

- Adjustable Rate, Home Equity Line-of-Credit
- Purchase (or) Refinance Piggyback, Standalone 2nds, & 1st Lien Refis
- Compensation: Max 2.5% Borrower Paid Comp (BPC) Available, and is Paid on the Initial Draw
- **2nd Lien** Available in all states **except:** AK, HI, ID, ND, NY, SD, TN, WV, WY, TX (But see 10 yr draw where TX is allowed)
- **1st Lien** Refi Available in all states **except:** AK, AR, DC, HI, ID, IN, LA, MT, ND, NE, NM, NY, PA, SD, TN, TX, WV, WY

Only 4 Items Needed for Initial Underwriting

1. Income Documents
2. Homeowner's Insurance
3. First Mortgage Statement
4. Photo ID

3 Yr Draw Spring EQ HELOC								
Prime Rate: 8.50 + Margin = Start Rate								
FICO / CLTV	HCLTV: MARGIN (Above Prime)							
	<= 60	> 60 - 65	> 65 - 70	>70- 75	> 75 - 80	>80 - 85	> 85 - 90	> 90 -95
780+	1.000	1.375	1.500	1.750	2.125	2.875	3.750	6.375
760-779	1.500	1.625	1.750	2.000	2.500	3.250	3.750	6.375
740-759	1.500	1.875	2.000	2.125	2.750	3.500	4.500	6.875
720-739	2.000	2.125	2.250	2.375	3.125	3.875	4.750	7.125
700-719	2.500	2.625	3.125	3.250	3.875	4.375	5.250	7.375
680-699	3.000	3.375	3.375	3.625	4.125	5.000	5.875	
660-679	3.875	4.500	4.750	5.000	5.500			
45 Day Lock Term								

Rate Adjustment (to Margin)

Occupancy

- Second Home | 0.75

SEQ Admin Fee

- \$499

Property State

- NJ | 0.25
- VA | 0.25

Annual Renewal Fee

- \$99

Lien Position

- 1st Lien HELOC | - 0.25

Purpose

- Piggyback Transactions | -0.25

Debt to Income

- 45-50%* | 0.50

Initial Draw Amount

- Draw Amount < \$100,000 | 0.50

Property Type

- 2-4 Units | 0.25

(Refer to the lending matrices for add. Requirements)

Extension Costs (as a Fee Calculated on the Initial Draw)**

- 7 Days | 0.28
- 14 Days | 0.56
- 21 Days | 0.84
- 30 Days | 1.20

**An extension fee of 4 basis points per day will be charged except where limited, or prohibited by federal and state law, in which case a different fee may apply.

Contact Us

- **Main Telephone Number: 888-605-2588**
- Help Desk / Loan Registration Assistance (BXG): **Option 1**
- Broker Experience Group (BXG): BXG@springeq.com
- Broker Approvals: brokerapprovals@springeq.com
- Lock Desk: wholesalelockdesk@springeq.com
- Servicing: servicing@springeq.com
- Website: www.wholesale.springeq.com

Margin Buydown*

Margin Buydown	Price Adjustment
-0.125	0.375
-0.250	0.750
-0.375	1.125
-0.500	1.500
-0.625	1.875
-0.750	2.250
-0.875	2.625
-1.000	3.000

* Buydown **NOT** available in CO, DC, MD, MI, MN, MS, NC, PA, TX, VT, VA, WA

***Credit Union Membership may be required at no additional cost to the consumer.

Product Terms

- 30-Year Variable Rate (Index plus a Margin)
- 3-Year Initial Draw Period with 10-year Interest Only Payments and a 20-Year fully amortizing repayment period

Lifetime Rate Cap / Floor

- Lifetime Cap = 18% unless prohibited by law
- Lifetime Floor = 4.00%

Debt to Income

- Maximum 50% DTI
- 30-Year, fully amortized payment based on start rate + 2% and the total credit limit used to qualify

Line Amount / Initial Draw

- Minimum Initial Draw at Close: \$50,000
- Minimum Line Amount: \$50,000
- Maximum Line Amount: \$500,000
- Max Total Financing (Total of 1st and 2nd lien combined):
 - Owner Occupied- \$3,000,000
 - Second Homes- \$2,000,000
- Additional draws are prohibited during the first 90 days following the closing date

