homebridge wholesale

HELIX DIGITAL HELOC PLATFORM

HELOC PRICING	PLATINUM	PRIME RATE	6.75%	7/13/2026

PRIMARY

Minimum FICO	<=50	>50-55	>55-60	>60-65	>65-70	>70-75	>75-80
780+	7.99%	8.04%	8.09%	8.74%	8.94%	9.14%	9.39%
760 - 779	8.24%	8.29%	8.34%	8.84%	9.04%	9.24%	9.50%
740 - 759	8.64%	8.69%	8.74%	9.04%	9.14%	9.34%	9.54%
720 - 739	8.84%	8.90%	8.94%	9.24%	9.34%	9.54%	9.74%
700 - 719	9.34%	9.39%	9.44%	9.54%	9.84%	10.10%	10.34%
680 - 699	10.34%	10.39%	10.44%	10.54%	11.14%	11.44%	
660 - 679	11.44%	11.49%	11.54%	12.02%	12.14%		
640 - 659	13.14%	13.19%	13.24%	13.44%			
620 - 639	13.64%	13.69%					
600 - 619	14.14%	14.19%					

SECOND HOME

Minimum FICO	<=50	>50-55	>55-60	>60-65	>65-70	>70-75	>75-80
780+	8.54%	8.59%	8.64%	9.20%	9.36%	9.55%	
760 - 779	8.64%	8.69%	8.74%	9.24%	9.36%	9.61%	
740 - 759	9.01%	9.06%	9.11%	9.36%	9.49%	9.74%	
720 - 739	9.39%	9.44%	9.49%	9.61%	9.74%		
700 - 719	9.76%	9.81%	9.86%	9.94%	10.24%		
680 - 699	10.76%	10.81%	10.86%	11.11%			
660 - 679	11.76%	11.81%	11.86%				
640 - 659	13.51%	13.56%	13.61%				

INVESTMENT

Minimum FICO	<=50	>50-55	>55-60	>60-65	>65-70	>70-75	>75-80
780+	10.14%	10.19%	10.24%	10.34%	10.64%		
760 - 779	10.24%	10.29%	10.34%	10.44%	10.64%		
740 - 759	10.34%	10.39%	10.44%	10.64%	10.84%		
720 - 739	10.74%	10.79%	10.84%	10.94%	11.24%		
700 - 719	10.84%	10.89%	10.94%	11.24%	11.54%		

FICO/CLTV Grid

Minimum FICO	Owner Occ	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%	
620 - 639	55%		
600 - 619	50%		

GUIDELINES	
Terms	• 5 Year Draw I/O plus 25 year repayment (full amortization) • Tennessee Exception: 5 year I/O plus 10 year repayment (full amortization)
Use of Proceeds	• Other: 0.25% Margin Increase
Credit Score for UW	• The credit score of the highest income earner will be used to qualify
Debt to Income (DTI)	• 680+: Maximum 50% • 600-679: Maximum 45%
Loan Amount	• Minimum: $25,000 • Maximum: $750,000 • Loans >$500K: Primary Only | Min 720 | Full Appraisal • Minimum 75% draw at close
Occupancy	• Primary Residence (Owner-Occupied) • Second Homes • Investment Properties (limited to 15 financed properties)
Non-Occupant Co-Borrowers	• Non-Occupant Co-Borrowers are allowed (Not allowed in Texas) ◦ Borrower 1 must be on title/owner of the property and must have income
Ownership	• Ownership must be fee simple or leasehold in name of individual(s) or inter vivos revocable trust
Valuation Requirements	• AVM used on loan amounts up to $500K. Full Appraisal >$500K
Property Report / ALTA	• Loan amounts up to $350,000: Legal and Vesting Report only • Loan amounts > $350,000: ALTA Title Policy required
Eligible Property Types	• SFR, 2-4 Units, PUDS, Condos
Ineligible Property Types	• Manufactured Housing, Co-Ops, Condotels, Log Homes, Mixed Use, properties zoned as Rural or Agricultural • Properties currently listed for sale or listed within the last 60 days in the following states: ◦ DC, IL, IN, IA, LA, ME, NC, PA, RI, TN, TX, VT, WA
State Restrictions	• TN: 5 Year IO; 10 Year Repayment • MI: Minimum Loan amount down to $10,000 for eligible licenses