



HELOC Rate Sheet

Effective Date: Friday, December 13, 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%	14.10	13.30	11.25	10.50	10.40	9.75	9.45	8.60
60.01% - 65%	14.50	13.70	11.35	10.70	10.45	10.00	9.85	8.85
65.01% - 70%	14.60	13.90	11.40	10.90	10.75	10.25	9.95	9.05
70.01% - 75%	15.00	14.10	11.65	11.00	10.90	10.60	10.05	9.45
75.01% - 80%		15.30	13.35	11.60	11.50	11.05	10.65	9.85
80.01% - 85%			14.20	12.85	12.70	11.45	11.05	10.35

Base Rate Adjustments

TERM	
15 Year	-0.50
10 Year	-0.60
5 Year	-0.70

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%	1.20
0.99%	1.10
1.99%	0.85
2.99%	0.00
*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