



HELOC Rate Sheet

Effective Date: Monday, July 6, 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%	8.60	8.55	8.35	8.30	8.20	7.95	7.70	7.60
50.01%-60%	8.60	8.55	8.35	8.35	8.20	8.05	7.75	7.70
60.01% – 65%	8.75	8.65	8.50	8.45	8.25	8.10	7.95	7.85
65.01%-70%	8.80	8.75	8.55	8.55	8.40	8.25	8.05	7.90
70.01%-75%	9.10	9.05	8.80	8.60	8.45	8.35	8.30	8.15
75.01%-80%		9.30	9.05	8.80	8.55	8.55	8.55	8.40
80.01%-85%			9.30	9.15	8.95	8.85	8.80	8.65

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	0.45

AUTOPAY	
Opt Out	0.25

Origination Fee Adjustments

ADJUSTMENT TO BASE RATES	
0.00%	0.85
0.99%	0.65
1.99%	0.35
2.99%	N/A
*Standard Origination fees	

Standard O-Fee Options in Bold

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

STATE SPECIFIC RATE ADJUSTMENTS	
TX (if applicable)	0.00%

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%	11.90	11.60	11.45	10.65	10.10	9.35	9.25	8.85	8.40	8.20
50.01%-60%	11.90	11.60	11.45	10.65	10.10	9.35	9.25	8.85	8.55	8.30
60.01% – 65%	12.80	12.50	12.35	11.55	10.20	9.55	9.30	8.90	8.75	8.55
65.01%-70%	13.15	12.85	12.70	12.00	10.25	9.75	9.60	9.10	8.85	8.80
70.01%-75%	13.25	13.10	12.80	12.20	10.50	9.85	9.75	9.45	9.00	8.95
75.01%-80%				12.90	12.60	10.45	10.35	9.90	9.50	9.10
80.01%-85%					13.10	11.25	10.95	10.30	9.90	9.35

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	0.00

Origination Fee Adjustments

Adjustment to Base Rates	
0.00%	1.20
0.99%	0.80
1.99%	1.10
2.99%	N/A
*Standard Origination fees	

Standard O-Fee Options in Bold

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%

*Rate indications are subject to change without notice