

# Wholesale Mortgage Rates

Effective as of 10/30/2025

## HELOC (Home Equity Line of Credit) – 10/10 Term

Score	< 80.00%	80.01% – 85.00%	85.01% – 89.99%	90.00% – 95.00%	95.01% – 100%
740+	Prime - .25%	Prime + .25%	Prime + .50%	Prime + 1.25%	Prime + 1.75%
720-739	Prime + 0%	Prime + .50%	Prime + .75%	Prime + 1.50%	Prime + 2.00%
700-719	Prime + .25%	Prime + .75%	Prime + 1.00%	Prime + 1.75%	N/A
680-699	Prime + .75%	Prime + 1.25%	Prime + 1.75%	N/A	N/A
660-679	Prime + 1.25%	N/A	N/A	N/A	N/A

## HEIL (Home Equity Installment Loan) 3/1 Arm (20 year Amortization – 3 year, caps 2/2/6 – floor of 4.5%)

Score	< 80.00%	80.01% – 85.00%	85.01% – 89.99%	90.00% – 95.00%
740+	Prime + 00%	Prime + .55%	Prime + .80%	Prime + 1.55%
720-739	Prime - .25%	Prime + .80%	Prime + 1.05%	Prime + 1.80%
700-719	Prime + .50%	Prime + 1.05%	Prime + 1.30%	Prime + 2.05%
680-699	Prime + 1.00%	Prime + 1.55%	Prime + 2.05%	N/A
660-679	Prime + 1.55%	N/A	N/A	N/A

## HEIL (Home Equity Installment Loan) 10-year balloon 20 year amortization

Score	< 80.00%	80.01% – 85.00%	85.01% – 89.99%	90.00% – 95.00%
740+	7.35%	7.85%	8.10%	8.85%
720-739	7.60%	8.10%	8.35%	9.10%
700-719	7.85%	8.35%	8.60%	9.35%
680-699	8.35%	8.85%	9.35%	N/A
660-679	8.85%	N/A	N/A	N/A

## All HELOC and HEIL Product Types:

### Loan Size Adjustments

### Credit Score Loan Size Restrictions

≤ 80%	\$500,000	660 - 679	\$100,000	DTI Max 45%
80.01% - 85.00%	\$300,000	680-699	\$250,000	Floor = 3.99%
85.01% - 89.99%	\$250,000			Prime = 7.00%
90.00% - 95.00%	\$175,000	over 95%: \$100,000	Min. loan size: \$10,000	

Primary only to 100%\*\* secondary residence to 89.99% CLTV max \*\* Future value/2nd home loans rate increase=.25%\* \*\* Bridge Financing = HELOC rate fixed for 12mths with I/O payments \*\* Bridge Financing max CLTV=89.99% \*\* N/O/O—max CLTV of 75%, max \$150,000, .50% origination fee, .75% increase to pricing, min. mid score 700 all borrowers, 1-4 unit \*\* 25 Year Amortization add .15% to rate \*\* 5/1 Arm add .25% to rate \*\* 95.01%-100% loan to value only for 11 county metro market applies to HELOC and HEIL\*\* \*\* Rates are based off of the primary wage earner for all products, and secondary must be above product minimum. \*\* HELOCs Qualify using 1% of loan amount

## Construction Loan Rates

Score	LTV < 70%	70% - 80% LTV	80.01% - 89.99%***
740+	6.35%	6.60%	7.10%
700-740	6.85%	7.10%	7.60%
660-699	7.60%	7.85%	8.35%

\*\*\*80.01-89.99%—only for 11 county MN metro area—minimum credit for over 80%=680 \*\* Loan amount determined using the lesser of the sworn plus land value or appraisal value \*\* Max DTI is 45% \*\* Debt ratio is calculated using an assumed PITI payment per brokers take out. Taxes are estimated using 1% of appraised value \*\* Must use a title company that can handle progress inspections and priority photos \*\* No self-builds allowed \*\* Required take out letter from lender prior to closing \*\* 1.0% origination fee on loan amounts \$500,000 and under and .75% for loan amounts over \$500,000. Term of 12 months – Interest due monthly

Here are our most up-to-date HELOC and Construction Loan Rates. They're designed to help your projects move forward quickly, close smoothly, and give you added value.

If these options fit with what you're working on—or spark a new idea—our team is ready to help. *Reach out anytime—we're always glad to connect.*



## Connect with Brian to get started:

### Brian Day | Mortgage Loan Officer

- ✉ brian.day@highland.bank
- ☎ Direct: 952-858-4995 | Cell: 612-760-0634
- ✓ NMLS ID #826230