

| HELOCS - Primary Homes Only | | | | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|
| FOR HELOCS - National Prime Rate as of December 9, 2025 = 6.75% | | | | | |
| Prime Rate for HELOCS 6.75% (Variable - Changes Effective January, April, July, October) | | | | | |
| Floor Rate - 4.5% and Max Rate - 18% | | | | | |
| LTV to be based on the LOW values only | | | | | |
| 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 | Prime Rate + 0% | Prime Rate + 1% | Prime Rate + 2% | Prime Rate + 3% | Prime Rate + 4% |
| Rates Combined (Floor Rate or Prime Rate + Margin) | 6.75% | 7.75% | 8.75% | 9.75% | 10.75% |

Rates Effective 01.01.2026