homebridge correspondent
POWERED BY NFTYDOOR

Homebridge Help Desk
For support, please contact
hbheloc@nftydoor.com

As of September 29, 2025

HELOC		Max CLTV				
PRIMARY	**Minimum FICO**	**<60**	**>60-65**	**>65-70**	**>70-75**	**>75-80**
	780+	8.44%	9.00%	9.16%	9.35%	9.60%
HELOC RATE SHEET	760 - 779	8.54%	9.04%	9.17%	9.42%	9.67%
For Reference Only	740 - 759	8.92%	9.17%	9.29%	9.54%	9.73%
WSJ Prime = 7.25%	720 - 739	9.29%	9.42%	9.54%	9.74%	9.92%
Rates shown reflect Prime plus Applicable Margin	700 - 719	9.67%	9.74%	10.04%	10.29%	10.48%
	680 - 699	10.67%	10.92%	11.29%	11.54%	
	660 - 679	11.67%	12.17%	12.29%		
	640 - 659	13.42%	13.67%			

MARGIN ADJUSTMENTS

OCCUPANCY
- Second Home: 0.50% Add-On
- Investment Property: 1.00% Add-On

LOAN PURPOSE
- Debt Consolidation: 0.25% Add-On
- Other: 0.75% Add-On

DTI
- >35%: 0.375% Add-On

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

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GUIDELINES	
Terms	• 5 Year Draw I/O plus 25 year repayment (full amortization) • *Tennessee Exception: 5 year I/O plus 10 year repayment (full amortization)*
Debt to Income (DTI)	• 680+: Maximum 50% • 640-679: Maximum 45%
Income Verification	• Plaid, Tax Returns or The Work Number, TRUV (W2 Only) *Note: If The Work Number or Plaid/TRUV is unsuccessful. The ability to upload income documentation is provided*
Loan Amount	• Minimum: $25,000 • Maximum: $750,000 • Minimum 75% draw at close
Occupancy	• Primary Residence (Owner-Occupied) • Second Homes • Investment Properties (limited to 15 financed properties) • 1-4 Units
Non-Occupant Co-Borrowers	• 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	• Revocable Trusts are accepted / LLC's are not supported
Valuation and Appraisal Requirements	• AVM used on loan amounts up to $500,000 • Full Appraisal required for loan amonts >$500,000 • Minimum Property Value: $100,000
Hazard Insurance	• Not Required for 2nd Liens
Property Report / ALTA	• Loan amounts up to $350,000: Legal and Vesting Report only • Loan amounts >$350,000: ALTA Title Policy required
Eligible Property Types	• 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	• Manufactured Housing, Co-Ops, Condotels, Log Homes, Mixed Use, properties zoned as Rural or Agricultural • Properties currently listed for sale or listed within the last 60 days