

As of April 14, 2025

HELOC		Max CLTV				
PRIMARY	Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80
	780+	PRIME + 1.99%	PRIME + 2.69%	PRIME + 2.79%	PRIME + 2.99%	PRIME + 3.22%
	760 - 779	PRIME + 2.25%	PRIME + 2.75%	PRIME + 2.87%	PRIME + 3.12%	PRIME + 3.37%
	740 - 759	PRIME + 2.62%	PRIME + 2.87%	PRIME + 3.00%	PRIME + 3.25%	PRIME + 3.43%
	720 - 739	PRIME + 3.00%	PRIME + 3.12%	PRIME + 3.25%	PRIME + 3.50%	PRIME + 3.62%
	700 - 719	PRIME + 3.37%	PRIME + 3.50%	PRIME + 3.75%	PRIME + 4.00%	PRIME + 4.18%
	680 - 699	PRIME + 4.37%	PRIME + 4.62%	PRIME + 5.00%	PRIME + 5.25%	
	660 - 679	PRIME + 5.54%	PRIME + 6.04%	PRIME + 6.16%		
	640 - 659	PRIME + 6.29%	PRIME + 7.54%			

HELOC		Max CLTV				
2ND HOME	Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80
	780	PRIME + 2.49%	PRIME + 3.19%	PRIME + 3.29%	PRIME + 3.49%	PRIME+ 3.72%
	760 - 779	PRIME + 2.75%	PRIME + 3.25%	PRIME + 3.37%	PRIME + 3.62%	PRIME+ 3.87%
	740 - 759	PRIME + 3.12%	PRIME + 3.37%	PRIME + 3.50%	PRIME + 3.75%	PRIME+ 3.93%
	720 - 739	PRIME + 3.50%	PRIME + 3.62%	PRIME + 3.75%	PRIME + 4.00%	PRIME+ 4.12%
	700 - 719	PRIME + 3.87%	PRIME + 4.00%	PRIME + 4.25%	PRIME + 4.50%	PRIME+ 4.68%
	680 - 699	PRIME + 4.87%	PRIME + 5.12%	PRIME + 5.50%	PRIME + 5.75%	
	660 - 679	PRIME + 5.94%	PRIME + 6.54%	PRIME + 6.66%		
	640 - 659	PRIME + 6.79%				

HELOC		Max CLTV				
INVESTMENT	Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80
	780+	PRIME + 2.99%	PRIME + 3.69%	PRIME + 3.79%		
	760 - 779	PRIME + 3.25%	PRIME + 3.75%	PRIME + 3.87%		
	740 - 759	PRIME + 3.62%	PRIME + 3.87%	PRIME + 4.00%		
	720 - 739	PRIME + 4.00%	PRIME + 4.12%	PRIME + 4.25%		
	700 - 719	PRIME + 4.37%	PRIME + 4.50%	PRIME + 4.75%		

FICO/CLTV		Max CLTV		
FICO/CLTV For Reference Only	Minimum FICO	Owner Occupied	2 nd Home (+50bps)	Investment (+100bps)
	760+	80%	75%	70%
	740 - 759	80%	75%	70%
	720 - 739	80%	70%	70%
	700 - 719	80%	70%	70%
	680 - 699	75%	65%	
	660 - 679	70%	60%	
	640 - 659	65%	60%	



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MARGIN ADJUSTMENTS

Use of Proceeds Other: 0.50% margin increase

GUIDELINES

Terms	<ul style="list-style-type: none"> 5 Year Draw I/O plus 25 year repayment (full amortization) <i>Tennessee Exception: 5 year I/O plus 10 year repayment (full amortization)</i>
Debt to Income (DTI)	<ul style="list-style-type: none"> 680+: Maximum 50% 640-679: Maximum 45%
Income Verification	<ul style="list-style-type: none"> Plaid, Tax Returns or The Work Number, TRUV (W2 Only) <p><i>Note: If The Work Number or Plaid/TRUV is unsuccessful. The ability to upload income documentation is provided</i></p>
Loan Amount	<ul style="list-style-type: none"> Minimum: \$25,000 Maximum: \$400,000 Minimum 75% draw at close
Occupancy	<ul style="list-style-type: none"> Primary Residence (Owner-Occupied) Second Homes Investment Properties (limited to 15 financed properties) 1-4 Units
Non-Occupant Co-Borrowers	<ul style="list-style-type: none"> Non-Occupant Co-Borrowers are allowed (Not allowed in Texas) Borrower 1 must be on title/owner of the property and must have income The credit score of the highest income earner will be used to qualify
Ownership	<ul style="list-style-type: none"> Revocable Trusts are accepted / LLC's are not supported
Valuation and Appraisal Requirements	<ul style="list-style-type: none"> AVM BPO If AVM does not support value or at MLO request <i>Texas > 70% CLTV require BPO</i> Minimum Property Value: \$100,000
Hazard Insurance	<ul style="list-style-type: none"> Not Required for 2nd Liens
Property Report / ALTA	<ul style="list-style-type: none"> 2nd Lien loan amounts up to 250,000: Legal and Vesting Report only 1st Lien loan amounts to \$400,000 and 2nd Lien loan amounts >250,000: ALTA Title Policy required
Eligible Property Types	<ul style="list-style-type: none"> SFR, 2-4 Units, PUDS, Condos Fee Simple or Inter Vivos Revocable Trust eligible as Title Holder; LLC ineligible as Title Holder
Ineligible Property Types	<ul style="list-style-type: none"> Manufactured Housing, Co-Ops, Condotels, Log Homes, Mixed Use, as well as properties zoned as Rural or Agricultural Properties currently listed for sale or listed within the last 60 days



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