

COLORADO...Drowning in debt, and have equity in your home?

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**By Victoria A. Wilson**

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Hey, Colorado!

Do you have high interest credit cards, and can not seem to get ahead? Wish there was something you could do to get out of debt, but your credit is so bad you think there is no hope? THINK AGAIN!

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None

**Consolidate Debt With A Home Equity Loan**

**By Levetta Rivera**

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If you are a home owner who is having to borrow from Peter to pay Paul due to a mounting debt load, a debt consolidation home equity loan may be the answer. A debt consolidation loan will allow you to consolidate your high interest credit card and consumer loans into one low rate, affordable monthly payment.

A debt consolidation home equity loan is a secured loan. Your home will be used as collateral and the lender will have a lien on your home until the loan is paid off. None the less if you are drowning in a sea of debt, a debt consolidation loan can give you a new financial start. It can help you avoid bankruptcy as well as end harassing creditor phone calls. In addition, in most cases your monthly payment will be significantly lower freeing up cash that can be used for savings.

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It is important that once you obtain your debt consolidation loan that you cut up your credit cards and close out the accounts. This will help you to avoid the temptation of running up another debt load on your newly paid-off credit cards. If this happens you can find yourself in a situation that is worse than before you consolidated your debt!

Another benefit of a home equity debt-consolidation loan is that the interest you pay on the loan may be tax deductible. You should consult your tax advisor regarding your particular situation but in most cases as long as the combined 1st mortgage and new debt consolidation loan do not exceed 100% of the value of your home the interest will be fully deductible.

For more information on home equity debt consolidation loans, or to compare rates and programs of home equity loan lenders visit <http://www.equityloansource.com> or <http://www.badcreditloanshop.com>

Levetta Rivera is a successful author and publisher of the following financial websites.  
<http://www.equityloansource.com><http://www.badcreditloanshop.com>



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