



Certified Rate Expands Product Line with Innovative Home Equity Agreement to Complement Its Five-Day Digital HELOC

Certified Rate, a digital lending platform founded in 2019, announced that in the third quarter of 2024, it introduced its Home Equity Agreement (HEA) product

EL SEGUNDO, CA, UNITED STATES, September 12, 2025 /EINPresswire.com/ -- Certified Rate, a

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Greg Amaya

leading digital lending platform founded in 2019, announced that in the third quarter of 2024, it introduced its [Home Equity](#) Agreement (HEA) product. This newer offering provides homeowners with a flexible, affordable way to access their home equity—without adding monthly payments.

The [Home Equity Agreement](#) complements Certified Rate’s successful digital HELOC, which closes in as little as five days. This further solidifies the company’s commitment to

modernizing residential lending with speed, transparency, and choice.

“Roughly half of all applicants are unable to qualify for traditional home equity loans due to credit, income, or debt-to-income challenges. In other cases, homeowners simply don’t want to take on another monthly payment,” said Paul Giangrande, Co-Founder of Certified Rate. “Our Home Equity Agreement provides a smarter alternative—giving homeowners access to their equity while maintaining financial flexibility.”

Since launch, the company has already begun scaling the product, with hundreds of homeowners taking advantage of the no-monthly-payment structure and flexible underwriting that set the HEA apart from traditional lending options.

□ Learn more about Certified Rate’s Home Equity Agreement here:

<https://www.certifiedrate.com/loan-options/he/>

Certified Rate was founded by Paul Giangrande and Greg Amaya, who previously ran Americash, the number-one-ranked lender on LendingTree’s platform. During its run, Americash originated billions of dollars in residential loan volume, earning national recognition for its performance.

Together, the leadership team brings over 60 years of combined experience in residential lending. By introducing the Home Equity Agreement in 2024, Certified Rate is building on that foundation to deliver innovative solutions that meet the evolving needs of today's homeowners.

"With both our five-day HELOC and our new Home Equity Agreement, Certified Rate is uniquely positioned to give homeowners the power of choice," added Greg Amaya, Co-Founder of Certified Rate. "We're committed to providing innovative lending options that fit real-world needs."

About Certified Rate

Founded in 2019, Certified Rate is a modern lending platform dedicated to reimagining how homeowners access and manage equity. With decades of combined experience and a track record of industry leadership, Certified Rate delivers fast, simple, and flexible solutions—from its five-day digital HELOC to its groundbreaking Home Equity Agreement.

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