



## HELOC Rate Sheet

Effective Date: Wednesday, May 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%	8.40	8.35	8.15	8.10	8.00	7.75	7.50	7.40
50.01%-60%	8.40	8.35	8.15	8.15	8.00	7.85	7.55	7.50
60.01% – 65%	8.55	8.45	8.30	8.25	8.05	7.90	7.75	7.65
65.01%-70%	8.60	8.55	8.35	8.35	8.20	8.05	7.85	7.70
70.01%-75%	8.90	8.85	8.60	8.40	8.25	8.15	8.10	7.95
75.01%-80%		9.10	8.85	8.60	8.35	8.35	8.35	8.20
80.01%-85%			9.10	8.95	8.75	8.65	8.60	8.45

### 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%	11.45	11.15	11.00	10.35	9.90	9.15	9.05	8.65	8.20	8.00
50.01%-60%	11.45	11.15	11.00	10.45	9.90	9.15	9.05	8.65	8.35	8.10
60.01% – 65%	13.35	13.05	12.40	11.35	10.00	9.35	9.10	8.70	8.55	8.35
65.01%-70%	15.15	14.65	13.20	12.30	10.05	9.55	9.40	8.90	8.65	8.60
70.01%-75%	15.25	14.95	13.30	12.50	10.30	9.65	9.55	9.25	8.80	8.75
75.01%-80%				13.30	12.40	10.25	10.15	9.70	9.30	8.90
80.01%-85%					12.90	11.05	10.75	10.10	9.70	9.15

### 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%	1.20
0.99%	0.80
<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%

### 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