



# HELOC Rate Sheet

Effective Date: Friday, May 15, 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%	8.60	8.55	8.35	8.30	8.20	7.95	7.70	7.60
50.01%-60%	8.60	8.55	8.35	8.35	8.20	8.05	7.75	7.70
60.01% – 65%	8.75	8.65	8.50	8.45	8.25	8.10	7.95	7.85
65.01%-70%	8.80	8.75	8.55	8.55	8.40	8.25	8.05	7.90
70.01%-75%	9.10	9.05	8.80	8.60	8.45	8.35	8.30	8.15
75.01%-80%		9.30	9.05	8.80	8.55	8.55	8.55	8.40
80.01%-85%			9.30	9.15	8.95	8.85	8.80	8.65

## 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%	11.85	11.55	11.40	10.60	10.05	9.30	9.20	8.80	8.35	8.15
50.01%-60%	11.85	11.55	11.40	10.60	10.05	9.30	9.20	8.80	8.50	8.25
60.01% – 65%	12.75	12.45	12.30	11.50	10.15	9.50	9.25	8.85	8.70	8.50
65.01%-70%	13.10	12.80	12.65	11.95	10.20	9.70	9.55	9.05	8.80	8.75
70.01%-75%	13.20	13.05	12.75	12.15	10.45	9.80	9.70	9.40	8.95	8.90
75.01%-80%				12.85	12.55	10.40	10.30	9.85	9.45	9.05
80.01%-85%					13.05	11.20	10.90	10.25	9.85	9.30

### 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