



# HELOC Rate Sheet

Effective Date: Tuesday, April 14, 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%	8.30	8.25	8.05	8.00	7.90	7.65	7.40	7.30
50.01%-60%	8.30	8.25	8.05	8.05	7.90	7.75	7.45	7.40
60.01% – 65%	8.45	8.35	8.20	8.15	7.95	7.80	7.65	7.55
65.01%-70%	8.50	8.45	8.25	8.25	8.10	7.95	7.75	7.60
70.01%-75%	8.80	8.75	8.50	8.30	8.15	8.05	8.00	7.85
75.01%-80%		9.00	8.75	8.50	8.25	8.25	8.25	8.10
80.01%-85%			9.00	8.85	8.65	8.55	8.50	8.35

## 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%	11.65	11.35	11.20	10.65	9.85	9.10	9.00	8.60	8.15	7.95
50.01%-60%	11.65	11.35	11.20	10.40	9.85	9.10	9.00	8.60	8.30	8.05
60.01% – 65%	12.80	12.50	12.35	11.30	9.95	9.30	9.05	8.65	8.50	8.30
65.01%-70%	13.60	13.10	13.15	12.25	10.00	9.50	9.35	8.85	8.60	8.55
70.01%-75%	13.70	13.40	13.25	12.45	10.25	9.60	9.50	9.20	8.75	8.70
75.01%-80%				13.25	12.35	10.20	10.10	9.65	9.25	8.85
80.01%-85%					12.85	11.00	10.70	10.05	9.65	9.10

### 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%	1.45
0.99%	1.35
<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%

STATE SPECIFIC RATE ADJUSTMENTS	
TX (if applicable)	0.30%
NY (if applicable)	0.45%

#### 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)

\*Rate indications are subject to change without notice