

As of August 12, 2024							
HELOC		Max CLTV					
PRIMARY	Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80	
	760+	PRIME + 2.10%	PRIME + 2.60%	PRIME + 2.73%	PRIME + 2.98%	PRIME + 3.23%	
HELOC RATE SHEET	740 - 759	PRIME + 2.48%	PRIME + 2.73%	PRIME + 2.85%	PRIME + 3.10%	PRIME + 3.35%	
For Reference Only	720 - 739	PRIME + 2.85%	PRIME + 2.98%	PRIME + 3.10%	PRIME + 3.35%	PRIME + 3.73%	
PRIME + MARGIN	700 - 719	PRIME + 2.98%	PRIME + 3.10%	PRIME + 3.35%	PRIME + 3.60%	PRIME + 4.10%	
WSJ Prime = 8.50%	680 - 699	PRIME +3.85%	PRIME + 4.10%	PRIME + 4.48%	PRIME + 4.73%		
	660 - 679	PRIME + 5.10%	PRIME + 5.60%	PRIME + 5.73%			
	640 - 659	PRIME + 6.85%	PRIME + 7.10%				

			Max CLTV		
Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80
760+	PRIME + 2.60%	PRIME + 3.10%	PRIME + 3.23%	PRIME + 3.48%	
740 - 759	PRIME + 2.98%	PRIME + 3.23%	PRIME + 3.35%	PRIME + 3.60%	
720 - 739	PRIME + 3.35%	PRIME + 3.48%	PRIME + 3.60%		
700 - 719	PRIME + 3.48%	PRIME + 3.60%	PRIME + 3.85%		
680 - 699	PRIME + 4.35%	PRIME + 4.60%			
660 - 679	PRIME + 5.60%				
640 - 659	PRIME + 7.35%				
	760+ 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679	760+ PRIME + 2.60% 740 - 759 PRIME + 2.98% 720 - 739 PRIME + 3.35% 700 - 719 PRIME + 3.48% 680 - 699 PRIME + 4.35% 660 - 679 PRIME + 5.60%	760+ PRIME + 2.60% PRIME + 3.10% 740 - 759 PRIME + 2.98% PRIME + 3.23% 720 - 739 PRIME + 3.35% PRIME + 3.48% 700 - 719 PRIME + 3.48% PRIME + 3.60% 680 - 699 PRIME + 4.35% PRIME + 4.60% 660 - 679 PRIME + 5.60%	Minimum FICO         <60         >60-65         >65-70           760+         PRIME + 2.60%         PRIME + 3.10%         PRIME + 3.23%           740 - 759         PRIME + 2.98%         PRIME + 3.23%         PRIME + 3.35%           720 - 739         PRIME + 3.35%         PRIME + 3.48%         PRIME + 3.60%           700 - 719         PRIME + 3.48%         PRIME + 3.60%         PRIME + 3.85%           680 - 699         PRIME + 4.35%         PRIME + 4.60%           660 - 679         PRIME + 5.60%	Minimum FICO         <60         >60-65         >65-70         >70-75           760+         PRIME + 2.60%         PRIME + 3.10%         PRIME + 3.23%         PRIME + 3.48%           740 - 759         PRIME + 2.98%         PRIME + 3.23%         PRIME + 3.35%         PRIME + 3.60%           720 - 739         PRIME + 3.35%         PRIME + 3.48%         PRIME + 3.60%           700 - 719         PRIME + 3.48%         PRIME + 3.60%         PRIME + 3.85%           680 - 699         PRIME + 4.35%         PRIME + 4.60%           660 - 679         PRIME + 5.60%

HELOC		Max CLTV					
INVESTMENT	Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80	
	760+	PRIME + 3.10%	PRIME + 3.60%	PRIME + 3.85%			
PRIME + MARGIN WSJ Prime = 8.50%	740 - 759	PRIME + 3.48%	PRIME + 3.73%	PRIME + 3.85%			
	720 - 739	PRIME + 3.85%	PRIME + 3.98%	PRIME + 4.10%			
	700 - 719	PRIME + 3.98%	PRIME + 4.10%	PRIME + 4.35%			

