



HELOC Rate Sheet

Effective Date: Wednesday, April 17, 2024

Rate sheet deemed reliable but not guaranteed. Interest rates are determined by loan characteristics via AI. Various offers (rate/terms) may be provided and are customized based borrower's needs.

Base Rates

30 year term | 2.99% Origination Fee | Owner Occupied | 1st or 2nd Lien

FICO/CLTV	640-659	660-679	680-719	720-759	760+
≤ 60%	14.10	14.10	14.00	11.20	10.55
60.01% - 65%	14.25	14.25	14.15	11.30	10.60
65.01% - 75%	14.25	14.25	14.15	11.30	10.60
75.01% - 80%		15.50	15.45	11.45	11.40
80.01% - 85%			15.45	11.45	11.40

Base Rate Adjustments

TERM	
15 Year	-0.10
10 Year	-0.20
5 Year	-0.25

OCCUPANCY	
Second Home	0.75
Non-Owner	0.75

LIEN POSITION	
3rd	0.50

AUTOPAY	
Opt Out	0.25

Origination Fee Adjustments

ADJUSTMENT TO BASE RATES	
0.00%	1.40
0.99%	1.20
1.99%	1.10
2.99%	0.00
*Standard Origination fees	

STATE SPECIFIC ORIGINATION FEE OPTIONS due to state caps	
ME, RI	0.00%
NC	0.99%
IN, LA, TN, WA, TX	1.99%

Note: Properties identified as actively listed for sale will only receive a 2.99% option

STATE SPECIFIC RATE ADJUSTMENTS	
TX (if applicable)	0.30%

*Rate indications are subject to change without notice