

Fallout from the subprime-mortgage crisis has made lenders especially finicky lately, though. You'll need good credit and a verifiable income. Most lenders are now capping credit lines at about 80 percent of a home's value minus its mortgage balance. To find a home-equity line, first ask your bank or mortgage lender for its terms. You may get a break because you're a customer. Compare the credit line with ones on bankrate.com or hsh.com to get the best deal possible.

Find this article at: <http://www.goodhousekeeping.com/get-cash-fast>

 Click to Print[Close](#)
