

As of December 1, 2025						
HELOC		Max CLTV				
<b>PRIMARY</b>  <b>HELOC RATE SHEET</b> <i>For Reference Only</i>  WSJ Prime = 7.25% Rates shown reflect Prime plus Applicable Margin	Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80
	780+	8.29%	8.99%	9.19%	9.39%	9.64%
	760 - 779	8.59%	9.09%	9.29%	9.49%	9.75%
	740 - 759	8.99%	9.29%	9.39%	9.59%	9.79%
	720 - 739	9.39%	9.49%	9.59%	9.79%	9.99%
	700 - 719	9.69%	9.79%	10.09%	10.35%	10.59%
	680 - 699	10.69%	10.79%	11.39%	11.69%	
	660 - 679	11.79%	12.27%	12.39%		
	640 - 659	13.49%	13.69%			
HELOC		Max CLTV				
<b>SECOND HOME</b>	Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80
	780+	8.89%	9.45%	9.61%	9.80%	
	760 - 779	8.99%	9.49%	9.61%	9.86%	
	740 - 759	9.36%	9.61%	9.74%	9.99%	
	720 - 739	9.74%	9.86%	9.99%		
	700 - 719	10.11%	10.19%	10.49%		
	680 - 699	11.11%	11.36%			
	660 - 679	12.11%				
	640 - 659	13.86%				
HELOC		Max CLTV				
<b>INVESTMENT</b>	Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80
	780+	10.49%	10.59%	10.89%		
	760 - 779	10.59%	10.69%	10.89%		
	740 - 759	10.69%	10.89%	11.09%		
	720 - 739	11.09%	11.19%	11.49%		
	700 - 719	11.19%	11.49%	11.79%		
FICO/CLTV		Max CLTV				
<b>FICO/CLTV</b> <i>For Reference Only</i>	Minimum FICO	Owner Occupied	Second Home	Investment		
	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%			



## GUIDELINES

Terms	<ul style="list-style-type: none"> <li>5 Year Draw I/O plus 25 year repayment (full amortization)</li> <li><i>Tennessee Exception: 5 year I/O plus 10 year repayment (full amortization)</i></li> </ul>
Use of Proceeds	<ul style="list-style-type: none"> <li>Other: .25% Margin Adjustment</li> </ul>
Debt to Income (DTI)	<ul style="list-style-type: none"> <li>680+: Maximum 50%</li> <li>640-679: Maximum 45%</li> </ul>
Income Verification	<ul style="list-style-type: none"> <li>Plaid, Tax Returns or The Work Number, TRUV (W2 Only)</li> </ul> <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"> <li>Minimum: \$25,000</li> <li>Maximum: \$750,000</li> <li>Minimum 75% draw at close</li> </ul>
Occupancy	<ul style="list-style-type: none"> <li>Primary Residence (Owner-Occupied)</li> <li>Second Homes</li> <li>Investment Properties (limited to 15 financed properties)</li> <li>1-4 Units</li> </ul>
Non-Occupant Co-Borrowers	<ul style="list-style-type: none"> <li>Non-Occupant Co-Borrowers are allowed (Not allowed in Texas)</li> <li>Borrower 1 must be on title/owner of the property and must have income</li> <li>The credit score of the highest income earner will be used to qualify</li> </ul>
Ownership	<ul style="list-style-type: none"> <li>Revocable Trusts are accepted / LLC's are not supported</li> </ul>
Valuation and Appraisal Requirements	<ul style="list-style-type: none"> <li>AVM used on loan amounts up to \$500,000</li> <li>Full Appraisal required for loan amounts &gt;\$500,000</li> <li>Minimum Property Value: \$100,000</li> </ul>
Hazard Insurance	<ul style="list-style-type: none"> <li>Not Required for 2nd Liens</li> </ul>
Property Report / ALTA	<ul style="list-style-type: none"> <li>Loan amounts up to \$350,000: Legal and Vesting Report only</li> <li>Loan amounts &gt;\$350,000: ALTA Title Policy required</li> </ul>
Eligible Property Types	<ul style="list-style-type: none"> <li>SFR, 2-4 Units, PUDS, Condos</li> <li>Fee Simple or Inter Vivos Revocable Trust eligible as Title Holder; LLC ineligible as Title Holder</li> </ul>
Ineligible Property Types	<ul style="list-style-type: none"> <li>Manufactured Housing, Co-Ops, Condotels, Log Homes, Mixed Use, properties zoned as Rural or Agricultural</li> <li>Properties currently listed for sale or listed within the last 60 days</li> </ul>



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