Wholesale Mortgage Rates

Effective as of 7/9/2026

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 + 0%	Prime + .50%	Prime + .75%	Prime + 1.50%	Prime + 2.00%
720-739	Prime + .25%	Prime + .75%	Prime + 1.00%	Prime + 1.75%	Prime + 2.25%
700-719	Prime + .50%	Prime + 1.00%	Prime + 1.25%	Prime + 2.00%	N/A
680-699	Prime + 1.00%	Prime + 1.50%	Prime + 2.00%	N/A	N/A
660-679	Prime + 1.50%	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 + 0%	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 = 6.75%
90.00% - 95.00%	$175,000			Min. loan size: $10,000
over 95%	$100,000			

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% (700+, 680-699 cap of 85%) ** 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.

30/20 Year Fixed Home Equity Loan Program (Min. loan amount: $50,000, Max DTI: 45%)

Score	<=60.00%	60.01% – 65.00%	65.01% – 70.00%	70.01% – 75.00%	75.01% – 80.00%	80.01% – 85.00%
>=780	7.500%	7.625%	7.625%	7.750%	7.875%	8.375%
760-779	7.625%	7.625%	7.750%	7.875%	8.000%	8.875%
740-759	7.750%	7.750%	7.875%	8.000%	8.375%	9.250%
720-739	7.875%	8.000%	8.125%	8.250%	8.625%	10.250%
700-719	8.000%	8.125%	8.250%	8.500%	9.500%	11.375%
680-699	8.125%	8.250%	8.625%	8.875%	10.250%	N/A
660-679	8.375%	8.750%	9.375%	10.250%	N/A	N/A
Loan Level Price Adjustments:						
Cash Out	N/A	N/A	N/A	.0125%	0.125%	0.250%
DTI>43%	0.125%	0.125%	0.125%	0.250%	0.375%	0.750%
Self-Employed	0.125%	0.125%	0.125%	0.125%	0.250%	0.375%
Second Home	0.625%	0.750%	0.750%	0.750%	0.875%	1.750%
2-4 Unit	0.125%	0.125%	0.500%	0.500%	0.750%	0.750%

Construction Loan Rates

Score	LTV < 70%	70% – 80% LTV	80.01% – 89.99%***
740+	6.20%	6.45%	6.95%
700-740	6.70%	6.95%	7.45%
660-699	7.45%	7.70%	8.20%

***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

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 Ted to get started:

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