



# HELOC Rate Sheet

Effective Date: Tuesday, March 31, 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%	8.50	8.45	8.25	8.20	8.10	7.85	7.60	7.50
50.01%-60%	8.50	8.45	8.25	8.25	8.10	7.95	7.65	7.60
60.01% – 65%	8.65	8.55	8.40	8.35	8.15	8.00	7.85	7.75
65.01%-70%	8.70	8.65	8.45	8.45	8.30	8.15	7.95	7.80
70.01%-75%	9.00	8.95	8.70	8.50	8.35	8.25	8.20	8.05
75.01%-80%		9.20	8.95	8.70	8.45	8.45	8.45	8.30
80.01%-85%			9.20	9.05	8.85	8.75	8.70	8.55

## 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%	0.85
0.99%	0.65
<b>1.99%</b>	<b>0.35</b>
<b>2.99%</b>	<b>N/A</b>
*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%

### 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%	11.80	11.50	11.35	10.80	10.00	9.25	9.15	8.75	8.30	8.10
50.01%-60%	11.80	11.50	11.35	10.55	10.00	9.25	9.15	8.75	8.45	8.20
60.01% – 65%	12.95	12.65	12.50	11.45	10.10	9.45	9.20	8.80	8.65	8.45
65.01%-70%	13.75	13.25	13.30	12.40	10.15	9.65	9.50	9.00	8.75	8.70
70.01%-75%	13.85	13.55	13.40	12.60	10.40	9.75	9.65	9.35	8.90	8.85
75.01%-80%				13.40	12.50	10.35	10.25	9.80	9.40	9.00
80.01%-85%					13.00	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
<b>1.99%</b>	<b>1.10</b>
<b>2.99%</b>	<b>N/A</b>
*Standard Origination fees	

STATE SPECIFIC ORIGINATION FEE OPTIONS due to state caps	
LA, 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%
NY (if applicable)	0.45%

#### 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)

\*Rate indications are subject to change without notice