



**Your Home Equity.
Your Options.**

Vote FOR Prop 2

Election Day is Nov. 7

Early voting begins Oct. 23



TexansForProp2.com



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WHAT IS PROPOSITION 2?

Prop 2 is an amendment to the Texas Constitution that would **modernize the way homeowners access home equity loans and home equity lines of credit.**

WHAT DOES IT DO?

Prop 2 would help homeowners like you who work hard to build up equity. It makes **home equity loans and lines of credit more accessible.** It also creates **options** for homeowners who want to **refinance an existing home equity loan.**

Prop 2 will also allow homeowners on **all types of agricultural land** to secure a home equity loan. Currently only agricultural homesteads used for milk production qualify.

WHY DO WE NEED IT?

When it comes to home equity loans, Texas has the strongest **consumer protections** in the country—and that's a good thing!

But the way the current law is written, home equity loans and lines of credit—particularly for smaller amounts—**are not available to many qualified homeowners.** Prop 2 would make these loans available to **all qualified property owners, without sacrificing our important protections.**

WHY SHOULD I SUPPORT IT?

- **You work hard** to build up equity in your home; you should be able to access that equity when you need it
- Home equity loans can **help families pay** for life expenses, like college tuition, home renovations, or medical bills
- Prop 2 maintains **strict consumer protections**, such as the 80% loan-to-value ratio, that have served Texas so well

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