



DG Pinnacle Platinum HELOC Matrix VIII

Effective 05/06/2025

Primary Residence

Min Fico	Max LTV/CLTV/HCLTV	Minimum Initial Draw*	Maximum Loan Amount	Max DTI**
720	90	\$50,000	\$500,000	50
700	85	\$50,000	\$500,000	50
680	75	\$50,000	\$500,000	50

Second Home

Min Fico	Max LTV/CLTV/HCLTV	Minimum Initial Draw*	Maximum Loan Amount	Max DTI**
720	90	\$50,000	\$500,000	50
700	85	\$50,000	\$500,000	50
680	75	\$50,000	\$500,000	50

Investment

Min Fico	Max LTV/CLTV/HCLTV	Minimum Initial Draw*	Maximum Loan Amount	Max DTI**
720	75	\$50,000	\$500,000	50
700	70	\$50,000	\$500,000	50

*Initial draw must represent at least 75% of the total line amount, e.g., a \$100,000 HELOC must draw at least \$75,000 at closing. **45% max DTI for 10YR draw period. No Texas loans. Available for Standalone First Lien, Standalone Second Lien, and Concurrent Second Liens (Piggybacks) on purchase Bankruptcy, Short Sale, Deed-in-Lieu, Foreclosure seasoning is 7 years. Mortgage/Rental History 0x30x12