DG Pinnacle HELOC Matrix VIII

Effective 05/06/2025

Primary Residence

Min Fico	Max LTV/CLTV/HCLTV	Minimum Initial Draw*	Maximum Loan Amount	Max DTI**
740	85	$50,000	$400,000	50
720	80	$50,000	$400,000	50
700	80	$50,000	$400,000	45
660	75	$50,000	$400,000	45
640	70	$50,000	$400,000	45

Second Home

Min Fico	Max LTV/CLTV/HCLTV	Minimum Initial Draw*	Maximum Loan Amount	Max DTI**
720	75	$50,000	$400,000	50
700	75	$50,000	$400,000	45
660	65	$50,000	$400,000	45
640	60	$50,000	$400,000	45

Investment

Min Fico	Max LTV/CLTV/HCLTV	Minimum Initial Draw*	Maximum Loan Amount	Max DTI**
740	70	$50,000	$400,000	50
720	65	$50,000	$400,000	50
660	65	$50,000	$400,000	45
640	60	$50,000	$400,000	45

*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.