



## HELOC Rate Sheet

0 Wednesday, August 14, 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	680-699	700-719	720-739	740-759	760-799	799-850
≤ 60%	12.50	12.50	10.85	10.60	10.15	10.15	9.20	8.45
60.01% - 65%	13.05	13.05	11.55	10.80	10.35	10.35	9.45	8.70
65.01% - 70%	13.05	13.05	11.55	10.80	10.35	10.35	9.45	8.70
70.01% - 75%	13.05	13.05	11.55	10.80	10.35	10.35	9.45	8.70
75.01% - 80%		14.70	12.60	11.85	10.70	10.70	9.90	9.15
80.01% - 85%			12.60	11.85	10.70	10.70	9.90	9.15

### Base Rate Adjustments

TERM	
15 Year	-0.10
10 Year	-0.20
5 Year	-0.35

OCCUPANCY	
Second Home	0.75
Non-Owner	0.75

LIEN POSITION	
1st	-0.50
3rd	0.50

AUTOPAY	
Opt Out	0.25

### Origination Fee Adjustments

ADJUSTMENT TO BASE RATES	
0.00%	1.35
0.99%	1.10
<b>1.99%</b>	<b>0.75</b>
<b>2.99%</b>	<b>0.00</b>
*Standard Origination fees	

STATE SPECIFIC ORIGINATION FEE OPTIONS due to state caps	
ME, RI, VT	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