nftydoor

HELOC RATE SHEET

Variable Rate • 3-Year Interest-Only Draw Period • WSJ Prime = 7.00% • Rates = Prime + Margin • For Reference Only

MLO Support: https://broker.accessheloc.com *or* support@nftydoor.com

PRIMARY RESIDENCE (Owner-Occupied)							
FICO / CLTV	**≤60%**	**>60–65%**	**>65–70%**	**>70–75%**	**>75–80%**	**>80–85%**	**>85–90%**
780–850	7.70%	7.99%	8.22%	8.60%	8.70%	8.95%	11.84%
760–779	8.00%	8.15%	8.31%	8.70%	9.05%	9.45%	11.95%
740–759	8.31%	8.37%	8.55%	9.00%	9.45%	9.85%	12.70%
720–739	8.55%	8.75%	9.05%	9.35%	9.90%	10.50%	13.45%
700–719	8.74%	8.93%	9.10%	9.45%	10.00%	10.80%	—
680–699	9.05%	9.17%	9.35%	10.05%	11.75%	12.45%	—
660–679	9.65%	10.60%	11.05%	11.75%	12.45%	14.64%	—
640–659	10.45%	11.60%	11.85%	12.35%	14.95%	—	—
620–639	11.15%	12.05%	12.40%	—	—	—	—
600–619	11.45%	—	—	—	—	—	—

Max CLTV by FICO:
760+: 90% | 740-759: 90% | 720-739: 90% | 700-719: 85% | 680-699: 85% | 660-679: 85% | 640-659: 80% | 620-639: 70% | 600-619: 60%

SECOND HOME							
FICO / CLTV	**≤60%**	**>60–65%**	**>65–70%**	**>70–75%**	**>75–80%**	**>80–85%**	**>85–90%**
780+	8.51%	8.77%	9.05%	9.25%	9.40%	9.65%	13.20%
760–779	8.77%	8.98%	9.09%	9.30%	9.80%	10.20%	13.45%
740–759	9.08%	9.14%	9.40%	9.75%	10.20%	10.60%	13.95%
720–739	9.49%	9.55%	9.90%	10.05%	10.65%	11.25%	14.65%
700–719	9.60%	9.85%	10.05%	10.15%	10.75%	11.55%	—
680–699	10.40%	10.50%	10.55%	10.80%	12.50%	13.20%	—
660–679	10.95%	11.85%	12.30%	12.50%	13.20%	—	—
640–659	11.75%	12.65%	13.00%	13.10%	—	—	—

Max CLTV by FICO:
760+: 90% | 740-759: 90% | 720-739: 90% | 700-719: 85% | 680-699: 85% | 660-679: 80% | 640-659: 75% | Min FICO: 640

INVESTMENT PROPERTY							
FICO / CLTV	**≤60%**	**>60–65%**	**>65–70%**	**>70–75%**	**>75–80%**	**>80–85%**	**>85–90%**
780+	8.53%	8.79%	9.10%	9.50%	9.65%	9.90%	14.75%
760–779	8.79%	9.00%	9.15%	9.55%	10.05%	10.45%	15.05%
740–759	9.10%	9.16%	9.40%	10.00%	10.45%	10.85%	15.45%
720–739	9.52%	9.60%	9.90%	10.30%	10.90%	11.50%	15.85%
700–719	9.65%	9.85%	10.05%	10.40%	11.00%	11.80%	—
680–699	10.40%	10.50%	10.55%	11.05%	—	—	—
660–679	11.20%	12.10%	12.55%	12.75%	—	—	—
640–659	12.00%	12.90%	13.25%	13.35%	—	—	—

Max CLTV by FICO:
780+: 90% | 760-779: 90% | 740-759: 90% | 720-739: 90% | 700-719: 85% | 680-699: 75% | 640-679: 75% | Min FICO: 640

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GUIDELINES

Loan Amount
- $25,000 – $750,000 (loans above $500K: Primary Only)
- Minimum 75% draw at close
- No prepayment penalties

Terms
- 3-Year Draw I/O + 17-Year Repayment
- Tennessee Exception: 3-Year I/O + 12-Year Repayment

DTI
- Max 50% DTI (FICO dependent)
- Other loan purpose: +0.25% margin increase

Income Verification
- Plaid or The Work Number (primary)
- Manual upload if electronic methods unsuccessful

Valuation
- AVM: $25K–$500K (higher CLTV may require secondary valuation)
- Full appraisal: $500K+ balance loans
- Min property value: $100,000

Hazard Insurance
- Not required on second liens

STATE SPECIFIC INFORMATION

NY, RI, DC, IL, MA, UT, NM, DE, HI, OH
- CLTV cap dependent on credit score

Tennessee
- CLTV cap dependent on credit score
- Draw Terms and Structure: 3-year interest-only; 12-year repayment period

Texas
- 80% CLTV max for primary residences
- 90% CLTV max for second homes and investment properties with FICO 720+ (tiered CLTV limits for lower FICO scores)
- There is a required a minimum 12 day “cooling off” period between signing the initial disclosures to the closing date - Primary only
- 2.00% max origination fee to the consumer
- If the borrower pulled out cash via a 50(a)(6) then we cannot do a loan as borrowers / owners can only have one 50(a)(6) at a time
- The property MUST be less than 10 acres
- Primary residences must be a Homestead
- The borrower cannot have had a home equity loan in the last 12 months

