

# overview

Home equity is the value of your home less any amount that you still owe on it through your mortgage and or other liability(ies).  
Home equity loans can finance:

- Home renovations and or additions
- Purchase appliances and/ furniture
- Educational costs for you or your children
- Travel
- Debt consolidation
- Investment purposes
- Medical purposes

Flexible repayment terms can be arranged to suit your unique situation. The maximum repayment term is thirty (30) years or your retirement age, whichever is earlier, for properties constructed of concrete blocks and twenty (20) years for properties constructed of hardwoods (purpleheart/greenheart etc.)

Give us a call to discuss or make an appointment or contact a Sagicor Advisor at 246-467-7500

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# benefits

Customisation/Flexibility: Not everyone is the same, and not every situation is the same, so no one mortgage can fit everyone's needs. Sagicor allows you the flexibility to create the mortgage that fits your needs.

Affordability: Pay only the interest during construction.

Convenience: In addition to providing the mortgage for your home, Sagicor is your one stop shop for:-

Construction Financing

Home Equity Financing

Property Insurance

Life Insurance

# related products

## Residential Land Loans

Interested in building that dream home sometime in the future? Let us assist with a land loan to purchase that parcel of land you so desire to get you on the way.

## Residential Mortgages

Buying your own property, whether a house, a condominium or just the land to build on, is one of the most significant and satisfying investments you'll ever make. Owning your own home brings a sense of security that will mean a lot to you and your family. No matter what you're looking for in a home, Sagicor Mortgage solutions meet your needs - both today and for the life of the mortgage.

## Home Contents Insurance

If your house is the structure, then its contents make it a home. Should unfortunate circumstances, like a fire or natural disaster, were to occur you'd want to replace them and get your life back to normal. Whether you own or rent, this insurance is a good idea.

## Key Protector Home

Your home's structure keeps you safe. This is a way of returning the favour - with insurance that protects your home, and provides you and your family with options should your house structure be compromised.

# and conditions

Lending conditions apply.