

HELOC PRICING GUIDE

Effective Date: 11/9/2024 Prime Rate: 7.75% Current U.S. Prime Rate + Margin = Start Rate 6600 Peachtree Dunwoody Road Bldg. 300, Suite 125 Atlanta, GA 30328

CHECK OUT EXCITING NEW PROGRAM ENHANCEMENTS!

	Piggyback HELOC Purchase or Refinance		Standalone HELOC			
			2nd Lien		1st Lien*	
Occupancy	Primary Residence	Second Home	Primary Residence	Second Home +++	Primary Residence	Non Owner Occupied and Second Home +++
Maximum HCLTV+	89.99 %	85.00%	89.99 %	80.00%	80.00%	70.00%
Minimum FICO**	680	700	700	720	700	720
Maximum DTI	45%	43%	45%	43%	45%	43%
Maximum Line Amount***	\$500,000 \$750,000 (80.00% HCLTV) \$1,000,000 (80.00% HCLTV, 720 FICO)++	\$500,000	\$500,000 \$750,000 (80.00% HCLTV, 720 FICO) ++	\$500,000	\$500,000 \$750,000 (720 FICO)++	\$500,000
Non-Occupant Co-Borrowers	Allowed with 720+ FICO for Primary Wage Earner		Not Allowed Allowed			Allowed
Minimum Initial Draw	\$25,000 (All States Except AZ, CA, FL, OR, WA) \$50,000 (AZ, CA, FL, OR, WA)		\$50,000 (All States)			
Max Combined Loan Amount	\$3,000,000 N/A				I/A	
Property Type	SFR (1-4 Unit); PUD; Townhome; Condo; Manufactured Homes (Double-wide, 1976 or newer)					
Loan Term	5 Year Draw w/ I/O Payments / 25 Year Amortizing Repayment					
Qualifying HELOC Payment	Fully Drawn Line at Start Rate + 2.00%, Amortized Over 30-Year Term					
Transaction Type Definition	Any HELOC submitted to Symmetry <120 daysAny HELOC submitted to Symmetry >120 daysfrom closing the 1st mortgagefrom closing the 1st mortgage					

*1st Lien HELOCs not offered in VT or WY

**Min FICO Score: Must be met by Primary Wage Earner's middle score from Symmetry's Tri-Merged Credit Report

***Max Line Amount in MD cannot exceed \$500,000 for Piggyback HELOCs or \$250,000 for Standalone HELOCs

+ Max 79.99% HCLTV in NM for First Lien HELOC

++ Available in all active states except: CA, DE, MD, ME, NC, OK, TN

Piggyback HELOC: Concurrent or Post- Close (Base Margin Over WSJ Prime)					
FICO/HCLTV	≤89.99%				
Draw Amount	\$25k-\$99,999	\$100k-\$199,999	\$200,000+		
740+	1.50%	0.25%	0.00%		
720-739	1.50%	0.25%	0.25%		
700-719	1.75%	1.50%	1.50%		
680-699	2.00%	1.75%	1.75%		

+++ Available in all active states except: DE, MD, OK

Qualifying HELOC Payment: Assuming Fully Drawn and Amortizing at Start Rate Plus 2.00% Over 30-Year Term Max Properties Financed: Total of Ten (10) Properties Financed by Borrower, Including Subject Property

Standalone HELOC (Base Margin Over WSJ Prime)					
FICO/HCLTV	≤70%	>70-80%	>80-89.99%		
760+	0.750	1.750	2.750		
720-759	1.000	2.000	3.000		
700-719	2.000	3.000	3.000		
Standalone HELOC Add-On					
Draw Amount \$50,000 - \$99,999			+0.25%		

Symmetry Follows FNMA Guidelines with Very Few Overlays

	symmetrylending.com	Please visit the Knowledge Center on our website for latest forms, rates, and guides	ACTIVE STATES AL, AK, AZ, CA, CO, CT, DE, FL, C IN, KS, KY, MA, MD, ME, MI, MN NE, NH, NJ, NM, NV, OH, OK, O TN, UT, VA, VT, WA, WI, WY	I, MT, NC,	
FEES & INFORMATION	Title - Symmetry will utilize first mortgage til work on Piggyback HELOC up to \$250,000 Separate title work will be obtained for Pigg HELOCs exceeding \$250,000 and all Stand & 1st Lien HELOCs. information is intended for mortgage companies ar	appraisal provided it is yback review. Maximum age balone loan signing.	will utilize first mortgage approved by a third-party of appraisal: 150 days at ther solicits nor advertises to consumers.	Annual Loan Maintenance Fee: \$150 (Except Iowa) Annual Loan Maintenance Fee: \$15 (Iowa Only) Lender Origination Fee: \$450 (Except New Jersey) Lender Application Fee: \$450 (New Jersey Only)	Credit Union Membership may be required at no additional cost to the consumer
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Symmetry Lending LLC 6600 Peachtree Dunwoody Rd. Bldg. 300, Suite 125, Atlanta, GA 30328, NMLS #1725404 (www.nmlsconsumeraccess.org). Arizona Mortgage Banker, License #0948372; Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act, License #41-DBO 85028; Colorado Mortgage Company Registration; Georgia Residential Mortgage Licensee #125404; Massachusetts Mortgage Broker License #0948372; Licensed by the New Jersey Department of Banking and Insurance; Nevada Mortgage Company License, License #5039, 3753 Howard Hughes Parkway, Suite 200, Office 258A, Las Vegas, NV 89169, Phone: 678-597-9771; Oregon Mortgage Lending License #ML-5715; Mortgage Servicer License #MS-171; Texas Mortgage Company License.