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HELIX DIGITAL HELOC PLATFORM

HELOC PRICING	PLATINUM	PRIME RATE	7.00%	11/13/2026

Base Pricing: 3-Year Interest-Only Draw (20 Year HELOC)

PRIMARY

Minimum FICO	<=50	>50-55	>55-60	>60-65	>65-70	>70-75	>75-80
780+	7.74%	7.79%	7.84%	8.49%	8.69%	8.89%	9.14%
760 - 779	7.99%	8.04%	8.09%	8.59%	8.79%	8.99%	9.25%
740 - 759	8.39%	8.44%	8.49%	8.79%	8.89%	9.09%	9.29%
720 - 739	8.59%	8.65%	8.69%	8.99%	9.09%	9.29%	9.49%
700 - 719	8.94%	9.14%	9.19%	9.29%	9.59%	9.85%	10.09%
680 - 699	9.69%	10.14%	10.19%	10.29%	10.89%	11.19%	
660 - 679	10.79%	11.24%	11.29%	11.77%	11.89%		
640 - 659	12.89%	12.94%	12.99%	13.19%			
620 - 639	13.39%	13.44%					
600 - 619	13.89%	13.94%					

SECOND HOME

Minimum FICO	<=50	>50-55	>55-60	>60-65	>65-70	>70-75	>75-80
780+	8.29%	8.34%	8.39%	8.95%	9.11%	9.30%	
760 - 779	8.39%	8.44%	8.49%	8.99%	9.11%	9.36%	
740 - 759	8.76%	8.81%	8.86%	9.11%	9.24%	9.49%	
720 - 739	9.14%	9.19%	9.24%	9.36%	9.49%		
700 - 719	9.51%	9.56%	9.61%	9.69%	9.99%		
680 - 699	10.51%	10.56%	10.61%	10.86%			
660 - 679	11.51%	11.56%	11.61%				
640 - 659	13.26%	13.31%	13.36%				

INVESTMENT

Minimum FICO	<=50	>50-55	>55-60	>60-65	>65-70	>70-75	>75-80
780+	9.89%	9.94%	9.99%	10.09%	10.39%		
760 - 779	9.99%	10.04%	10.09%	10.19%	10.39%		
740 - 759	10.09%	10.14%	10.19%	10.39%	10.59%		
720 - 739	10.49%	10.54%	10.59%	10.69%	10.99%		
700 - 719	10.59%	10.64%	10.69%	10.99%	11.29%		

LLPAs

- 5 Year Draw: +0.50% (30 Year HELOC)
- "Other" Use of Proceeds : +0.25%

FICO/CLTV Grid

Minimum FICO	O/O	2nd 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	• 3 Year Draw I/O plus 17 year repayment (full amortization) • Tennessee Exception: 3 year I/O plus 12 year repayment (full amortization)
Other Terms	• 5 Year Draw I/O plus 25 year repayment (full amortization): 0.50% Margin Increase • Tennessee Exception: 5 year I/O plus 10 year repayment (full amortization): 0.50% Margin Increase
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, Rural/Agricultural Zoning • 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: 3 Year IO; 12 Year Repayment, 5 year I/O plus 10 year repayment • MI: Minimum Loan amount down to $10,000 for eligible licenses

ORIGINATION POINTS					
	Lender Paid	Borrower Paid			
	Unlisted Property	Unlisted Property		Property Listed for Sale	
	Homebridge	Homebridge	Broker	Homebridge	Broker
State	Origination Fee	O-Fee	Max Fee	O-Fee	O-Fee
AK	2.49%	0.49%	4.50%	2.99%	2.00%
AK	2.49%	0.49%	4.50%	2.99%	2.00%
AZ	2.49%	0.49%	4.50%	2.99%	2.00%
AR	2.24%	0.49%	4.50%	1.74%	2.00%
CA	2.49%	0.49%	4.50%	2.99%	2.00%
CO	2.49%	0.49%	4.50%	2.99%	2.00%
CT	2.49%	0.49%	2.25%	2.99%	2.00%
DE	2.49%	0.49%	4.50%	2.99%	2.00%
FL	2.49%	0.49%	4.50%	2.99%	2.00%
GA	2.35%	0.44%	4.50%	2.95%	2.00%
HI	2.49%	0.49%	4.50%	2.99%	2.00%
ID	2.49%	0.49%	4.50%	2.99%	2.00%
IL	2.45%	0.44%	4.50%	Ineligible	
IN	2.00%	0.49%	1.50%	Ineligible	
IA	2.00%	0.49%	1.50%	Ineligible	
KS	2.49%	0.49%	4.50%	2.99%	2.00%
KY	2.49%	0.49%	4.50%	2.99%	2.00%
LA	0.00%	0.00%	0.00%	Ineligible	
ME	0.00%	0.00%	0.00%	Ineligible	
MD	1.50%	0.49%	3.50%	1.99%	2.00%
MA	2.45%	0.44%	4.50%	1.95%	2.00%
MI	2.49%	0.49%	4.50%	1.99%	2.00%
MN	2.49%	0.49%	4.50%	1.99%	2.00%
MS	2.49%	0.49%	4.50%	1.99%	2.00%
MO	2.49%	0.49%	4.50%	1.99%	2.00%
MT	2.49%	0.49%	4.50%	1.99%	2.00%
NE	2.49%	0.49%	4.50%	1.99%	2.00%
NV	2.49%	0.49%	4.50%	1.99%	2.00%
NH	2.49%	0.49%	4.50%	1.99%	2.00%
NJ	1.80%	0.49%	4.00%	1.30%	2.00%
NM	2.49%	0.49%	4.50%	1.99%	2.00%
NY	2.34%	0.49%	4.50%	1.74%	2.00%
NC - 1st	1.00%	0.49%	0.50%	Ineligible	
NC - 2nd	1.00%	0.49%	1.50%	Ineligible	
ND	2.49%	0.49%	4.50%	1.99%	2.00%
OH	2.49%	0.49%	4.50%	1.99%	2.00%
OK	2.49%	0.49%	4.50%	1.99%	2.00%
OR	2.49%	0.49%	4.50%	1.99%	2.00%
PA	2.25%	0.49%	2.25%	Ineligible	
RI	0.00%	0.00%	0.00%	Ineligible	
SC	2.49%	0.49%	4.50%	1.99%	2.00%
SD	2.49%	0.49%	4.50%	1.99%	2.00%
TN	0.00%	0.00%	0.00%	Ineligible	

ORIGINATION POINTS

	Lender Paid	Borrower Paid			
	Unlisted Property	Unlisted Property		Property Listed for Sale	
	Homebridge	Homebridge	Broker	Homebridge	Broker
State	Origination Fee	O-Fee	Max Fee	O-Fee	O-Fee
TX	2.00%	0.49%	1.50%	Ineligible	
UT	2.49%	0.49%	4.50%	1.99%	2.00%
VT	0.00%	0.00%	0.00%	Ineligible	
VA	2.49%	0.49%	4.50%	1.99%	2.00%
WA	1.25%	0.49%	4.50%	Ineligible	
WV	2.49%	0.49%	4.50%	1.99%	2.00%
WI	2.49%	0.49%	4.50%	1.99%	2.00%
WY	2.49%	0.49%	4.50%	1.99%	2.00%
DC - 1st	N/A	0.24%	2.25%	Ineligible	
DC - 2nd	N/A	0.49%	2.50%	Ineligible	

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

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