Occupancy

- Max 80% CLTV on Second Homes (HELOAN- 90% max CLTV)

Appraisal Requirements

- Line Amounts < \$250,000 any of the following options are permitted:
 - AVM with exterior property inspection
 - Prior Use Appraisal completed within 12 months of settlement date (Refer to the lending matrices for additional requirements)
 - Drive By Appraisal
 - Full Interior Appraisal (1004/1025/1073)*
 - Line Amounts >= \$250,000 any of the following options are permitted:
 - Full Interior Appraisal (1004/1025/1073)*
 - Prior Use Appraisal completed within 12 months of settlement date (Refer to the lending matrices for additional requirements)
- * Full Interior Appraisals will be ordered by Spring EQ

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)

Refer to the Lending Matrices and Spring EQ Guidelines for additional information and requirements

- Adjustable Rate, Home Equity Line-of-Credit
- Purchase (or) Refinance Piggyback, Standalone 2nds, & 1st Lien Refis
- Compensation: Max 2.5% Borrower Paid Comp (BPC) Available and is Paid on the Initial Draw
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Only 4 Items Needed for Initial Underwriting

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3 Yr Draw Spring EQ HELOC Plus +					
Prime Rate: 8.50 + Margin = Start Rate					
FICO / CLTV	HCLTV: MARGIN (Above Prime)				
	<= 60	> 60 - 65	> 65 - 70	>70- 75	> 75 - 80
780+	0.875	1.250	1.375	1.625	2.000
760-779	1.375	1.500	1.625	1.875	2.375
740-759	1.375	1.750	1.875	2.000	2.625
45 Day Lock Term					

Rate Adjustment (to Margin)

Occupancy

- Second Home | 0.75

SEQ Admin Fee

- \$499

Property State

- NJ | 0.25
- VA | 0.25

Annual Renewal Fee

- \$99

Property Type

- 2-4 Units | 0.25

Purpose

- Piggyback Transactions | -0.25

Lien Position

- 1st Lien HELOC | -0.25

Initial Draw Amount

- Draw Amount < \$100,000 | 0.50

Extension Costs (as a Fee Calculated on the Initial Draw)*

- 7 Days | 0.28
- 14 Days | 0.56
- 21 Days | 0.84
- 30 Days | 1.20

*An extension fee of 4 basis points per day will be charged except where limited, or prohibited by federal and state law, in which case a different fee may apply.

**Credit Union Membership may be required at no additional cost to the consumer.

Product Terms

- 30-Year Variable Rate (Index plus a Margin)
- 3-Year Initial Draw Period with 10-year Interest Only Payments and a 20-Year fully amortizing repayment period

Lifetime Rate Cap / Floor

- Lifetime Cap = 18% unless prohibited by law
- Lifetime Floor = 4.00%

Debt to Income

- Maximum 45% DTI
- 30-Year, fully amortized payment based on start rate + 2% and the total credit limit used to qualify

Line Amount / Initial Draw

- Minimum Initial Draw at Close: \$50,000
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* Full Interior Appraisals will be ordered by Spring EQ

Housing History

- Max 0x30x24 inclusive of all mortgages and all REO for all borrowers on the transaction (No late payments in the past 24 months)

HELOC Plus + Product Parameters

- First lien must not have been assumed

Refer to the Lending Matrices and Spring EQ Guidelines for additional information and requirements

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Only 4 Items Needed for Initial Underwriting

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10 Yr Draw Spring EQ HELOC						
Prime Rate: 8.50 + Margin = Start Rate						
FICO / CLTV	HCLTV: MARGIN (Above Prime)					
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780+	2.125	2.500	2.875	3.125	3.500	3.875
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45 Day Lock Term						

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- Second Home | 0.75

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- NJ | 0.25
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Lien Position

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Purpose

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Debt to Income

- 45-50%* | 0.50

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- Draw Amount < \$100,000 | 0.50

Property Type

- 2-4 Units | 0.25

(Refer to the lending matrices for add. Requirements)

Extension Costs (as a Fee Calculated on the Initial Draw)**

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- Maximum 50% DTI
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Line Amount / Initial Draw

- Minimum Initial Draw at Close: \$50,000 (\$60,000 in Texas)
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 - Owner Occupied- \$3,000,000
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- Additional draws are prohibited during the first 90 days following the closing date

