

- 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, TX WV, WY
- **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+	1.125	1.500	1.625	1.875	2.250	3.000	3.750	6.375
760-779	1.625	1.750	1.875	2.125	2.625	3.375	3.750	6.375
740-759	1.625	2.000	2.125	2.250	2.875	3.625	4.500	6.875
720-739	2.250	2.250	2.375	2.500	3.250	4.000	4.750	7.125
700-719	2.750	2.750	3.250	3.375	4.000	4.500	5.250	7.375
680-699	3.250	3.500	3.500	3.750	4.250	5.125	6.125	
660-679	4.250	4.750	5.000	5.250	5.750			
45 Day Lock Term								

Rate Adjustment (to Margin)

Occupancy	SEQ Admin Fee
<ul style="list-style-type: none">• Second Home 0.75	<ul style="list-style-type: none">• \$499
Property State	Annual Renewal Fee
<ul style="list-style-type: none">• NJ 0.25• VA 0.25	<ul style="list-style-type: none">• \$99
Lien Position	Purpose
<ul style="list-style-type: none">• 1st Lien HELOC - 0.25	<ul style="list-style-type: none">• Piggyback Transactions -0.25
Debt to Income	Initial Draw Amount
<ul style="list-style-type: none">• 45-50%* 0.50	<ul style="list-style-type: none">• Draw Amount < \$100,000 0.50
Property Type	
<ul style="list-style-type: none">• 2-4 Units 0.25	

(Refer to the lending matrices for add. Requirements)

Extension Costs (as a Fee Calculated on the Initial Draw)**
<ul style="list-style-type: none">• 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+	1.000	1.375	1.500	1.750	2.125
760-779	1.500	1.625	1.750	2.000	2.500
740-759	1.500	1.875	2.000	2.125	2.750
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

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
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- 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
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- 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

- Ineligible senior liens include but are not limited to Interest Only Mortgages (Refer to the lending matrices for additional ineligible senior liens)
- First lien must not have been assumed

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

- Adjustable Rate, Home Equity Line-of-Credit
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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
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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
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- 21 Days | 0.84
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Margin Buydown*

Margin Buydown	Price Adjustment
-0.125	0.375
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- Lifetime Cap = 18% unless prohibited by law
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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
 - 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:
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45 Day Lock Term					

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Occupancy

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- Fixed Rate, Fully Amortizing Loan Up to a 30-Year Term
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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+	8.750	8.875	9.000	9.500	9.875	10.750	11.500	13.500
760-779	9.000	9.000	9.125	9.625	10.250	11.000	11.625	13.625
740-759	9.375	9.375	9.750	9.875	10.250	11.125	11.750	13.750
720-739	9.750	9.875	10.000	10.125	10.500	11.625	12.125	14.125
700-719	9.875	10.125	10.375	10.625	10.875	11.750	12.375	14.375
680-699	10.625	10.625	10.875	11.125	11.375	12.250	13.875	
660-679	11.250	11.500	11.750	12.000	14.125			
640-659	12.750	13.250	13.750					
FICO / CLTV	5-20 Year Fixed Rate							
	<= 60	> 60 - 65	> 65 - 70	>70- 75	> 75 - 80	>80 - 85	> 85 - 90	> 90 - 95
780+	7.950	7.950	8.200	8.825	9.075	9.950	10.575	13.075
760-779	8.075	8.075	8.325	8.825	9.200	10.075	10.700	13.075
740-759	8.575	8.700	8.950	9.200	9.575	10.325	10.950	13.325
720-739	8.825	8.950	9.325	9.575	10.075	10.575	11.200	13.575
700-719	9.325	9.325	9.700	10.075	10.325	10.825	11.450	13.825
680-699	9.825	9.950	10.200	10.450	10.700	11.325	13.325	
660-679	10.325	10.575	10.825	11.075	13.325			
640-659	10.825	11.075	12.950					

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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0.300	0.750																			
0.200	0.500																			
0.100	0.250																			
<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>HELOAN Product Parameters</div> <ul style="list-style-type: none">Max 0x30x24 inclusive of all mortgages and on the transaction (No late payments in the past months)Investment Properties- 6 months ownershipMax Total Financing (Total of 1st and 2nd lien)<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>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>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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- **2nd Lien** Available in all states **except:** AK, HI, ID, ND, NY, SD, WV, WY

Only 4 Items Needed for Initial Underwriting

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Spring EQ HELOAN Plus +						
Second Lien Fixed Rates						
FICO / CLTV	25-30 Year Fixed Rate					
	<= 60	> 60 - 65	> 65 - 70	>70- 75	> 75 - 80	> 80 - 85
780+	8.099	8.575	8.700	8.825	9.200	
760-779	8.575	8.575	8.700	8.825	9.200	
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+	7.825	7.825	8.075	8.700	8.950	9.200
760-779	7.950	7.950	8.200	8.700	9.075	9.200
740-759	8.450	8.575	8.825	9.075	9.200	9.325
720-739	8.700	8.825	9.200	9.325	9.325	9.450
700-719	8.950	9.200	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
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																			
<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)Ineligible senior liens include but are not limited to Interest Only Mortgages (Refer to the lending matrices for additional ineligible senior liens)First 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>																		