Maine, Rhode Island, Vermont
- No origination fees permissible

Michigan
- Minimum loan amount of $10,000 for eligible licenses

PROPERTY & OWNERSHIP

Eligible Property Types
- SFR, 2–4 Units, PUDs, Condos
- Fee Simple or Inter Vivos Revocable Trust
- 1–4 units for investment

Ineligible Property Types
- Manufactured Housing, Coops, Condotels, Log Homes, Mixed Use, Agricultural
- Properties listed for sale or listed within 60 days of application
- LLC ineligible as Title Holder

Occupancy
- Primary Residence, Second Homes, Investment Properties
- Investment: limited to 15 financed properties

Co-Borrowers
- Non-occupant co-borrowers allowed
- Borrower #1 must be an owner
- Credit score from highest income earner used

Title / Insurance
- 2nd Lien $25K–$350K: Legal & Vesting Report only
- All 1st Lien HELOCs & 2nd liens >$350K: ALTA Title Policy required
- Revocable Trusts accepted

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Appendix A: Credit Matrix					
Occupancy	**Credit Score**	**HCLTV**	**Min Amount***	**Max Amount***	**DTI**
Primary Residence	700	75	25,000	750,000	50
Primary Residence	720	90	25,000	500,000	50
Primary Residence	680	85	25,000	500,000	50
Primary Residence	660	85	25,000	500,000	45
Primary Residence	640	80	25,000	500,000	45
Primary Residence	620	70	25,000	400,000	45
Primary Residence	600	60	25,000	400,000	45
Second Home	720	90	25,000	500,000	50
Second Home	680	85	25,000	500,000	50
Second Home	660	80	25,000	500,000	45
Second Home	640	75	25,000	500,000	45
Investment Property	720	90	25,000	500,000	50
Investment Property	700	85	25,000	500,000	50
Investment Property	680	75	25,000	500,000	50
Investment Property	640	75	25,000	500,000	45

*Min and Max Amount based on total credit limit. Min $10,000 as required per MI regulations, $25,000 in all other states or as required by local regulation.

Loan amounts over $500,000 will be subject to a high balance qualifier. 75% CLTV is the maximum, with a minimum credit score of 700.

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HELOC OVERVIEW

PRODUCT DESCRIPTION

The NFTYDoor HELOC is a standalone product. It requires a minimum 75% draw at closing and has no prepayment penalties:

- Available in all 50 states and DC
- Broker must be licensed in the subject property state
- Minimum Loan Amount $25,000*
- Maximum loan amount $750,000 (2nd lien), $750,000 (1st lien)
- Maximum 90% CLTV
- Minimum 600 FICO
- Maximum 50% DTI (600-679 Max DTI 45%)
- Debt consolidation is permitted to reduce DTI
- 3-Year I/O draw period + 17 Year Amortization*
- 1-4 Unit properties eligible (SFR , Condo or PUD)

**State exceptions apply - refer to section titled State Specific Information*

	OWNER OCCUPIED	2ND HOME	INVESTMENT PROPERTY
Minimum FICO	Maximum CLTV	Maximum CLTV	Maximum CLTV
720+	90%	90%	90%
700-719	85%	85%	85%
680-699	85%	85%	75%
660-679	85%	80%	75%
640-659	80%	75%	75%
620-639	70%		
600-619	60%		

ELIGIBILITY CRITERIA

General Application Requirements	• Co-borrowers are permitted • Changes are allowed after the loan application is completed in certain instances via contacting Broker Support
Eligible States	• Eligible in all states • Brokers must be licensed in the state where the subject property is located • Refer to the State Specific Information section for state specific details
Eligible Borrowers	• US Citizens • Permanent Resident Aliens • Non-Permanent Resident Aliens (with established U.S. credit) • Individuals classified under Diplomatic Immunity, Temporary Protected Status, Deferred Enforced Departure or Humanitarian Parole are not eligible
Credit	• Experian FICO 8 is utilized • Minimum 600 FICO • Eligibility is determined by the primary wage earner's Experian FICO 8 score • Credit report may not be more than 90 days old at the time of closing

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HELOC OVERVIEW

ELIGIBILITY CRITERIA (continued)	

Late Payments, Collections & Derogatory Events	• Mortgage/rent history requires 0 X 30 in past 6 months and maximum 1 X 30 in last 12 months
	• Past-due consumer debt can be no more than 90 days past due at closing. Debts > 90 days must be paid off prior to or at closing
	• Bankruptcies (7, 11, 13) must be four (4) years from discharge or four (4) years from dismissal
	• Foreclosures/ Deed-in-lieu/ Short sale: Charge-off of a Mortgage Account, Deed-in-Lieu, Pre-Foreclosure Sale or Short sale, and Short payoff of any Mortgage (even if other than the subject property) will not be approved or considered
	• Judgments and tax liens must be paid off prior to or at closing
	• Collections may remain open as follows:
	  • < 24 months old with a maximum balance of $2,000
	  • > 24 months old with a maximum balance of $2,500 per occurrence
	  • Charge-offs and collections that exceed the above balances must be paid in full prior to or at closing
	• Medical collections may remain open regardless of balance

