

As of May 4, 2026

HELOC		Max CLTV				
PRIMARY	Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80
<b>HELOC RATE SHEET</b> <i>For Reference Only</i>  WSJ Prime = 6.75% Rates shown reflect Prime plus Applicable Margin	780+	8.09%	8.74%	8.94%	9.14%	9.39%
	760 - 779	8.34%	8.84%	9.04%	9.24%	9.50%
	740 - 759	8.74%	9.04%	9.14%	9.34%	9.54%
	720 - 739	9.14%	9.24%	9.34%	9.54%	9.74%
	700 - 719	9.44%	9.54%	9.84%	10.10%	10.34%
	680 - 699	10.44%	10.54%	11.14%	11.44%	
	660 - 679	11.54%	12.02%	12.14%		
	640 - 659	13.24%	13.44%			

HELOC		Max CLTV				
SECOND HOME	Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80
	780+	8.64%	9.20%	9.36%	9.55%	
	760 - 779	8.74%	9.24%	9.36%	9.61%	
	740 - 759	9.11%	9.36%	9.49%	9.74%	
	720 - 739	9.49%	9.61%	9.74%		
	700 - 719	9.86%	9.94%	10.24%		
	680 - 699	10.86%	11.11%			
	660 - 679	11.86%				
	640 - 659	13.61%				

HELOC		Max CLTV				
INVESTMENT	Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80
	780+	10.24%	10.34%	10.64%		
	760 - 779	10.34%	10.44%	10.64%		
	740 - 759	10.44%	10.64%	10.84%		
	720 - 739	10.84%	10.94%	11.24%		
	700 - 719	10.94%	11.24%	11.54%		

FICO/CLTV		Max CLTV			
FICO/CLTV	Minimum FICO	Owner Occupied	Second Home	Investment	
<b>FICO/CLTV</b> <i>For Reference Only</i>	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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**GUIDELINES**

<b>Terms</b>	<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>
<b>Use of Proceeds</b>	<ul style="list-style-type: none"> <li>Other: .25% Margin Adjustment</li> </ul>
<b>Debt to Income (DTI)</b>	<ul style="list-style-type: none"> <li>680+: Maximum 50%</li> <li>640-679: Maximum 45%</li> </ul>
<b>Income Verification</b>	<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>
<b>Loan Amount</b>	<ul style="list-style-type: none"> <li>Minimum: \$25,000</li> <li>Maximum: \$500,000</li> <li>Minimum 75% draw at close</li> </ul>
<b>Occupancy</b>	<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>
<b>Non-Occupant Co-Borrowers</b>	<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>
<b>Ownership</b>	<ul style="list-style-type: none"> <li>Revocable Trusts are accepted / LLC's are not supported</li> </ul>
<b>Valuation and Appraisal Requirements</b>	<ul style="list-style-type: none"> <li>AVM used on loan amounts</li> <li>Minimum Property Value: \$100,000</li> </ul>
<b>Hazard Insurance</b>	<ul style="list-style-type: none"> <li>Not Required for 2nd Liens</li> </ul>
<b>Property Report / ALTA</b>	<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>
<b>Eligible Property Types</b>	<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>
<b>Ineligible Property Types</b>	<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>



