

## Lending Guidelines

# HELOC – B Lender

This program provides access to a home loan via a Home Equity Line of Credit for those that require stretched income or bruised credit to qualify



Bruised Credit



HELOC

### Product Features

Income	Standard "B" guidelines or Self-Employed
Rate	5.99% +
LTV	80% (HELOC amount cannot exceed 65% of the home value)
Fees	2%
Term	1 to 3 years
Credit	400+
Property Type	<ul style="list-style-type: none"><li>Residential, 1 to 4 units</li><li>Principal residence or rental</li></ul>
Amount	N/A

### Qualifications

- Property must be marketable
- Credit with payments based on an outstanding balance

*\*Please note we try our best to update our lenders' policies, but they are subject to change at any time and at the discretion of the lender. We'd love to hear from you if you have any questions regarding this program.*

