



## **Secured Home Improvement Loans-Texas Only**

| Loan to Value | Maximum Loan<br>Amount | Max Term                   | Interest Rates<br>as low as | Minimum<br>Credit Score | % of Contract<br>added to<br>home as-is value |
|---------------|------------------------|----------------------------|-----------------------------|-------------------------|---|
| 95% +         | \$50,000               | 15 yrs                     | 6.125%                      | 750                     | 100%  |
| ≥ 90%         | \$75,000               | 10 yrs<br>15 yrs<br>20 yrs | 5.50%<br>5.75%<br>6.00%     | 700                     | 100%**  |
| ≥ 80%         | \$100,000              | 10 yrs<br>15 yrs<br>20 yrs | 5.25%<br>5.50%<br>5.75%     | 700                     | 100%**  |
| <u>≥ 80%</u>  | \$50,000               | 15 yrs                     | 6.125%                      | 680                     | 100%  |

<sup>\*</sup> SFR; Primary residence ONLY

All loans subject to approval of credit (certain restrictions apply). Rates, programs, and guidelines subject to change without notice or at underwriter's discretion. This material is <a href="INFORMATIONAL">INFORMATIONAL</a> in nature and has been distributed to business entities only. This material is NOT intended to be distributed to or used by consumers.















<sup>\*\*100%</sup> to 75k maximum add back for pool contract

<sup>+</sup> Houston/DFW/Austin/San Antonio/Metroplex only