



1. Calculate Your Home Equity

\$ _____
Estimated Market Value

— \$ _____
Remaining Mortgage Debt

=

\$ _____
Home Equity → Step 2, 3

2. Estimate Your Potential Loan

\$ _____
Home Equity

× **.80**
Multiply your home equity
by 80%, or 0.80

=

\$ _____
Potential Loan

3. Estimate Your Loan Ceiling

\$ _____
Home Equity

× **.85**
Multiply your home equity
by 85%, or 0.85

=

\$ _____
Potential Loan Ceiling