

Home Equity Lines and Loans

Make your home's equity work for you.

Home repairs, a child's education, debt consolidation. Whatever your reason for needing a loan, HSBC can offer a ready source of cash.

As a homeowner, you can put your equity to work, and the interest you pay may be tax deductible.* Plus, as an HSBC customer you'll enjoy competitive interest rates, fast turnaround and convenient, ready access to the money you want, when you want it.

Choose a Home Equity account that works for you.

- **Home Equity Line of Credit.** The freedom to make important purchases at any time, without having to reapply – that's the HSBC Home Equity Line of Credit. Once it's in place, borrow the amount you need, when you need it. We'll supply you with personalized line of credit checks for the flexibility to write checks, whenever, up to your credit limit. Enjoy a variable interest rate, and pay interest only on the amount in use.
- **Home Equity Loan.** The ideal loan for a one-time advance of funds, plus set payments and the security of a fixed interest rate.

Affordable and easy. Like a Line of Credit or Loan should be.

A Home Equity Line of Credit or Loan from HSBC has never been easier or more affordable. Here are just a few of the benefits you'll enjoy:

- **Flexible options.** You can borrow as little as \$10,000** or as much as \$500,000,** depending on the appraised value and equity in your home. The more you have, the better your borrowing power.
- **Fast turnaround.** Have the money you need in approximately 21 business days.

- **Personal control.** It's up to you to decide exactly how to use the money in your Home Equity account. Consolidate debt, make home improvements, pay for education, weddings or other major expenses – it's your money.
- **Tax advantages.** You may be able to deduct up to 100% of the interest you pay on your Home Equity account. Certain restrictions apply to tax deductions on loans secured by your home, so consult your tax advisor.
- **Convenience.** With the added convenience of Internet Banking with Bill Pay, you can access your account 24 hours a day, seven days a week. Pay your Home Equity and virtually all your monthly bills in the United States – all online, without checks, stamps or trips to the post office. Or, we can set up Automatic Payment deductions for your Home Equity Line or Loan, from your checking account.
- **Secure your financial future.** Help ensure your payments continue to be made in the event of unforeseen circumstances by signing up for the HSBC Payment Protection Plan. Available for Lines of Credit in New York State only.

You've worked hard for your home. Now get it working hard for you.

As one of the world's largest financial services organizations, HSBC can offer you the very best solutions to help you reach your financial goals.

For more information, or a Home Equity application, simply:

- Visit us.hsbc.com
- Call 1-800-975-HSBC (1-800-975-4722)
- Stop by your local HSBC branch

* Consult your tax advisor for details on the tax deductibility of interest paid on loans secured by your home.

** Restrictions apply. Talk to an HSBC representative.

State restrictions apply. Home Equity Lines of Credit are available through HSBC Mortgage Corporation (USA) in California, Connecticut, District of Columbia, Florida, New York, North Carolina, South Carolina and Virginia. Home Equity Lines of Credit are available through HSBC Bank USA, N.A., in New Jersey and Pennsylvania. Home Equity Loans are available through HSBC Mortgage Corporation (USA) in Alabama, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Maryland, Massachusetts, New Jersey, New York, North Carolina, Oregon, Pennsylvania, South Carolina, Tennessee, Virginia and Washington.

HSBC Mortgage Corporation (USA) is licensed by the Department of Corporations under the California Residential Mortgage Lending Act. Illinois Residential Mortgage Licensee, 1415 West 22nd Street, Tower Floor, Oakbrook, IL 60523. Consumers may contact the Illinois Commissioner of Banks and Real Estate at 310 South Michigan Avenue, Suite 2130, Chicago, IL 60604. (312) 793-3000. License number 02033(A). Licensed by the New Jersey Department of Banking and Insurance, with a principal address at 743 Alexander Road, Suite 9, Princeton, NJ 08540. (609) 419-0092. Retail applications taken at 799 Franklin Avenue, Franklin Lakes, NJ 07417, (201) 847-8593. In Pennsylvania, HSBC Mortgage Corporation (USA) is licensed pursuant to the Secondary Mortgage Loan Act. HSBC Mortgage is licensed as a Mortgage Banker in Arizona with a principal office located at 4801 East McKellips, Suite 104D, Mesa, AZ 85215, license number BK 0904191. In Massachusetts, HSBC Mortgage Corporation (USA) is a Licensed Mortgage Lender, #ML0840.

