Calvert Home Mortgage
Investment Corporation

AUGUST 2026

FROM UNEXPECTED DEBT TO FINANCIAL STABILITY

The Challenge

- Multiple high-interest debts and unexpected medical expenses
- The debts affected the borrower's credit score and cash flow

The Solution

- Accessed home equity with a flexible second mortgage to consolidate debt
- 12-month, open, **interest-only** loan with exit plan to refinance

The Outcome

- Debts were paid off
- One manageable monthly payment
- Improved credit
- Ready to refinance within 12 months

SECOND MORTGAGE DETAILS

Loan Amount	LTV*	Interest Rate***	APR**	Term
$200,000	63%	10%	12.43%	12 Months

SUBMIT A DEAL

MORE INFORMATION

Note: *Loan-to-value (LTV) was 63%. **The Annual Percentage Rate (APR) for this deal was 12.43%, which includes applicable lender and broker fees. ***Interest rates, APR and fees are determined deal-by-deal and can change based on several different factors. Rates are subject to change. Contact us for current rates. This case study has been anonymized. Certain details have been modified or generalized to protect client privacy while accurately representing the financing solution provided.