



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



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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.