

## Home Equity: Blend Tool Education

You asked for a simpler, faster way to tap into your home's equity - and we listened. Whether you need cash for home improvements, debt consolidation or anything else, apply online from your laptop, tablet or phone in just 20 minutes or less!

After creating your account, we'll start by asking some straightforward questions about your income, assets and real estate. Learning about your financial picture will help us in determining your home equity approval. After those initial questions, you can save time by authorizing us to obtain required paperwork on your behalf. With your permission, we'll get the necessary pay stubs and bank statements to keep your application moving forward. You can also upload any materials to our encrypted document center – or hand them off to your banker.

Throughout the process, a custom dashboard keeps you updated about the status of your home equity application. If you're ever uncertain about next steps, consult the checklist tracking your progress. We've designed the application for convenient self-service. But if you have questions, our team can provide answers. A Commerce Bank Home Equity Specialist can even log in and help you along the way.

Simple, clear and as painless as we can make it. That's the beauty of the Commerce digital lending process.

Commerce Bank. Challenge Accepted.

Equal Housing Lender