FICO/CLTV		Max CLTV			
Minimum FICO	Owner Occupied	2 <sup>nd</sup> Home (+50bps)	Investment (+100bps)		
760+	80%	75%	70%		
740 - 759	80%	75%	70%		
720 - 739	80%	70%	70%		
700 - 719	80%	70%	70%		
680 - 699	75%	65%			
660 - 679	70%	60%			
640 - 659	65%	60%			
	760+ 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679	760+ 80% 740 - 759 80% 720 - 739 80% 700 - 719 80% 680 - 699 75% 660 - 679 70%	Minimum FICO     Owner Occupied     2™ Home (+50bps)       760+     80%     75%       740 - 759     80%     75%       720 - 739     80%     70%       700 - 719     80%     70%       680 - 699     75%     65%       660 - 679     70%     60%		



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Use of Proceeds  GUIDELINES  Terms  - S Year Draw I/O plus 25 year repayment (full amortization) - Tennessee Exception: 5 year I/O plus 10 year repayment (full amortization)  Debt to Income (DTI)  Income Verification - Plaid, Tax Returns or The Work Number (W2 Only) Note: If The Work Number or Plaid is unsuccessful. The ability to upload income documentation is provided  - Minimum: \$25,000 - Maximum: \$40,000 - Minimum 75% draw at close Note: Minimum loon size in Minnesota is \$100,000.  Occupancy - Primary Residence (Owner-Occupied) - Second Homes - Investment Properties (limited to 15 financed properties)  Non-Occupant - Non-Occupant Co-Borrowers are allowed - Borrower 1 must be on title/owner of the property and must have income - The credit score of the highest income earner will be used to qualify  Valuation and Appraisal - AVM		As ofAugust 12, 2024
Terms   • 5 Year Draw I/O plus 25 year repayment (full amortization) • Tennessee Exception: 5 year I/O plus 10 year repayment (full amortization)  Debt to Income (DTI)  • Max 50% DTI  Income Verification  • Plaid, Tax Returns or The Work Number (W2 Only) Note: If The Work Number or Plaid is unsuccessful. The ability to upload income documentation is provided  • Minimum: \$25,000 • Maximum: \$400,000 • Minimum 75% draw at close Note: Minimum loan size in Minnesota is \$100,000.  Occupancy  • Primary Residence (Owner-Occupied) • Second Homes • Investment Properties (limited to 15 financed properties)  Non-Occupant Co-Borrowers  • Borrower 1 must be on title/owner of the property and must have income • The credit score of the highest income earner will be used to qualify  Ownership  • Revocable Trusts are accepted / LLC's are not supported	MARGIN ADJUSTMENTS	
Terms   • 5 Year Draw I/O plus 25 year repayment (full amortization) • Tennessee Exception: 5 year I/O plus 10 year repayment (full amortization)  Debt to Income (DTI)  • Max 50% DTI  Income Verification  • Plaid, Tax Returns or The Work Number (W2 Only) Note: If The Work Number or Plaid is unsuccessful. The ability to upload income documentation is provided  • Minimum: \$25,000 • Maximum: \$400,000 • Minimum 75% draw at close Note: Minimum loan size in Minnesota is \$100,000.  Occupancy  • Primary Residence (Owner-Occupied) • Second Homes • Investment Properties (limited to 15 financed properties)  Non-Occupant Co-Borrowers  • Borrower 1 must be on title/owner of the property and must have income • The credit score of the highest income earner will be used to qualify  Ownership  • Revocable Trusts are accepted / LLC's are not supported	Has of Dunas de	Othory 0 F00/ rate in success
Terms  • 5 Year Draw I/O plus 25 year repayment (full amortization) • Tennessee Exception: 5 year I/O plus 10 year repayment (full amortization)  Debt to Income (DTI)  • Max 50% DTI  Income Verification • Plaid, Tax Returns or The Work Number (W2 Only) Note: If The Work Number or Plaid is unsuccessful. The ability to upload income documentation is provided  • Minimum: \$25,000 • Maximum: \$400,000 • Minimum 75% draw at close Note: Minimum loan size in Minnesota is \$100,000.  Occupancy • Primary Residence (Owner-Occupied) • Second Homes • Investment Properties (limited to 15 financed properties)  Non-Occupant Co-Borrowers • Non-Occupant tust be on title/owner of the property and must have income • The credit score of the highest income earner will be used to qualify  Ownership • Revocable Trusts are accepted / LLC's are not supported		Other: 0.50% rate increase
