finance home improvement, college, debt consolidation, business startup and more:  
[www.SayEducate.com/use](http://www.SayEducate.com/use)



## Be Prepared to Negotiate Rates

Learn what you need to negotiate best rates. It starts by understanding the process before you meet with a lender.  
[www.SayEqucate.com/equity](http://www.SayEqucate.com/equity)



## Shop Multiple Lenders

Part of rate negotiation includes shopping your home equity loan or line with multiple lenders.

Start with our lending network that includes several national lenders ready to compete for your loan. Use the loan shopping sheet attached with this file to track lender terms so that you can negotiate best deal:

## Apply Here:

[www.SayEqucate.com/equity](http://www.SayEqucate.com/equity)