FORWARD LENDING

HELOC Rate Sheet

Effective Date: Thursday, November 12, 2026

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 Lien

FICO/CLTV	640-659	660-679	680-699	700-719	720-739	740-759	760-799	799-850
0-50%	9.10	9.00	8.90	8.85	8.75	8.55	8.25	8.15
50.01%-60%	9.10	9.00	8.90	8.90	8.75	8.55	8.30	8.25
60.01% – 65%	9.20	9.15	9.10	9.05	8.80	8.65	8.50	8.40
65.01%-70%	9.30	9.20	9.15	9.15	8.95	8.75	8.60	8.45
70.01%-75%	9.60	9.55	9.40	9.15	9.05	8.90	8.85	8.70
75.01%-80%		9.80	9.65	9.40	9.15	9.10	9.00	8.90
80.01%-85%			9.90	9.80	9.55	9.45	9.30	9.20
85.01%-90%					9.65	9.55	9.35	9.30

Base Rate Adjustments

TERM	
20 Year	-0.25
15 Year	-0.25
10 Year	-0.25

OCCUPANCY	
Multifamily	0.40
Non-Owner	0.35
Second Home	0.35

DISCOUNTS	Opt Out
Autopay	0.25
Credit Union	0.15

Note: Offers with rates that exceed high rate caps are not shown to applicants. High rate cap calculation is performed assuming applicant opts out of autopay.

Origination Fee Adjustments

Standard O-Fee Options - Adj. to Base Rates	
1.99%	**0.35**
2.99%	**N/A**
*Standard Origination fees	

Standard O-Fee Options in Bold

Note: Properties identified as actively listed for sale will only receive standard O-fee options of 3.99% & 4.99%. (If applicable)

SELECT STATE SPECIFIC ORIGINATION FEE OPTIONS (only available due to state caps)		
States	**O-fee Options**	**Rate Adj**
ME, RI, VT	0.00%	0.85%
NC	0.99%	0.65%
IN, LA, WA, TX	1.99%	0.35%
NJ, PA	1.99%, 2.99%	0.35, 0
KY	1.99%, 2.99%	0.35, 0

STATE SPECIFIC RATE ADJUSTMENTS	
TX (if applicable)	0.30%
NY (if applicable)	0.45%

Base Rates

Base Rates - 2nd/3rd Lien; 30yr Term; 2.99% Lender Origination Fee (O-Fee); Owner Occupied

FICO/CLTV	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-799	800-850
0-50%	12.35	12.05	11.90	11.10	10.55	9.80	9.70	9.30	8.85	8.65
50.01%-60%	12.35	12.05	11.90	11.10	10.55	9.80	9.70	9.30	9.00	8.75
60.01% – 65%	13.25	12.95	12.80	12.00	10.65	10.00	9.75	9.35	9.20	9.00
65.01%-70%	0.00	0.00	13.15	12.45	10.70	10.20	10.05	9.55	9.30	9.25
70.01%-75%	0.00	0.00	13.25	12.65	10.95	10.30	10.20	9.90	9.45	9.40
75.01%-80%				13.35	13.05	10.90	10.80	10.35	9.95	9.55
80.01%-85%					13.55	11.70	11.40	10.75	10.35	9.80
85.01%-90%							11.65	11.00	10.60	10.30

Base Rate Adjustments

Term	
20 Year	-0.40
15 Year	-0.40
10 Year	-0.40

Occupancy	
Multifamily	0.40
Non-Owner	0.75
Second Home	0.75

3rd Lien Position	
Base Rate Adustment	0.70

Discounts	Opt Out
Autopay	0.25
Credit Union	0.15

Origination Fee Adjustments

Adjustment to Base Rates	
2.99%	**N/A**
1.99%	**1.10**
*Standard Origination fees	

Standard O-Fee Options in Bold

Note: Properties identified as actively listed for sale will only receive standard O-fee options of 3.99% & 4.99%.
(If applicable)

STATE SPECIFIC ORIGINATION FEE OPTIONS (due to state caps)		
States	O-fee Options	Rate Adj
ME, RI, VT	0.00%	1.20%
NC	0.99%	0.80%
IN, LA, WA, TX	1.99%	0.45%
NJ, PA	1.99%, 2.99%	1.1, 0
KY	1.99%, 2.99%	1.1, 0

Rate indications are subject to change without notice

STATE SPECIFIC RATE ADJUSTMENTS	
States	Rate Adj
TX (if applicable)	0.30%
NY (if applicable)	0.45%

Select

FICO/CLTV	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-799	800-850
0-50%	0.60	0.60	0.60	0.20	0.20	0.00	0.00	0.00	0.00	0.00
50-60%	0.60	0.60	0.60	0.60	0.60	0.00	0.00	0.00	0.00	0.00
60-65%	0.90	0.90	0.90	0.95	0.65	0.00	0.00	0.00	0.00	0.00
65-70%	0.00	0.00	1.75	1.05	0.80	0.15	0.15	0.15	0.15	0.15
70-75%	0.00	0.00	0.00	1.75	0.90	0.90	0.90	0.65	0.65	0.65
75-80%				0.00	1.60	1.35	1.10	1.50	1.50	1.50
80-85%					0.00	0.00	0.00	0.00	0.00	0.00
85-90%										

2nd Lien Variable HELOC

WSJ Prime Rate	7.00

Margin to Prime - 2nd Lien; 30yr Term; 4.99% Lender Origination Fee (O-Fee); Owner Occupied; Discounts Applied

FICO/CLTV	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-799	800-850
0-50%			4.000	3.200	2.650	1.900	1.800	1.400	0.950	0.750
50-60%			4.000	3.200	2.650	1.900	1.800	1.400	1.100	0.850
60-65%			4.900	4.100	2.750	2.100	1.850	1.450	1.300	1.100
65-70%			5.250	4.550	2.800	2.300	2.150	1.650	1.400	1.350
70-75%			5.350	4.750	3.050	2.400	2.300	2.000	1.550	1.500
75-80%				5.450	5.150	3.000	2.900	2.450	2.050	1.650
80-85%					5.650	3.800	3.500	2.850	2.450	1.900
85-90%							3.750	3.100	2.700	2.400

The rate will be calculated using prime + margin.
Minimum floor rate 4.5%

Base Rate Adjustments

Term	
20 Year	-0.40
15 Year	-0.40
10 Year	-0.40

Occupancy	
Multifamily LLPA	0.40
Investment/2nd Home	0.75

Discounts	Opt Out
Autopay	-0.25
Credit Union	-0.15

Note: Offers with rates that exceed high rate caps are not shown to applicants. High rate cap calculation is performed assuming applicant opts out of autopay.

Origination Fee Adjustments

Adjustment to Base Rates	
2.99%	**0.02**
N/A	**1.10**

Note: Properties identified as actively listed for sale will only receive standard O-fee options of 3.99% & 4.99%.

**Select State Specific O-fee Options only available due to State Caps

States	O-fee Options	Rate Adj.
LA, ME, RI, SC, VT	0.00%	1.20%
NC	0.99%	0.80%
IN, TX, WA	1.99%	0.45%
NJ, PA	1.99%, 2.99%	1.1, 0
KY	1.99%, 3.99%	1.1, 0

Note: SC has a 0% O-fee cap on junior liens only

STATE SPECIFIC RATE ADJUSTMENTS States	Rate Adj.
TX (if applicable)	0.30%
NY (if applicable)	0.45%