



NORTHPOINT
MORTGAGE
POWERED BY FAIRWAY HOME MORTGAGE

Wipe the Slate Clean

Your home has been working hard for you. Now it may be time to let it work *even harder* — by helping you break free from high-interest debt and reclaim your financial future.

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A stack of credit cards and US dollar bills on a wooden table. The top card is a black Visa Signature card with a 10% reward rate. Below it are several US dollar bills, including a \$100 bill and a \$20 bill.

Does This Sound Familiar?

High-interest credit cards. Expensive car payments. Multiple monthly bills arriving all at once. If your debt feels like it's running your life instead of the other way around, you're not alone — and you may have more options than you think.

Credit Card Debt

Interest rates often exceeding 20%, making balances hard to shrink.

Auto Loans

Monthly car payments consuming a large slice of your take-home pay.

Multiple Bills

Juggling several due dates, lenders, and payment amounts every month.

What If Your Home Could Help?

You've worked hard to build equity in your home. That equity isn't just a number on paper — it's a real financial asset that may be able to help you tackle some of your most expensive debt. The idea is simple: use what you've already built to clear the path ahead.

What Is Home Equity?

Home equity is the difference between your home's current market value and the remaining balance on your mortgage. As you pay down your loan and your home appreciates, your equity grows.

How It Can Work for You

By tapping into that equity through refinancing, you may be able to consolidate high-interest debt into a single, potentially lower-rate payment — simplifying your finances and creating breathing room in your monthly budget.

\$18 Trillion

In Total U.S. Home Equity — A Record High

U.S. mortgage holders collectively held a record **\$18 trillion in home equity** as of Q2 2026. That means millions of homeowners — possibly including you — are sitting on significant, untapped financial potential. Your home may be worth more than you realize.

\$18T

Record Home Equity

Total equity held by U.S. mortgage holders in Q2 2026.

20%+

Avg. Credit Card APR

Typical interest rate on revolving credit card balances.

1

Simplified Payment

One consolidated monthly payment instead of many.

Four Ways Equity Can Change Your Financial Picture

When used strategically, your home's equity can do more than just pay off debt. It can reshape your entire monthly cash flow and give you room to breathe again.

1

Consolidate High-Interest Debt

Roll credit cards and auto loans into a single, potentially lower-rate payment tied to your home equity.

2

Lower Monthly Payments

Potentially reduce what you owe each month by replacing multiple high-rate debts with one structured payment.

3

Simplify Your Finances

Fewer lenders, fewer due dates, and fewer bills — making it easier to stay on track and plan ahead.

4

Create Budget Breathing Room

Freeing up monthly cash flow can open the door to saving, investing, or simply living with less financial stress.

Every Situation Is Unique

There's no one-size-fits-all answer when it comes to debt consolidation. That's why our process starts with a real conversation — not a sales pitch. We take the time to review your available equity, your existing mortgage, and your current financing options before making any recommendations.

→ Review Your Equity

We assess your home's current market value and your outstanding mortgage balance to determine what equity is available to work with.