Occupancy

- Owner-Occupied and Second Homes Only
- Max 80% CLTV on Second Homes (HELOAN- 90% max CLTV)
- Investment Properties not permitted (See HELOAN matrices)

Appraisal Requirements

- Line Amounts < \$250,000 any of the following options are permitted:
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Refer to the Lending Matrices and Spring EQ Guidelines for additional information and requirements

- Fixed Rate, Fully Amortizing Loan Up to a 30-Year Term
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- Only 4 Items Needed for Initial Underwriting**
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 2. Homeowner's Insurance
 3. First Mortgage Statement
 4. Photo ID

Spring EQ HELOAN								
Second Lien Fixed Rates								
FICO / CLTV	25-30 Year Fixed Rate							
	<= 60	> 60 - 65	> 65 - 70	>70- 75	> 75 - 80	>80 - 85	> 85 - 90	> 90 - 95
780+	8.375	8.500	8.625	9.125	9.500	10.500	11.250	13.500
760-779	8.625	8.625	8.750	9.250	9.875	10.750	11.375	13.625
740-759	9.000	9.000	9.375	9.500	9.875	10.875	11.500	13.750
720-739	9.125	9.375	9.750	9.875	10.250	11.375	11.875	14.125
700-719	9.500	9.750	10.125	10.375	10.625	11.500	12.125	14.375
680-699	10.125	10.250	10.625	10.875	11.125	12.000	13.625	
660-679	10.750	11.000	11.375	11.750	13.875			
640-659	12.250	12.750	13.375					
FICO / CLTV	5-20 Year Fixed Rate							
	<= 60	> 60 - 65	> 65 - 70	>70- 75	> 75 - 80	>80 - 85	> 85 - 90	> 90 - 95
780+	7.850	7.850	8.100	8.725	8.975	9.850	10.475	13.375
760-779	7.975	7.975	8.225	8.725	9.100	9.975	10.600	13.500
740-759	8.475	8.600	8.850	8.975	9.350	10.225	10.850	13.625
720-739	8.725	8.850	9.225	9.350	9.850	10.475	11.100	14.000
700-719	9.225	9.225	9.600	9.850	10.100	10.725	11.350	14.250
680-699	9.725	9.850	10.100	10.225	10.475	11.225	13.225	
660-679	10.225	10.475	10.725	10.975	13.225			
640-659	10.725	10.975	12.850					

Rate Adjustment (to Rate)																				
<div>Occupancy</div> <ul style="list-style-type: none">Second Home 0.70Investment Property 1.25	<div>Loan Amount</div> <ul style="list-style-type: none">\$25,000-\$29,999 0.25\$30,000-\$59,999 0.20\$60,000-\$199,999 0\$200,000+ -0.25 <div>30 & 45 Day Locks Reflected</div> <ul style="list-style-type: none">60 Day 0.50	<div>*Lender Paid Compensation</div> <table><tr><th>Add to Rate</th><th>Compensation</th></tr><tr><td>0.800</td><td>2.000</td></tr><tr><td>0.700</td><td>1.750</td></tr><tr><td>0.600</td><td>1.500</td></tr><tr><td>0.500</td><td>1.250</td></tr><tr><td>0.400</td><td>1.000</td></tr><tr><td>0.300</td><td>0.750</td></tr><tr><td>0.200</td><td>0.500</td></tr><tr><td>0.100</td><td>0.250</td></tr></table>	Add to Rate	Compensation	0.800	2.000	0.700	1.750	0.600	1.500	0.500	1.250	0.400	1.000	0.300	0.750	0.200	0.500	0.100	0.250
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<div>Property State</div> <ul style="list-style-type: none">NJ 0.25TX 0.30VA 0.25TN Max 15 Year Amortization AllowedCA 0.125	<div>\$799 Admin Fee**</div> <ul style="list-style-type: none">Texas: \$395 <\$70,000; \$695 >=\$70,000 <div>*subject to state specific regulations</div> <div>Extensions Costs***</div> <ul style="list-style-type: none">7 Days 0.2814 Days 0.5621 Days 0.8430 Days 1.20 <div>***An extension fee of 4 basis points per day will be charged except where limited, or prohibited by federal and state law, in which case a different fee may apply.</div>	<div>HELOAN Product Parameters</div> <ul style="list-style-type: none">Max 0x30x24 inclusive of all mortgages and all REO for all borrowers on the transaction (No late payments in the past 24 months)Investment Properties- 6 months ownership is requiredMax Total Financing (Total of 1st and 2nd lien combined):<ul style="list-style-type: none">Owner Occupied- \$3,000,000Second Homes- \$2,000,000Investment Properties- \$2,000,000Full appraisal required on all Non-QM loansMinimum loan amount in Texas - \$60,000																		
<div>Property Type</div> <ul style="list-style-type: none">Condo 0.502-4 Units 0.50																				
<div>Debt to Income</div> <ul style="list-style-type: none">43-45% 0.2545-50%* 0.625 <div>(Refer to the lending matrices for additional requirements)</div>																				
<div>Flood Zone</div> <ul style="list-style-type: none">In Flood Zone 0.50																				

