



DG HELOC-VIII

Effective
11/26/2025

Primary Residence

Min FICO	Max CLTV 1-4 Unit Purchase & Refi	Minimum Loan Amount	Maximum Loan Amount
700+	80	\$500,001	\$1,000,000 (1 Unit)
700+	85	\$50,000	\$500,000
680 - 699	80	\$50,000	\$500,000
660 - 679	75	\$50,000	\$500,000
640 - 659	65	\$50,000	\$500,000

Second Home

Min FICO	Max CLTV 1-4 Unit Purchase & Refi	Minimum Loan Amount	Maximum Loan Amount
740+	85	\$50,000	\$500,000
700+	75	\$500,001	\$1,000,000
680 - 739	80	\$50,000	\$500,000
660 - 679	75	\$50,000	\$500,000
640 - 659	65	\$50,000	\$500,000

Investment

Min FICO	Max CLTV 1-4 Unit Purchase & Refi	Minimum Loan Amount	Maximum Loan Amount
740+	75	\$50,000	\$500,000
720 - 739	70	\$50,000	\$500,000
720+	70	\$500,001	\$1,000,000 (1 Unit)
700 - 719	65	\$500,001	\$1,000,000 (1 Unit)
680 - 719	65	\$50,000	\$500,000
660 - 679	60	\$50,000	\$500,000



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Full Doc & Asset Depletion (**ALT DOC not eligible**)

Initial draw must be greater of \$50,000 or 75% of the total line amount

Variable Rate: Index = WSJ Prime Rate, Margin - refer to rate sheet, Floor Rate: 4% or 2% below the full indexed rate, Maximum Rate: 18%

Qualifying Rate is Index + Margin +2% using credit limit amortized over the full loan term

Loan Terms 10 Yr, 15 Yr., 20 Yr, 25 Yr. & 30 Yr. Draw terms: 3 Yr, 5 Yr. and 10 Yr. (10 during the draw period)

Adjustments begin following the 1st payment date identified on the Note and monthly thereafter

HELOCs can be a 1st or 2nd lien mortgage

Maximum CLTV for Piggyback loans is based off of first lien terms and conditions

Eligible States: AL, AZ, CA, CO, DC, FL, GA, IA, IL, KS, MA, MD, ME, MI, My, NC, NE, NJ, OR, PA, SC, TN, UT, WA, WI, WY

Available for Standalone First Lien, Standalone Second Lien, and Concurrent Second Liens (Piggybacks)

- **Loan Amounts <=8500K - No Max Combined Liens.**
- **Loan Amounts >\$500K Max Combined Liars of \$&mm >75% CLTV, Max Combined Liens of \$10mm >70% to <= 75% CLTV,<=70% CLTV no Max Combined Liens**
- **Loan Amounts >\$500K to \$1.0mm: Primary Residence, 1 unit only, minimum FICO 700, Max CLTV 80%, Max DTI 43%, 7 year credit event seasoning**
- **Loan Amounts >\$500K to \$1.0mm: Second Home, minimum FICO 700, Max CLTV 75%, Max DTI 43%, 7 year credit event seasoning**
- **Loan Amounts >\$500K to \$1.0mm: Investment Property, 1 unit only, minimum FICO 700, Max CLTV 70%, Max DTI 43% 7 year credit event seasoning**

Chapter 7 or 11 BK seasoning is 4 years from discharge dismissal

Chapter 13 seasoning is 2 years from discharge years from dismissal

Charge-off Mortgage, DIL, Pre-Foreclosure Sale, Short Sale/Short Payoff 5 years seasoning; Foreclosure 7 years

Multiple events (2+) as listed above within the past 7 years aren't permitted

Mortgage/Rental History 0x30x6, 1x30x24

Maximum DTI 50% unless otherwise stated

Eligible property types: 1-4 Units, Warrantable Condos (established projects only), PUDS, Townhouses, Modular Homes, 1 Unit Second Homes only

Non-Occupant Co-Borrowers eligible on all transactions, when non-occupant borrower is part of the transaction, all borrowers must have a decision FICO of >=680, CLTV <=75%

Property value must be above \$200,000