



HELOC Rate Sheet

Effective Date: Monday, September 29, 2025

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%	8.35	8.30	8.10	8.05	7.95	7.80	7.45	7.35
50.01%-60%	8.35	8.30	8.10	8.10	7.95	7.90	7.60	7.45
60.01% – 65%	8.50	8.40	8.25	8.20	8.00	7.95	7.80	7.70
65.01%-70%	8.55	8.50	8.30	8.30	8.15	8.10	7.90	7.75
70.01%-75%	8.85	8.80	8.55	8.35	8.20	8.20	8.15	8.00
75.01%-80%		9.05	8.80	8.55	8.30	8.30	8.30	8.15
80.01%-85%			9.05	8.90	8.70	8.60	8.55	8.40

Base Rate Adjustments

TERM	
20 Year	-0.25
15 Year	-0.25
10 Year	-0.50

OCCUPANCY	
Second Home	0.35
Non-Owner	0.35
Multifamily LLPA	0.40

AUTOPAY	
Opt Out	0.25

Origination Fee Adjustments

ADJUSTMENT TO BASE RATES	
0.00%	1.35
0.99%	1.15
1.99%	0.85
2.99%	NA
*Standard Origination fees	

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

Standard O-Fee Options in Bold

Note: Properties identified as actively listed for sale will only receive standard O-fee option of 2.99%. (If applicable)

STATE SPECIFIC RATE ADJUSTMENTS	
TX (if applicable)	0.30%

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%	13.50	13.20	12.80	12.00	9.95	9.20	9.10	8.70	8.25	8.05
50.01%-60%	13.50	13.20	12.80	12.00	9.95	9.20	9.10	8.70	8.40	8.15
60.01% – 65%	13.90	13.60	13.20	12.40	10.05	9.40	9.15	8.75	8.60	8.40
65.01%-70%	14.00	13.70	13.30	12.60	10.10	9.60	9.45	8.95	8.70	8.65
70.01%-75%	14.10	13.80	13.40	12.80	10.35	9.70	9.60	9.30	8.85	8.80
75.01%-80%				13.50	12.05	10.30	10.20	9.75	9.35	8.95
80.01%-85%					13.05	11.10	10.80	10.15	9.75	9.20

Base Rate Adjustments

TERM	
20 Year	-0.40
15 Year	-0.40
10 Year	-0.40

OCCUPANCY	
Second Home	0.75
Non-Owner	0.75
Multifamily LLPA	0.40

3rd Lien Position	
Base Rate Adjstment	0.70

AUTOPAY	
Opt Out	0.25
CU Memberization	0.15

Origination Fee Adjustments

ADJUSTMENT TO BASE RATES	
0.00%	1.45
0.99%	1.35
1.99%	1.10
2.99%	N/A
*Standard Origination fees	

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

Standard O-Fee Options in Bold

Note: Properties identified as actively listed for sale will only receive standard O-fee option of 2.99%. (If applicable)

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

*Rate indications are subject to change without notice