

- 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 (See 10 yr draw: 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

- Income Documents
- Homeowner's Insurance
- First Mortgage Statement
- 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	3.500	3.875
760-779	1.375	1.625	1.750	2.000	2.500	3.125	3.500	3.875
740-759	1.500	1.875	2.000	2.125	2.750	3.375	3.750	4.000
720-739	2.000	2.125	2.250	2.375	3.125	3.625	3.875	
700-719	2.375	2.625	2.875	3.125	3.625	4.000	4.375	
680-699	2.875	3.125	3.375	3.625	4.000	4.625	5.000	
660-679	3.375	3.500	3.750	4.125	4.500			

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 (HELOCAN- 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
- **2nd Lien** Available in all states except: AK, HI, ID, ND, NY, SD, TN, WV, WY, **TX (See 10 yr draw: 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 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
- 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
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 - 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

- 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

1. Income Documents
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10 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
780+	2.125	2.500	2.875	3.125	3.500	3.875
760-779	2.375	2.875	3.125	3.250	3.500	4.000
740-759	2.375	3.000	3.125	3.375	3.625	4.375
720-739	3.125	3.250	3.375	3.625	4.250	4.750
700-719	4.000	4.000	4.375	4.500	4.750	5.250
680-699	4.375	4.625	4.750	5.000	5.500	5.750

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
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Margin Buydown*

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

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

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Product Terms

- 30-Year Variable Rate (Index plus a Margin)
- 10-Year Initial Interest Only Draw Period with 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 (\$60,000 in Texas)
- Minimum Line Amount: \$50,000 (\$60,000 in Texas)
- 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

- 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:
 - 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:
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Housing History

- 0x30x6 inclusive of all mortgages and all REO for all borrowers on the transaction (No Late Payments in the last 6 months)
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- Compensation: Max 2.5% Borrower Paid Comp (BPC) Available and is Paid on the Initial Draw
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- **1st Lien** Refi Available in all states **except**: AK, AR, DC, HI, ID, IN, LA, MT, ND, NE, NM, NY, PA, SD, TN, WV, WY

Only 4 Items Needed for Initial Underwriting

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

10 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+	2.000	2.375	2.750	3.000	3.375
760-779	2.250	2.750	3.000	3.125	3.375
740-759	2.250	2.875	3.000	3.250	3.500

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

Property Type

- 2-4 Units | 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 Margin)
- 10-Year Initial Interest Only Draw Period with 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 (\$60,000 in Texas)
- Minimum Line Amount: \$50,000 (\$60,000 in Texas)
- 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

- 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:
 - AVM with exterior property inspection
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- Line Amounts >= \$250,000 any of the following options are permitted:
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 - 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

- 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

- Fixed Rate, Fully Amortizing Loan Up to a 30-Year Term
- Purchase (or) Refinance Piggyback and Standalone 2nd Lien Transactions
- Compensation: Up to 2% in Lender Paid* (LPC - per contract) OR 2.5% in Borrower Paid (BPC) is Available
- 2nd Lien Available in all states **except**: AK, HI, ID, ND, NY, SD, WV, WY

Only 4 Items Needed for Initial Underwriting

1. Income Documents
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	9.875	10.375	10.500
760-779	8.625	8.625	8.750	9.250	9.625	9.875	10.375	10.500
740-759	8.750	8.875	9.125	9.500	9.875	10.125	10.625	10.875
720-739	9.000	9.250	9.500	9.750	10.125	10.375	11.000	
700-719	9.375	9.625	9.875	10.125	10.500	10.875	11.500	
680-699	9.875	10.125	10.375	10.625	11.000	11.375	12.000	
660-679	10.375	10.625	10.875	11.125	11.500			
640-659	10.750	11.000	11.250					
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	9.500	10.000	10.125
760-779	7.975	7.975	8.225	8.725	9.100	9.500	10.000	10.125
740-759	8.475	8.600	8.850	8.975	9.350	9.625	10.375	10.500
720-739	8.725	8.850	9.125	9.350	9.625	9.875	10.500	
700-719	9.125	9.225	9.500	9.625	10.000	10.250	11.000	
680-699	9.500	9.625	9.875	10.125	10.475	10.750	11.500	
660-679	9.875	10.000	10.250	10.375	10.875			
640-659	10.250	10.375	10.625					

Rate Adjustment (to Rate)**Occupancy**

- Second Home | 0.70
- Investment Property | 1.25

Property State

- NJ | 0.25
- TX | 0.30
- VA | 0.25
- TN | Max 15 Year Amortization Allowed
- CA | 0.125

Property Type

- Condo | 0.50
- 2-4 Units | 0.50

Debt to Income

- 43-45% | 0.25
- 45-50%* | 0.625

(Refer to the lending matrices for additional requirements)

Flood Zone

- In Flood Zone | 0.50

Loan Amount

- \$25,000-\$29,999 | 0.25
- \$30,000-\$59,999 | 0.20
- \$60,000-\$199,999 | 0
- \$200,000+ | -0.25

30 & 45 Day Locks Reflected

- 60 Day | 0.50

\$799 Admin Fee**

- Texas: \$395 <\$70,000; \$695 >=\$70,000

*subject to state specific regulations

Extensions Costs***

- 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.

***Lender Paid Compensation**

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

HELOAN Product Parameters

- 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 required
- Max Total Financing (Total of 1st and 2nd lien combined):
 - Owner Occupied- \$3,000,000
 - Second Homes- \$2,000,000
 - Investment Properties- \$2,000,000
- Full appraisal required on all Non-QM loans
- Minimum loan amount in Texas - \$60,000

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
- * Purchase (or) Refinance Piggyback and Standalone 2nd Lien Transactions
- * Compensation: Up to 2% in Lender Paid* (LPC - per contract) OR 2.5% in Borrower Paid (BPC) is Available
- * **2nd Lien** Available in all states **except:** AK, HI, ID, ND, NY, SD, WV, WY

Only 4 Items Needed for Initial Underwriting

1. Income Documents
2. Homeowner's Insurance
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4. Photo ID

Spring EQ HELOAN Plus +						
Second Lien Fixed Rates						
25-30 Year Fixed Rate						
FICO / CLTV	<= 60	> 60 - 65	> 65 - 70	>70- 75	> 75 - 80	> 80 - 85
780+	8.099	8.450	8.575	8.825	9.200	
760-779	8.450	8.450	8.575	8.825	9.200	
740-759	8.700	8.825	8.825	8.950	9.200	
720-739	8.825	8.950	9.200	9.325	9.450	
700-719	8.950	9.200	9.325	9.450	9.700	
5-20 Year Fixed Rate						
FICO / CLTV	<= 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)**Property State**

- NJ | 0.25
- TX | 0.30
- VA | 0.25
- TN | Max 15 Year Amortization Allowed
- CA | 0.125

Property Type

- Condo | 0.50
- 2-4 Units | 0.50

Debt to Income

- Maximum DTI 43%

Loan Amount

- Minimum Loan Amount: \$25,000
- Maximum Loan Amount: \$249,999

30 & 45 Day Locks Reflected

- 60 Day | 0.50

\$799 Admin Fee*

- Texas: \$395 <\$70,000; \$695 >=\$70,000

*subject to state specific regulations

Extensions Costs**

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

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***Lender Paid Compensation**

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

HELOAN Plus + Product Parameters

- 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 zone
- First lien must not have been assumed
- Max Total Financing (Total of 1st and 2nd lien combined):
Owner Occupied- \$2,000,000
- Full appraisal required on all Non-QM loans
- Minimum loan amount in Texas - \$60,000

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