



# Home Equity Loan Pricing - Rate Adjustments



Friday, April 17, 2026

30YR Home Equity Loan CLTV/FICO						
	CLTV <=65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90%
FICO >=780	7.375%	7.625%	8.125%	8.375%	8.625%	9.750%
760-779	7.500%	7.750%	8.125%	8.375%	8.625%	9.750%
740-759	8.000%	8.125%	8.250%	8.500%	9.000%	10.000%
720-739	8.125%	8.250%	8.500%	8.875%	9.500%	-
700-719	8.500%	8.750%	9.125%	9.375%	10.000%	-
680-699	9.250%	9.750%	10.000%	10.250%	-	-

20YR Home Equity Loan CLTV/FICO						
	CLTV <=65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90%
FICO >=780	6.375%	6.625%	7.625%	7.875%	8.125%	9.125%
760-779	6.625%	6.875%	7.625%	7.875%	8.125%	9.125%
740-759	6.875%	7.500%	7.750%	8.000%	8.625%	9.625%
720-739	7.250%	7.750%	8.125%	8.625%	8.875%	-
700-719	7.625%	8.375%	8.625%	8.875%	9.625%	-
680-699	8.750%	9.375%	9.625%	9.625%	-	-

15YR Home Equity Loan CLTV/FICO						
	CLTV <=65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90%
FICO >=780	6.750%	7.000%	7.500%	7.750%	8.000%	9.125%
760-779	6.875%	7.125%	7.500%	7.750%	8.000%	9.125%
740-759	7.375%	7.500%	7.625%	7.875%	8.375%	9.375%
720-739	7.500%	7.625%	7.875%	8.250%	8.875%	-
700-719	7.875%	8.125%	8.500%	8.750%	9.375%	-
680-699	8.625%	9.125%	9.375%	9.625%	-	-

10YR Home Equity Loan CLTV/FICO						
	CLTV <=65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90%
FICO >=780	6.625%	6.875%	7.375%	7.625%	7.875%	9.000%
760-779	6.750%	7.000%	7.375%	7.625%	7.875%	9.000%
740-759	7.250%	7.375%	7.500%	7.750%	8.250%	9.250%
720-739	7.375%	7.500%	7.750%	8.125%	8.750%	-
700-719	7.750%	8.000%	8.375%	8.625%	9.250%	-
680-699	8.500%	9.000%	9.250%	9.500%	-	-

## Home Equity Loan Rate Adjusters

Commitment Period	
30-Day Commitment	0.000%

Loan Ladder	
< \$45,000	0.375%
\$45,000-\$49,999	0.050%
\$50,000-\$99,999	0.000%
\$100,000-\$124,999	-0.100%
\$125,000-\$224,999	-0.250%
>=\$225,000	-0.350%

Debt to Income	
DTI > 45% & <720 FICO	0.750%
DTI > 45% & >80% CLTV	0.750%

Property Type	
Condo	0.250%

20YR Rate BuyUp/BuyDown	
Rate Buy Up(+)/Down(-)	Price
-0.250%	99.250
-0.125%	99.625
0.000%	100.000
0.125%	100.375
0.250%	100.750
0.375%	101.125
0.500%	101.500
0.625%	101.875
0.750%	102.250
0.875%	102.500

Extensions & Relocks (Rate Adjuster)	
5-day ext	0.050%
15-day ext	0.125%
Re-Lock	0.125%

Property State	
NY	0.125%
MN	0.125%
NC	0.500%
DC	0.375%
OH	0.250%
IL	0.125%
NJ	0.500%
MO	0.250%

Occupancy Type	
Second Home	0.125%
2nd Home CLTV >=80	0.500%

30YR, 15YR, 10YR Rate BuyUp/BuyDown	
Rate Buy Up(+)/Down(-)	Price
-0.500%	98.500
-0.375%	98.875
-0.250%	99.250
-0.125%	99.625
0.000%	100.000
0.125%	100.375
0.250%	100.750
0.375%	101.125
0.500%	101.500
0.625%	101.875
0.750%	102.250
0.875%	102.500

\*Rate Premium Cap = 104.25

Prices, rates, programs, terms and conditions are subject to change without notice. Prices are indicators for individual loan commitments only.

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