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Can you change a home equity loan to a personal loan?

My brother-in-law took out a home equity loan and he went to refinance his house and for whatever reason the house did not appraise for what it needed to partly because of the home equity loan that he already had. He was told to pay off his home equity loan and come back to refinance his house. Is there anyway that he can change his home equity loan to a personal loan? Or would that even help? please help. thanks.

Sure, but an unsecured la will have a rate of 2% higher attached to it. Based on what you're saying the brother-in-law has enough debt already.

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