

This is provided to give our partners a simplified view of the product and eligibility differences between our standard HELOC and HELOAN products, and our Plus+ product offering. This information is NOT in our full underwriting guidelines and should be used as a quick reference tool to determine what program best suits your borrower's needs and eligibility.

| HELOC Matrices Major Differences (Refer to the matrices and/guidelines for all other information, terms, and/or requirements) | HELOC | HELOC Plus |
|--|--|---|
| Maximum HCLTV with 660-679 FICO Score (Primary Residence) | 80% | Ineligible |
| Maximum HCLTV with 680-699 FICO Score (Primary Residence) | 90% | Ineligible |
| Maximum HCLTV with 700-739 FICO Score (Primary Residence) | 95% | Ineligible |
| Maximum HCLTV with 740+ FICO Score (Primary Residence) | 95% | 80% |
| Maximum HCLTV with 700-739 FICO Score (Second Home) | 80% | Ineligible |
| Maximum DTI | 50% with 700+ FICO Score and \$3,500 of Monthly Residual Income. 45% for all other scenarios | 45% |
| Housing History | 0x30x6 inclusive of all mortgages and all REO for all borrowers on the transaction (No Late Payments in the last 6 months) Max 1x30x12 inclusive of all mortgages and all REO for all borrowers on the transaction (Max of 1 - 30 Day late payments in the past 12 months) | Max 0x30x24 inclusive of all mortgages and all REO for all borrowers on the transaction (No late payments in the past 24 months) |
| Additional Differences | None | <ul style="list-style-type: none"> • Interest Only Mortgages senior liens are ineligible • Government Loans (i.e. FHA, VA, USDA) senior liens are ineligible • First lien must not have been assumed • Must be eligible for Membership to Partnered Credit Unions. Previous rejection or Red Flags to Partner Credit Unions will not be allowed |

| Fixed Rate Matrices Major Differences (Refer to the matrices and/guidelines for all other information, terms, and/or requirements) | Fixed Rate | Fixed Rate Plus |
|--|---|--|
| Maximum CLTV with 640-659 FICO Score (Primary Residence) | 70% | Ineligible |
| Maximum CLTV with 660-679 FICO Score (Primary Residence) | 80% | Ineligible |
| Maximum CLTV with 680-739 FICO Score (Primary Residence) | 90% | Ineligible |
| Maximum CLTV with 740+ FICO Score (Primary Residence) | 90% | 80% |
| 2 nd Home or Investment Occupancy | Eligible Max CLTV based on credit score | Ineligible |
| Maximum DTI | 50% with 700+ FICO Score and \$3,500 of Monthly Residual Income. 45% for all other scenarios | 43% |
| Max Total Financing | \$3,000,000 (total amount of 1st and 2nd lien combined) | \$2,000,000 (total amount of 1st and 2nd lien combined) |
| Additional Differences | None | <ul style="list-style-type: none"> • Government Loans (i.e. FHA, VA, USDA) senior liens are ineligible • First lien must not have been assumed • Properties in a flood zone that require flood insurance are ineligible |