Tennessee Exception: 5 year I/O plus 10 year repayment (full amortization)      Max 50% DTI  Income Verification  Plaid, Tax Returns or The Work Number (W2 Only) Note: If The Work Number or Plaid is unsuccessful. The ability to upload income documentation is provided  Minimum: \$25,000 Maximum: \$400,000 Minimum 75% draw at close Note: Minimum loan size in Minnesota is \$100,000.  Occupancy  Primary Residence (Owner-Occupied) Second Homes Investment Properties (limited to 15 financed properties)  Non-Occupant Co-Borrowers  Non-Occupant The credit score of the highest income earner will be used to qualify  Revocable Trusts are accepted / LLC's are not supported	GOIDELINES	
Income Verification  Plaid, Tax Returns or The Work Number (W2 Only) Note: If The Work Number or Plaid is unsuccessful. The ability to upload income documentation is provided  Minimum: \$25,000 Maximum: \$400,000 Minimum 75% draw at close Note: Minimum loan size in Minnesota is \$100,000.  Primary Residence (Owner-Occupied) Second Homes Investment Properties (limited to 15 financed properties)  Non-Occupant Co-Borrowers  Non-Occupant Co-Borrowers are allowed Borrower 1 must be on title/owner of the property and must have income The credit score of the highest income earner will be used to qualify  Revocable Trusts are accepted / LLC's are not supported	Terms	
Note: If The Work Number or Plaid is unsuccessful. The ability to upload income documentation is provided  • Minimum: \$25,000 • Maximum: \$400,000 • Minimum 75% draw at close Note: Minimum loan size in Minnesota is \$100,000.  Occupancy • Primary Residence (Owner-Occupied) • Second Homes • Investment Properties (limited to 15 financed properties)  Non-Occupant Co-Borrowers • Non-Occupant Co-Borrowers are allowed • Borrower 1 must be on title/owner of the property and must have income • The credit score of the highest income earner will be used to qualify  Ownership • Revocable Trusts are accepted / LLC's are not supported	Debt to Income (DTI)	Max 50% DTI
Maximum: \$400,000     Minimum 75% draw at close     Note: Minimum loan size in Minnesota is \$100,000.  Occupancy     Primary Residence (Owner-Occupied)     Second Homes     Investment Properties (limited to 15 financed properties)  Non-Occupant     Non-Occupant Co-Borrowers are allowed     Borrowers     The credit score of the highest income earner will be used to qualify  Ownership  Revocable Trusts are accepted / LLC's are not supported	Income Verification	
Second Homes     Investment Properties (limited to 15 financed properties)      Non-Occupant     Non-Occupant Co-Borrowers are allowed     Borrower 1 must be on title/owner of the property and must have income     The credit score of the highest income earner will be used to qualify  Ownership  Revocable Trusts are accepted / LLC's are not supported	Loan Amount	<ul><li>Maximum: \$400,000</li><li>Minimum 75% draw at close</li></ul>
Borrower 1 must be on title/owner of the property and must have income     The credit score of the highest income earner will be used to qualify  Ownership  Revocable Trusts are accepted / LLC's are not supported	Occupancy	Second Homes
		Borrower 1 must be on title/owner of the property and must have income
Valuation and Appraisal • AVM	Ownership	Revocable Trusts are accepted / LLC's are not supported
<ul> <li>BPO If AVM does not support value or at MLO request         Texas &gt; 70% CLTV require BPO</li> <li>Minimum Property Value: \$100,000</li> </ul>	Valuation and Appraisal Requirements	BPO If AVM does not support value or at MLO request     Texas > 70% CLTV require BPO
Hazard Insurance   • Not Required for 2nd Liens	Hazard Insurance	Not Required for 2nd Liens
• 2nd Lien loan amounts up to 250,000: Legal and Vesting Report only • 1st Lien loan amounts to \$400,000 and 2nd Lien loan amounts >250,000: ALTA Title Policy required	Property Report / ALTA	



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