

# Financial FITNESS

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HOMESTREET BANK NEWSLETTER

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## Home Equity vs. HELOC

Deciding whether or not to use the equity in your home to pay off unsecured debt and/or make home improvements can be a difficult financial decision. Second mortgages come in two basic forms: home equity loans and home equity lines of credit (HELOCs) - both of which offer the potential for low APRs and streamlined monthly payments. [Click here](#) to learn if one of these is right for you!

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