→ Analyze Your Debt

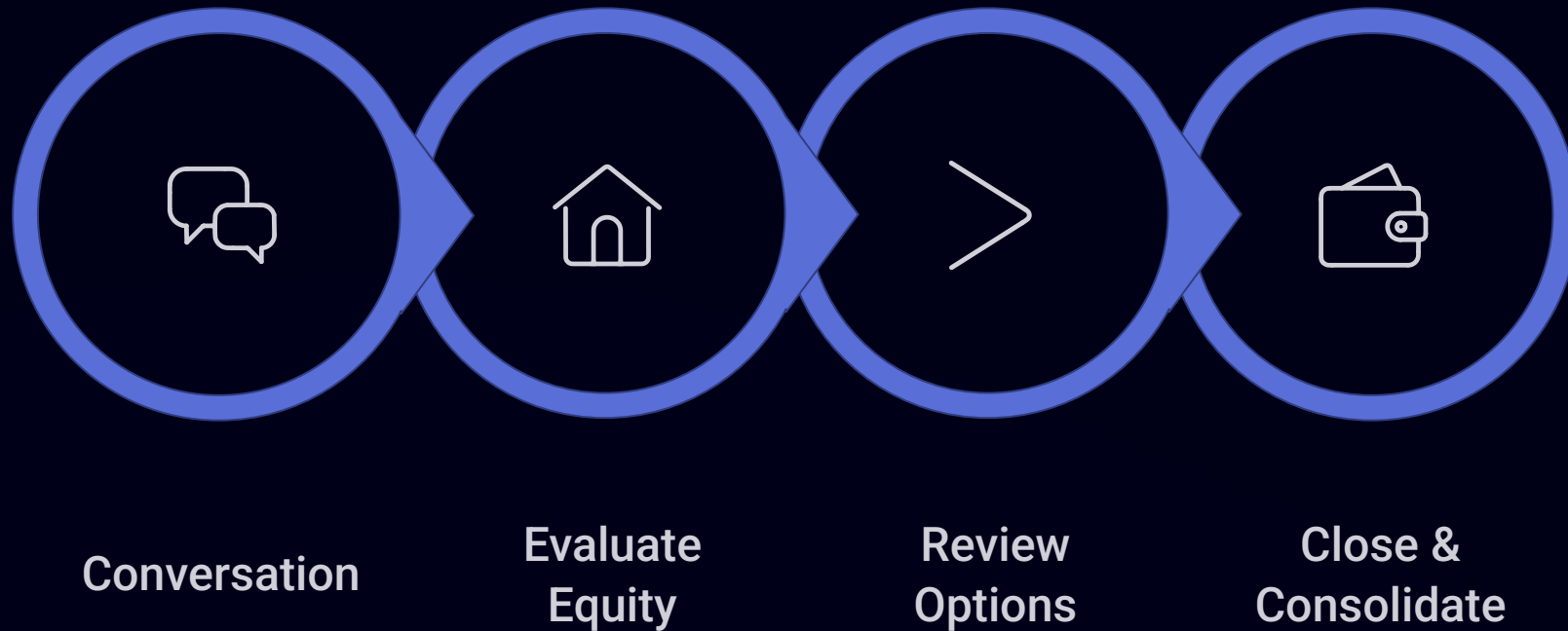
We look at your existing interest rates, monthly payments, and total balances to understand what consolidation could realistically save you.

→ Explore Your Options

We present clear, honest options — and only move forward if the numbers genuinely make sense for your financial situation.

How the Process Works

Getting started is straightforward. We walk alongside you every step of the way, from your first conversation to your closing date — making the process as clear and stress-free as possible.



Most homeowners are surprised by how simple the process can be. Let us show you what's possible.

What Life Could Look Like After

Imagine opening your bank statement and seeing one clean payment instead of a wall of debt. Debt consolidation through home equity isn't just a financial move — it's a lifestyle shift. Here's what that change can feel like in real, everyday terms.



Less Stress, More Peace

When your finances are organized and manageable, the mental load of debt lifts — giving you more headspace for what actually matters.



More Family Time

Fewer hours spent worrying about money means more energy for the moments and people that make life worth living.



Room to Save Again

Freeing up monthly cash flow opens the door to building an emergency fund, contributing to retirement, or simply saving for a goal.

Important Things to Know

We believe in full transparency. Home equity financing is a powerful tool, but like any financial decision, it comes with responsibilities and risks worth understanding before moving forward.

Credit & Equity Requirements

Home equity financing is subject to credit approval, available equity, and program requirements. Not all applicants will qualify for every option.

Repayment Period May Extend

Consolidating debt may extend your repayment timeline, which could increase total interest costs over the life of the loan — even if monthly payments decrease.

Your Home Is Collateral

Home equity financing uses your home as collateral. Failing to make payments puts your home at risk. We only recommend this path when it genuinely makes financial sense for you.

Tax Deductibility

Interest on home equity financing used to consolidate personal debt is generally not tax-deductible. Consult a tax advisor for guidance specific to your situation.

Let's Wipe the Slate Clean

Your home may hold more financial potential than you realize. If you've built equity, Northpoint Mortgage is ready to help you put it to work — consolidating high-interest debt, potentially reducing your monthly payments, and giving you a cleaner, clearer financial future.

📄 Ready to find out what your home equity could do for you? Let's run the numbers together and explore your options — no pressure, just clarity.

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HOME EQUITY SPECIALISTS

Let's See If We Have a Solution

Every situation is different. Let's take a look at yours and find out if home equity could be the answer.

See If We Have a Solution →

