



HELOC Rate Sheet

Effective Date: Friday, December 12, 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%	8.05	8.00	7.80	7.75	7.65	7.50	7.25	7.15
50.01%-60%	8.05	8.00	7.80	7.80	7.65	7.60	7.30	7.25
60.01% – 65%	8.20	8.10	7.95	7.90	7.70	7.65	7.50	7.40
65.01%-70%	8.25	8.20	8.00	8.00	7.85	7.80	7.60	7.45
70.01%-75%	8.55	8.50	8.25	8.05	7.90	7.90	7.85	7.70
75.01%-80%		8.75	8.50	8.25	8.00	8.00	8.00	7.85
80.01%-85%			8.75	8.60	8.40	8.30	8.25	8.10

Base Rate Adjustments

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

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%

STATE SPECIFIC RATE ADJUSTMENTS	
TX (if applicable)	0.30%

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)

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%	13.30	13.00	12.85	12.05	10.00	9.25	9.15	8.75	8.30	8.10
50.01%-60%	13.30	13.00	12.85	12.05	10.00	9.25	9.15	8.75	8.45	8.20
60.01% – 65%	13.70	13.40	13.25	12.45	10.10	9.45	9.20	8.80	8.65	8.45
65.01%-70%	13.80	13.50	13.35	12.65	10.15	9.65	9.50	9.00	8.75	8.70
70.01%-75%	13.90	13.60	13.45	12.85	10.40	9.75	9.65	9.35	8.90	8.85
75.01%-80%				13.55	12.10	10.35	10.25	9.80	9.40	9.00
80.01%-85%					13.10	11.15	10.85	10.20	9.80	9.25

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 Adjustment	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