Loan Amount	• 2nd Lien HELOC is $25,000 to $750,000* • 1st Lien HELOC is $25,000 to $750,000* • Minimum 75% draw at close **State exceptions apply - refer to section titled State Specific Information*

Income	• Max 50% DTI (600-679 Max DTI 45%)
	• Wage earner, self-employed, fixed income, other income eligible
	• Borrowers may validate income using one of the following options:
	  • Plaid or The Work Number
	  • Business Bank Statements Permitted - Credit Score > 680, must connect through Plaid, no manual review permitted
	** If The Work Number or Plaid are unsuccessful, we provide the ability to upload income documentation*

Occupancy	• Primary residence (owner-occupied) • Second homes • Loans to one Borrower from NFTYDoor may not exceed three (3) properties and/or $2,000,000 • Borrowers are allowed up to a total of fifteen (15) financed residential properties that show up on their Experian FICO8 credit report
Eligible Property Types	• SFR, 2-4 units, PUDs, Condos • Fee Simple or Inter Vivos Revocable Trust eligible as Title Holder; LLC ineligible as Title Holder
Ineligible Property Types	• Manufactured Housing, Coops, Condotels, Log Homes, Mixed Use, as well as properties zoned as Agricultural • Properties currently listed for sale or listed within the last 60 days
Appraisal Requirements	• AVM used on all loans from $25,000 to $500,000* • Appraisal required on all loans >$500,000 • Minimum property value is $100,000
Draw Terms and Structure	• Minimum 75% initial draw disbursed at closing • 3-year interest-only draw period; 17-year repayment period • NOTE: Tennessee Exception: 3-year interest-only; 12-year repayment period • Interest rate is indexed to Wall Street Journal Prime Rate plus the Margin
Lien Position	• The NFTYDoor HELOC can be in a first or second lien position
Rate	• Rates are published each Monday in the Portal • The rate is based on Prime plus variable Margin

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HELOC OVERVIEW

ELIGIBILITY CRITERIA (continued)	
Prepayment Penalty	• No prepayment penalty applies
Title Requirement	• HELOCs (1st or 2nd lien) $25,000-$350,000 require legal and vesting report only • HELOCs require a full ALTA policy when loan amount is over $350,000
Vesting	• Fee Simple • Leasehold in individual name • Inter Vivos Revocable Trust • All individuals who hold title to the subject property are required to sign the Security Instrument but are not required to sign the mortgage application or Note unless their income is used for qualifying purposes. • Ineligible vesting types: LLC or other entities prohibited

RATE CAP RESTRICTIONS

State	Index	Adjustment	Max Rate	Max Margin
DC	30Yr Treasury	7.00%	12.36%	5.22%
Hawaii	Fed Funds Rate	6.50%	10.25%	3.50%
Illinois*	30Yr Treasury	8.00%	13.36%	6.10%
Massachusetts	30Yr Treasury	9.00%	14.36%	7.24%
Minnesota	APOR	4.97%	10.48%	3.51%
New Mexico	30Yr Treasury	9.00%	14.36%	7.22%
New York	30Yr Treasury	8.99%	14.35%	7.22%
Ohio	Fed Funds Rate	8.00%	11.75%	6.10%
Rhode Island	30Yr Treasury	9.00%	14.36%	7.12%
Utah	30Yr Treasury	10.00%	15.36%	8.22%

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ORIGINATION POINTS

State	Consumer Points
Alabama	2.39%
Alaska	2.39%
Arizona	2.39%
Arkansas	2.39%
California	2.39%
Colorado	2.39%
Connecticut	2.39%
DC	1.00%
Delaware	2.39%
Florida	2.39%
Georgia	2.39%
Hawaii	2.39%
Idaho	2.39%
Illinois	2.39%
Indiana	1.90%
Iowa	1.90%
Kansas	2.39%
Kentucky	2.39%

State	Consumer Points
Louisiana	0.00%
Maine	0.00%
Maryland	1.40%
Massachusetts	2.39%
Michigan	2.39%
Minnesota	2.39%
Mississippi	2.39%
Missouri	2.39%
Montana	2.39%
Nebraska	2.39%
Nevada	2.39%
New Hampshire	2.39%
New Jersey	2.20%
New Mexico	2.39%
New York	2.39%
North Carolina	1.90% Note: For 1st lien it is 1.00
North Dakota	2.39%
Ohio	2.39%

State	Consumer Points
Oklahoma	2.39%
Oregon	2.39%
Pennsylvania	2.39%
Rhode Island	0.00%
South Carolina	2.39%
South Dakota	2.39%
Tennessee	0.00%
Texas	1.90%
Utah	2.39%
Vermont	0.00%
Virginia	2.39%
Washington	1.40%
West Virginia	2.39%
Wisconsin	2.39%
Wyoming	2.39%

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