



# Home Equity Loans & Lines of Credit

## Home Equity Loan Rates Fixed Rate and Term

(Combined Loan to Value (CLTV) < 80.00%)

Rates as of: 12/20/2024

| Term     | Annual Percentage Rate |
|----------|------------------------|
| 5 Years  | 6.00%                  |
| 7 Years  | 6.25%                  |
| 10 Years | 6.75%                  |
| 15 Years | 7.00%                  |

- Rates apply to owner occupied 1-4 family properties, second home properties and investment properties.
- Minimum Loan Amount is \$10,000.00
  - \$10,000 max term is 5 years
- CLTV Limitations:
  - Primary Residences- Up to 100% financing. If CLTV is below 80%, maximum loan amount conforming limits. (Between 80.01 and 100%, the loan limit is \$250,000.00, with an add on rate of 1.125%.)
  - Vacation/Second Homes- Up to 80% CLTV with max loan amount of conforming limits.
  - Investment Properties- Up to 70% CLTV financing. Add on .50% to current rate. Maximum term of 10 years and maximum loan amount of \$250,000.00.
- All loans are subject to credit approval. Fixed Home Equity Loan rates are based on credit grade "A". Your rate may vary depending upon your term selected and individual credit score. Ask us about our "Credit Plus" Lending program.

## Mortgage Freedom Home Equity Loan Fixed Rate and Term

(Combined Loan to Value (CLTV) < 80.00%)

Rates as of: 10.06.2025

| Term     | Annual Percentage Rate |
|----------|------------------------|
| 8 Years  | 5.25%                  |
| 12 Years | 5.375%                 |

- Refinance your mortgage from another lender
- Fixed rate and terms 8 or 12 years
- Borrow up to 80% CLTV
- Primary residence
- Rates apply to 1 – 4 family properties. Primary residence only. First lien position. No cash out. Minimum loan \$10,000.


## Home Equity Line of Credit Rate (HELOC)

(Combined Loan to Value (CLTV) < 80.00%)

Rates as of: 10/30/2025

| Term                       |
|----------------------------|
| 15 Years                   |
| Annual Percentage Rate     |
| 6.75%<br>(Prime Rate + 0%) |

- 5 Year Draw Period, 10 Year Repayment Period
- Rates apply to 1-4 family primary residences only
- Max term is 10 years
- CLTV Limitations:
  - Below 80% CLTV – Prime + 0%, maximum loan amount is conforming loan limit.
  - 80.01 – 100%CLTV – Prime +1.00%, maximum loan amount of \$250,000.00.
- HELOC is a monthly variable rate loan. All lines are subject to credit approval. The annual percentage rate can change at each billing cycle and cannot increase more than 6.00% above the initial rate. At no point will the APR go below our floor rate of 3.50%. Current prime rate is 6.75%.



All loans and lines subject to credit approval. Rates based on credit score grade A. Rates are effective as of the date shown and are subject to change without notice.

*Tap into the equity in your home.*