

**HELOCs are available in Texas with a few state specific requirements as shown below.**

### Highlights

- Fixed rate loan amounts from \$35K - \$750K
- Up to 80% CLTV
- 1.99% Origination Fee with \$0 out of pocket costs
- Primary residence only
  - No open HELOC, HELOAN, or cashout liens with the last 12 months
- 1<sup>st</sup> or 2<sup>nd</sup> lien position
- Prequal CLTV based on AVM

Texas Specific Requirements	
<b>Property Condition Report</b>	<ul style="list-style-type: none"> <li>➤ In addition to AVM, PCR of average or better required to proceed automatically</li> <li>➤ If PCR is below average, a secondary review can be requested</li> </ul>
<b>Title Report</b>	<ul style="list-style-type: none"> <li>➤ Full title report is pulled once borrower confirms final offer</li> <li>➤ Allow up to 1-2 days for automated report</li> <li>➤ Once lien information is verified, borrower proceeds to final steps</li> </ul>
<b>Cooling period</b>	<ul style="list-style-type: none"> <li>➤ State required 12-day cooling period required</li> <li>➤ Borrower can schedule notary once cooling period has passed</li> </ul>
<b>Notary Session</b>	<ul style="list-style-type: none"> <li>➤ All TX notary sessions must take place in person</li> <li>➤ All signers need to bring an electronic signing device (cell phone)</li> </ul>

The borrower must go through the application stages and use the provided notary vendor at the date and time of their choosing. Outside notary sources are not acceptable.

eNotaries are available:            Monday – Friday: 6am-9pm PST\*  
    Saturday & Sunday: 6am-5pm PST\*  
    \*Excluding major holidays

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