

As of December 19, 2025						
HELOC		Max CLTV				
PRIMARY	Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80
	780+	7.99%	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 For Reference Only	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 Increase</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: \$500,000</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 Requirements	<ul style="list-style-type: none"> <li>AVM used on all loan amounts</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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ORIGINATION POINTS			
State	Points	State	Points
Alabama	2.74%	Montana	2.74%
Alaska	2.74%	Nebraska	2.74%
Arizona	2.74%	Nevada	2.74%
Arkansas	2.74%	New Hampshire	2.74%
California	2.74%	New Jersey	2.50%
Colorado	2.74%	New Mexico	2.74%
Connecticut	2.74%	New York	2.74%
Delaware	2.74%	North Carolina	1.75%
District of Columbia	3.00%	North Dakota	2.74%
Florida	2.74%	Ohio	2.74%
Georgia	2.74%	Oklahoma	2.74%
Hawaii	2.74%	Oregon	2.74%
Idaho	2.74%	Pennsylvania	2.75%
Illinois	2.74%	Rhode Island	0.00%
Indiana	1.75%	South Carolina	2.74%
Iowa	2.00%	South Dakota	2.74%
Kansas	2.74%	Tennessee	2.00%
Kentucky	2.74%	Texas	2.00%
Louisiana	0.00%	Utah	2.74%
Maine	0.00%	Vermont	0.00%
Maryland	1.99%	Virginia	2.74%
Massachusetts	2.74%	Washington	1.75%
Michigan	2.74%	West Virginia	2.74%
Minnesota	2.74%	Wisconsin	2.74%
Mississippi	2.74%	Wyoming	2.74%
Missouri	2.74%		

Origination fees are based on the line amount, not the draw amount.



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