

Fixed-Rate HELOAN

**YOUR HOME IS MORE THAN JUST
A PLACE TO LIVE—IT'S A
POWERFUL FINANCIAL TOOL.**

WHAT IS A HELOAN?

A Home Equity Loan (HELOAN) lets you borrow a lump sum at a fixed rate, giving you predictable payments—without refinancing your mortgage.



1 **FIXED INTEREST RATE –**
PAYMENTS NEVER CHANGE

2 **LUMP SUM PAYOUT – GET**
UP TO \$500K UPFRONT

3 **KEEP YOUR MORTGAGE –**
NO NEED TO REFINANCE

4 **USE FOR EXPENSES –**
RENOVATIONS, DEBT,
INVESTMENTS

SMART WEALTH STRATEGY

At NEO, we don't just help you borrow—we help you make the most of your home's equity. Our approach ensures that every financial move you make puts you closer to your long-term goals.



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Request your **FREE**
Home Equity & Debt
Analysis today!