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a second mortgage is a home secured loan taken out while the original or first mortgage is still being repaid like the first mortgage the second mortgage uses your property as collateral a second mortgage is a lien taken out against a property that already has a home loan on it a lien is a right to possess and seize property under specific circumstances in other words your lender has the right to take control of your home if you default on your loan the second mortgage is a lump sum payment made out to the borrower at the beginning of the loan like first mortgages second mortgages must be repaid over a specified term at a fixed or second mortgages or junior liens are a way to turn your home equity into readily available funds without selling your house a second mortgage increases your overall debt and can lead to a second mortgage is a home loan that allows you to borrow home equity while you already have a current or first mortgage on the property second mortgage rates are usually slightly higher than first mortgage rates but these loans can still make sense for homeowners who want to pay off debt make home improvements or avoid mortgage insurance with a second mortgage you borrow money depending on how much equity you have in your home a home equity loan and a home equity line of credit are both types of second mortgages use the

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