Get Real with Donna

Let's talk about your next move!

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A GUIDE FOR TODAY'S HOMEOWNERS

Home Equity Options Checklist

Your home has equity. What could it make possible?

Understand your options before putting your equity to work. Start with your goal, compare the full costs, and keep your future plans in view.

Explore Your Possibilities

- ☑ Define your goal
- ☑ Understand your equity
- ☑ Compare total costs
- ☑ Protect your cash flow
- ☑ Plan your next chapter

FIVE PATHS WORTH COMPARING

HOME EQUITY LOAN
A lump sum, usually with a fixed rate. Adds a payment.

HELOC
A flexible credit line. Rates and payments can change.

CASH-OUT REFINANCE
Replaces your mortgage. Compare the new rate and terms.

SELL & REPOSITION
Release equity through a sale. Plan for costs and your next home.

KEEP EQUITY INTACT
Avoid new borrowing. Save or phase a project.



Did you know?

Estimated equity is your home's value minus mortgages and other liens. It is not the same as cash available to borrow.

Let's explore your next step.

Donna Chabrier • Your Placer County REALTOR®

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Borrowing against your home can put it at risk if payments are not made. General education; verify terms with a licensed lender. CA DRE #01429068

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Let's Make It Personal

Your Equity Decision Worksheet

1 YOUR GOAL

- ☐ Improve my home
- ☐ Fund a major expense
- ☐ Explore a move
- ☐ Other _____

Amount needed: _____

Timeline: _____

2 YOUR EQUITY PICTURE

Estimated home value / source / date: _____

Mortgages and other liens: _____

Estimated equity: _____

Current mortgage rate / payment: _____

Estimated equity is not cash available to borrow.

3 COMPARE YOUR OPTIONS

Option / lender	Fees	Rate type	Payment	Term

For a HELOC, compare draw-period and repayment-period payments.

4 PROTECT YOUR COMFORT ZONE

Payment I can sustain: _____

Reserve I want to keep: _____

5 QUESTIONS TO ASK

- ☐ Could my payment rise?
- ☐ What are the total fees?
- ☐ How does this affect my current mortgage?
- ☐ What if my plans change?

6 MY NEXT STEP

- ☐ Review my home's market position
- ☐ Speak with a licensed lender
- ☐ Compare selling and staying



WHAT HAPPENS NEXT?

1. REVIEW YOUR GOAL
2. COMPARE THE OPTIONS
3. CREATE YOUR PLAN

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General education • Prepared November 2026 • Sources: CFPB home equity loan and HELOC guidance