

As of July 22, 2024

| HELOC | | Max CLTV | | | | |
|---|--------------|---------------|---------------|---------------|---------------|---------------|
| PRIMARY | Minimum FICO | <60 | >60-65 | >65-70 | >70-75 | >75-80 |
| HELOC RATE SHEET <i>For Reference Only</i> PRIME + MARGIN WSJ Prime = 8.50% | 760+ | PRIME + 2.10% | PRIME + 2.60% | PRIME + 2.73% | PRIME + 2.98% | PRIME + 3.23% |
| | 740 - 759 | PRIME + 2.48% | PRIME + 2.73% | PRIME + 2.85% | PRIME + 3.10% | PRIME + 3.35% |
| | 720 - 739 | PRIME + 2.85% | PRIME + 2.98% | PRIME + 3.10% | PRIME + 3.35% | PRIME + 3.73% |
| | 700 - 719 | PRIME + 2.98% | PRIME + 3.10% | PRIME + 3.35% | PRIME + 3.60% | PRIME + 4.10% |
| | 680 - 699 | PRIME + 3.85% | PRIME + 4.10% | PRIME + 4.48% | PRIME + 4.73% | |
| | 660 - 679 | PRIME + 5.10% | PRIME + 5.60% | PRIME + 5.73% | | |
| | 640 - 659 | PRIME + 6.85% | PRIME + 7.10% | | | |
| | | | | | | |

| HELOC | | Max CLTV | | | | |
|-------------------------------------|--------------|---------------|---------------|---------------|---------------|--------|
| 2ND HOME | Minimum FICO | <60 | >60-65 | >65-70 | >70-75 | >75-80 |
| PRIME + MARGIN WSJ Prime = 8.50% | 760+ | PRIME + 2.60% | PRIME + 3.10% | PRIME + 3.23% | PRIME + 3.48% | |
| | 740 - 759 | PRIME + 2.98% | PRIME + 3.23% | PRIME + 3.35% | PRIME + 3.60% | |
| | 720 - 739 | PRIME + 3.35% | PRIME + 3.48% | PRIME + 3.60% | | |
| | 700 - 719 | PRIME + 3.48% | PRIME + 3.60% | PRIME + 3.85% | | |
| | 680 - 699 | PRIME + 4.35% | PRIME + 4.60% | | | |
| | 660 - 679 | PRIME + 5.60% | | | | |
| | 640 - 659 | PRIME + 7.35% | | | | |
| | | | | | | |

| HELOC | | Max CLTV | | | | |
|-------------------------------------|--------------|---------------|---------------|---------------|--------|--------|
| INVESTMENT | Minimum FICO | <60 | >60-65 | >65-70 | >70-75 | >75-80 |
| PRIME + MARGIN WSJ Prime = 8.50% | 760+ | PRIME + 3.10% | PRIME + 3.60% | PRIME + 3.73% | | |
| | 740 - 759 | PRIME + 3.48% | PRIME + 3.73% | PRIME + 3.85% | | |
| | 720 - 739 | PRIME + 3.85% | PRIME + 3.98% | PRIME + 4.10% | | |
| | 700 - 719 | PRIME + 3.98% | PRIME + 4.10% | PRIME + 4.35% | | |

| FICO/CLTV | | Max CLTV | | |
|---|--------------|----------------|-------------------------------|----------------------|
| FICO/CLTV | Minimum FICO | Owner Occupied | 2 nd Home (+50bps) | Investment (+100bps) |
| FICO/CLTV <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% | |
| | | | | |



This is a business-to-business communication provided for use by mortgage professionals only and is not intended for distribution to consumers or other third parties. It is not an advertisement; as such term is defined in Section 2.26.24 of Regulation Z. Product information is subject to change without notice. HomeBridge Wholesale is a division of HomeBridge Financial Services, Inc. NMLS #6521 © HomeBridge Financial Services, Inc. All rights reserved.

As of July 22, 2024

MARGIN ADJUSTMENTS

Use of Proceeds Other: 0.50% rate 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"> Max 50% DTI |
| Income Verification | <ul style="list-style-type: none"> Plaid, Tax Returns or The Work Number (W2 Only) <p><i>Note: If The Work Number or Plaid 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 <p><i>Note: Minimum loan size in Minnesota is \$100,000.</i></p> |
| Occupancy | <ul style="list-style-type: none"> Primary Residence (Owner-Occupied) Second Homes Investment Properties (limited to 15 financed properties) |
| Non-Occupant Co-Borrowers | <ul style="list-style-type: none"> Non-Occupant Co-Borrowers are allowed Borrower 1 must be on title/owner of the property 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 |
| 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 |