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- Fixed Rate, Fully Amortizing Loan Up to a 30-Year Term
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Second Lien Fixed Rates						
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740-759	8.700	8.825	8.825	8.950	9.200	
720-739	8.825	8.950	8.950	9.075	9.450	
700-719	8.950	9.200	9.325	9.450	9.700	
FICO / CLTV	5-20 Year Fixed Rate					
	<= 60	> 60 - 65	> 65 - 70	>70- 75	> 75 - 80	> 80 - 85
780+	7.700	7.700	7.950	8.575	8.825	9.200
760-779	7.825	7.825	8.075	8.575	8.950	9.200
740-759	8.325	8.450	8.700	8.950	9.200	9.325
720-739	8.575	8.700	9.075	9.200	9.325	9.450
700-719	8.950	9.075	9.325	9.450	9.575	9.575

Rate Adjustment (to Rate)																				
<div>Property State</div> <ul style="list-style-type: none">NJ 0.25TX 0.30VA 0.25TN Max 15 Year Amortization AllowedCA 0.125	<div>30 & 45 Day Locks Reflected</div> <ul style="list-style-type: none">60 Day 0.50	<div>*Lender Paid Compensation</div> <table><tr><th>Add to Rate</th><th>Compensation</th></tr><tr><td>0.800</td><td>2.000</td></tr><tr><td>0.700</td><td>1.750</td></tr><tr><td>0.600</td><td>1.500</td></tr><tr><td>0.500</td><td>1.250</td></tr><tr><td>0.400</td><td>1.000</td></tr><tr><td>0.300</td><td>0.750</td></tr><tr><td>0.200</td><td>0.500</td></tr><tr><td>0.100</td><td>0.250</td></tr></table>	Add to Rate	Compensation	0.800	2.000	0.700	1.750	0.600	1.500	0.500	1.250	0.400	1.000	0.300	0.750	0.200	0.500	0.100	0.250
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0.200	0.500																			
0.100	0.250																			
<div>Property Type</div> <ul style="list-style-type: none">Condo 0.502-4 Units 0.50	<div>\$799 Admin Fee*</div> <ul style="list-style-type: none">Texas: \$395 <\$70,000; \$695 >=\$70,000 <div>*subject to state specific regulations</div>																			
<div>Debt to Income</div> <ul style="list-style-type: none">Maximum DTI 43%	<div>Extensions Costs**</div> <ul style="list-style-type: none">7 Days 0.2814 Days 0.5621 Days 0.8430 Days 1.20 <div>**An extension fee of 4 basis points per day will be charged except where limited, or prohibited by federal and state law, in which case a different fee may apply.</div>	<div>HELOAN Plus + Product Parameters</div> <ul style="list-style-type: none">Max 0x30x24 inclusive of all mortgages and all REO for all borrowers on the transaction (No late payments in the past 24 months)Property cannot be in a flood zoneFirst lien must not have been assumedMax Total Financing (Total of 1st and 2nd lien combined): Owner Occupied- \$2,000,000Full appraisal required on all Non-QM loansMinimum loan amount in Texas - \$60,000																		
<div>Loan Amount</div> <ul style="list-style-type: none">Minimum Loan Amount: \$25,000Maximum Loan Amount: \$249,999		<div>Refer to the Lending Matrices and Spring EQ Guidelines for additional information and requirements</div>																		