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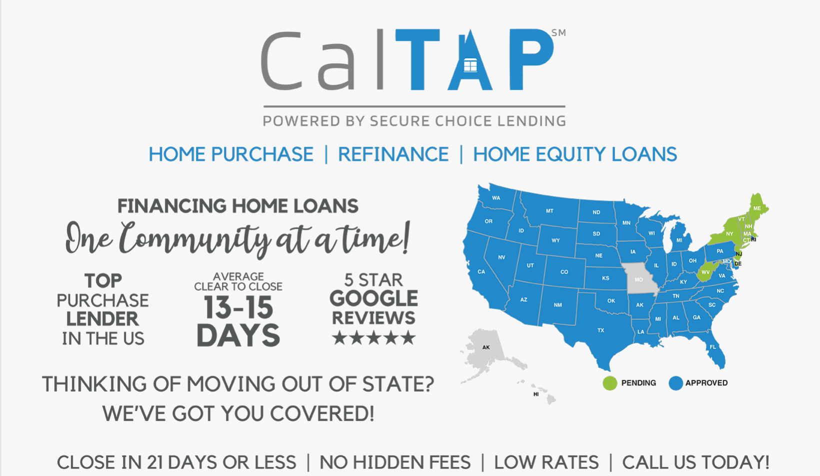
CalTAP Launches Home Equity Loan Center for Accessing Cash Without Refinancing a Low-Rate First Mortgage

CalTAP expands access to home equity loans and HELOCs in California and nationwide through TAPUSA



Purchase, Refinance & Home Equity Loan Solutions

RIVERSIDE, CA, UNITED STATES, May 21, 2026 /EINPresswire.com/ -- CalTAP today announced the launch of its new Home Equity Loan Center, a borrower-focused resource designed to help homeowners access the equity in their homes through flexible home equity loans and home equity lines of credit (HELOCs). The new center is intended to help qualified borrowers consolidate debt, finance home improvements, cover major expenses, and achieve other financial goals — all while preserving the benefit of an existing low-rate first mortgage.

At a time when many homeowners are reluctant to refinance out of historically low first mortgage rates, the CalTAP Home Equity Loan Center offers an alternative path: the opportunity to access home equity without touching the current low-interest-rate first mortgage. This approach may help borrowers leverage their available equity while maintaining the favorable terms on their existing primary home loan.

The Home Equity Loan Center includes access to both fixed-rate home equity loan options and HELOC solutions, giving borrowers the flexibility to choose the structure that best fits their needs. Homeowners may use these solutions for a wide variety of purposes, including debt consolidation, renovations, education expenses, emergency reserves, and other planned or unexpected costs.

The launch also extends beyond California. Through TAPUSA, CalTAP's nationwide platform, eligible borrowers in approved states can also access home equity lending solutions designed to deliver flexibility, control, and financial efficiency. By expanding home equity access through TAPUSA, CalTAP is broadening its support for homeowners and public-service professionals across the country.

“Homeowners today have more equity than ever, but many do not want to lose the low interest rate on their first mortgage,” said Mark Hossler, CEO/Secure Choice Lending. “Our new Home Equity Loan Center gives borrowers in California — and through TAPUSA, homeowners nationwide — a practical way to put that equity to work without refinancing the mortgage they already value.”

In addition to launching the Home Equity Loan Center, CalTAP continues to provide borrowers with timely market education through its weekly rate update page, a resource that offers insight into mortgage rate trends and market conditions. Borrowers can also subscribe for ongoing updates, housing news, and mortgage market commentary through CalTAP’s newsletter subscription page.

Borrowers can learn more by visiting the CalTAP Home Equity Loan Center at https://www.caltap.com/LoanPrograms/Home-Equity-Loans , review current market commentary on the weekly rate update page at https://housingnewsletters.com/caltaplistingcalifornia, and subscribe for ongoing mortgage and housing market insights at https://housingnewsletters.com/caltapplus/Subscribe.

About CalTAP
CalTAP is a specialized home loan program created to serve teachers, firefighters, law enforcement, military personnel, and public employees with mortgage and home financing solutions tailored to their needs. The program is designed to deliver value, support, and borrower education across home purchase, refinance, and home equity lending solutions.

About TAPUSA
TAPUSA extends CalTAP’s mission nationwide by providing eligible borrowers in approved states with access to mortgage and home equity financing solutions. Through TAPUSA, homeowners and public-service professionals outside California can benefit from expanded lending options and dedicated support.

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