



A division of HomeBridge Financial Services, Inc.

Bulletin 18-30

HELOC Margins Improved

HomeBridge is pleased to announce the margins on the HELOC program have been lowered for transactions with a 700 and higher credit score for both primary residence and second home transactions. There is no change to the margins for transactions with a credit score < 700.

- Greater than 80% CLTV margin now 1.49% (previously 1.74%)
- 70.01% CLTV to 80% CLTV margin now .99% (previously 1.24%)
- Less than 70% CLTV margin now .49% (previously .74%)

Updated HELOC Matrix

1-2 Unit Primary Residence First Lien Purchase and Rate/term or Cash-out Refinance Transactions				
CLTV ³	Maximum Combined Loan Amount (First and HELOC)	Maximum HELOC Amount ¹	Credit Score	Current Prime Rate Plus Below Margin ²
85.01% - 89.99%	\$2,000,000	\$350,000	730	1.49%
80.01% - 85%	\$2,000,000	\$500,000	730	1.49%
70.01% - 80%	\$2,000,000	\$500,000	730	.99%
70% and lower	\$2,000,000	\$500,000	730	.49%
85.01% - 89.99%	\$1,250,000	\$350,000	700	1.49%
80.01% - 85%	\$1,250,000	\$500,000	700	1.49%
70.01% - 80%	\$1,250,000	\$500,000	700	.99%
70% and lower	\$1,250,000	\$500,000	700	.49%
80.01% - 85%	\$1,250,000	\$500,000	680	1.74%
70.01% - 80%	\$1,250,000	\$500,000	680	1.24%
70% and lower	\$1,250,000	\$500,000	680	.74%
1-Unit Second Home First Lien Purchase and Rate/term or Cash-out Refinance Transactions				
CLTV ³	Maximum Combined Loan Amount (First and HELOC)	Maximum HELOC Amount ¹	Credit Score	Current Prime Rate Plus Below Margin ²
80.01% - 85%	\$1,275,000	\$250,000	730	1.49%
70.01% - 80%	\$1,275,000	\$250,000	730	.99%
70% and lower	\$1,275,000	\$250,000	730	.49%

The updated matrix has been posted on the HomeBridge website at www.HomeBridgeWholesale.com

If you have any questions, please contact your Account Executive