

As of June 16, 2025

HELOC		Max CLTV				
PRIMARY HELOC RATE SHEET <i>For Reference Only</i> PRIME + MARGIN WSJ Prime = 7.5%	Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80
	780+	8.69%	9.25%	9.41%	9.60%	9.85%
	760 - 779	8.79%	9.29%	9.42%	9.67%	9.92%
	740 - 759	9.17%	9.42%	9.54%	9.79%	9.98%
	720 - 739	9.54%	9.67%	9.79%	9.99%	10.17%
	700 - 719	9.92%	9.99%	10.29%	10.54%	10.73%
	680 - 699	10.92%	11.17%	11.54%	11.79%	
	660 - 679	11.92%	12.42%	12.54%		
	640 - 659	13.67%	13.92%			

MARGIN ADJUSTMENTS

OCCUPANCY

- Second Home: 0.50% Add-On
- Investment Property: 1.00% Add-On

LOAN PURPOSE

- Debt Consolidation: 0.25% Add-On
- Other: 0.75% Add-On

DTI

- >35%: 0.375% Add-On

FICO/CLTV		Max CLTV		
FICO/CLTV <i>For Reference Only</i>	Minimum FICO	Owner Occupied	Second Home	Investment
	760+	80%	75%	70%
	740 - 759	80%	75%	70%
	720 - 739	80%	70%	70%
	700 - 719	80%	70%	70%
	680 - 699	75%	65%	
	660 - 679	70%	60%	
	640 - 659	65%	60%	



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RATE CAP RESTRICTIONS

Revised: June 2, 2025

State	Index	Adjustment	Max Rate	Max Margin	Min FICO	Max CLTV
DC	30Yr Treasury	7.00%	11.91%	4.41%	680	680-699: 60% 700+: All CLTVs per guidelines
Hawaii	Fed Funds Rate	5.00%	11.00%	3.50%	700	700-719: 65% 720-739: 75% 740+: All CLTVs per guidelines
Illinois *Cook County Only	30Yr Treasury	8.00%	12.91%	5.41%	680	680+: All CLTVs per guidelines
Massachusetts	30Yr Treasury	9.00%	13.91%	6.41%	640	640-659: 60% 660+: All CLTVs per guidelines
Minnesota	APOR	4.00%	10.85%	3.43%	700	700-719: 70% 720-739: 75% 740+: All CLTVs per guidelines
New Mexico	30Yr Treasury	9.00%	13.91%	6.41%	640	640-659: 60% 660+: All CLTVs per guidelines
New York	30Yr Treasury	8.99%	13.90%	6.41%	640	640-659: 60% 660+: All CLTVs per guidelines
Ohio	Fed Funds Rate	8.00%	12.50%	5.00%	680	680-699: 70% 700+: All CLTVs per guidelines
Rhode Island	30 yr Treasury	9.00%	13.91%	6.41%	640	640-659: 60% 660+: All CLTVs per guidelines
Utah	30 yr Treasury	10.00%	14.91%	7.41%	640	640-659: 60% 660+: All CLTVs per guidelines



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