1. Calculate Your Home Equity

\[
\text{Home Equity} = \text{Estimated Market Value} - \text{Remaining Mortgage Debt}
\]

2. Estimate Your Potential Loan

\[
\text{Potential Loan} = \text{Home Equity} \times 0.80
\]

3. Estimate Your Loan Ceiling

\[
\text{Potential Loan Ceiling} = \text{Home Equity} \times 0.85
\]