



# HELOC Rate Sheet

Effective Date: Tuesday, May 7, 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%	14.00	14.00	12.40	11.10	10.45
60.01% - 65%	14.15	14.15	12.70	11.20	10.50
65.01% - 75%	14.15	14.15	12.70	11.20	10.50
75.01% - 80%		15.40	14.20	11.35	11.30
80.01% - 85%			14.20	11.35	11.30

## 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
<b>1.99%</b>	<b>1.10</b>
<b>2.99%</b>	<b>0.00</b>
*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