



HELOC Rate Sheet

Effective Date: Tuesday, March 25, 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%	8.75	8.70	8.50	8.45	8.35	8.30	7.85	7.55
50.01%-60%	8.75	8.70	8.50	8.50	8.35	8.30	8.00	7.65
60.01% – 65%	8.90	8.85	8.70	8.60	8.40	8.35	8.20	8.00
65.01%-70%	9.00	8.90	8.75	8.70	8.55	8.45	8.30	8.25
70.01%-75%	9.35	9.25	9.00	8.75	8.60	8.60	8.45	8.40
75.01%-80%		9.50	9.25	8.95	8.70	8.70	8.55	8.55
80.01%-85%			10.30	9.40	9.15	9.05	8.80	8.80

Base Rate Adjustments

TERM	
15 Year	-0.25
10 Year	-0.25
5 Year	-0.25

OCCUPANCY	
Second Home	0.35
Non-Owner	0.35

AUTOPAY	
Opt Out	0.25

Origination Fee Adjustments

ADJUSTMENT TO BASE RATES	
0.00%	1.10
0.99%	0.90
1.99%	0.60
2.99%	0.00
*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	640-659	660-679	680-699	700-719	720-739	740-759	760-799	799-850
0-50%	13.25	12.45	10.40	9.65	9.55	9.18	8.73	8.43
50.01%-60%	13.25	12.45	10.40	9.65	9.55	9.18	8.88	8.60
60.01% – 65%	13.65	12.85	10.50	9.85	9.60	9.23	9.08	8.88
65.01%-70%	13.75	13.05	10.55	10.05	9.90	9.40	9.18	9.13
70.01%-75%	13.85	13.25	10.80	10.15	10.05	9.75	9.33	9.28
75.01%-80%		13.95	12.50	10.75	10.65	10.20	9.80	9.40
80.01%-85%			13.50	11.55	11.25	10.60	10.20	9.68

Base Rate Adjustments

TERM	
15 Year	-0.38
10 Year	-0.38
5 Year	-0.38

OCCUPANCY	
Second Home	0.75
Non-Owner	0.75

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%	1.20
0.99%	1.10
1.99%	0.85
2.99%	0.00
*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