

HELOCS - Primary Homes Only					
<i>FOR HELOCS - National Prime Rate as of December 9, 2025 = 6.75%</i>					
Prime Rate for HELOCS 6.75% (Variable - Changes Effective January, April, July, October)					
Floor Rate - 4.5% and Max Rate - 18%					
<i>LTV to be based on the LOW values only</i>					
HELOC					
HELOC Buckets	FICO Above 700	FICOs 700-671	FICOs 670-640	FICOs 639-600	FICOs Below 600
LTV Caps 1st Lien Position	80%	80%	75%	70%	70%
LTV Caps 2nd Lien Position	75%	75%	75%	70%	70%
Rates	<i>Prime Rate + 0%</i>	<i>Prime Rate + 1%</i>	<i>Prime Rate + 2%</i>	<i>Prime Rate + 3%</i>	<i>Prime Rate + 4%</i>
Rates Combined (Floor Rate or Prime Rate + Margin)	6.75%	7.75%	8.75%	9.75%	10.75%

Rates Effective 01.01.2026