remn | HELIX DIGITAL HELOC PLATFORM

HELP DESK

For Broker support, please contact our HelpDesk via chat or ticket located directly on our help center.
Website: https://help.remnwholesale.com/hc/en-us

HELOC PRICING | **PRIME RATE** **6.75%** | **9/14/2026**

Click For Guidelines | Become a REMN Partner | Access Flyer Paradise

PRIMARY

Minimum FICO	<=50	>50-55	>55-60	>60-65	>65-70	>70-75	>75-80
780+	7.99%	8.04%	8.09%	8.74%	8.94%	9.14%	9.39%
760 - 779	8.24%	8.29%	8.34%	8.84%	9.04%	9.24%	9.50%
740 - 759	8.64%	8.69%	8.74%	9.04%	9.14%	9.34%	9.54%
720 - 739	8.84%	8.90%	8.94%	9.24%	9.34%	9.54%	9.74%
700 - 719	9.34%	9.39%	9.44%	9.54%	9.84%	10.10%	10.34%
680 - 699	10.34%	10.39%	10.44%	10.54%	11.14%	11.44%	
660 - 679	11.44%	11.49%	11.54%	12.02%	12.14%		
640 - 659	13.14%	13.19%	13.24%	13.44%			
620 - 639	13.64%	13.69%					
600 - 619	14.14%	14.19%					

SECOND HOME

Minimum FICO	<=50	>50-55	>55-60	>60-65	>65-70	>70-75	>75-80
780+	8.54%	8.59%	8.64%	9.20%	9.36%	9.55%	
760 - 779	8.64%	8.69%	8.74%	9.24%	9.36%	9.61%	
740 - 759	9.01%	9.06%	9.11%	9.36%	9.49%	9.74%	
720 - 739	9.39%	9.44%	9.49%	9.61%	9.74%		
700 - 719	9.76%	9.81%	9.86%	9.94%	10.24%		
680 - 699	10.76%	10.81%	10.86%	11.11%			
660 - 679	11.76%	11.81%	11.86%				
640 - 659	13.51%	13.56%	13.61%				

INVESTMENT

Minimum FICO	<=50	>50-55	>55-60	>60-65	>65-70	>70-75	>75-80
780+	10.14%	10.19%	10.24%	10.34%	10.64%		
760 - 779	10.24%	10.29%	10.34%	10.44%	10.64%		
740 - 759	10.34%	10.39%	10.44%	10.64%	10.84%		
720 - 739	10.74%	10.79%	10.84%	10.94%	11.24%		
700 - 719	10.84%	10.89%	10.94%	11.24%	11.54%		

FICO/CLTV GRID

Minimum FICO	Owner Occ	Second Home	Investment
760+	80%	75%	70%
740 - 759	80%	75%	70%
720 - 739	80%	70%	70%
700 - 719	80%	70%	70%
680 - 699	75%	65%	
660 - 679	70%	60%	
640 - 659	65%	60%	
620 - 639	55%		
600 - 619	50%		

GUIDELINES	
Terms	• 5 Year Draw I/O plus 25 year repayment (full amortization) • Tennessee Exception: 5 year I/O plus 10 year repayment (full amortization)
Use of Proceeds	• Other: 0.25% Margin Increase
Credit Score for UW	• The credit score of the highest income earner will be used to qualify
Debt to Income (DTI)	• 680+: Maximum 50% • 600-679: Maximum 45%
Loan Amount	• Minimum: $25,000 • Maximum: $750,000 • Loans >$500K: Primary Only | Min 720 | Full Appraisal • Minimum 75% draw at close
Occupancy	• Primary Residence (Owner-Occupied) • Second Homes • Investment Properties (limited to 15 financed properties)
Non-Occupant Co-Borrowers	• Non-Occupant Co-Borrowers are allowed (Not allowed in Texas) ◦ Borrower 1 must be on title/owner of the property and must have income
Ownership	• Ownership must be fee simple or leasehold in name of individual(s) or inter vivos revocable trust
Valuation Requirements	• AVM used on loan amounts up to $500K. Full Appraisal >$500K
Property Report / ALTA	• Loan amounts up to $350,000: Legal and Vesting Report only • Loan amounts > $350,000: ALTA Title Policy required
Eligible Property Types	• SFR, 2-4 Units, PUDS, Condos
Ineligible Property Types	• Manufactured Housing, Co-Ops, Condotels, Log Homes, Mixed Use, Rural/Agricultural Zoning • Properties currently listed for sale or listed within the last 60 days in the following states: ◦ DC, IL, IN, IA, LA, ME, NC, PA, RI, TN, TX, VT, WA
State Restrictions	• NY, RI, DC, IL, MA, UT, NM, DE, HI, OH, CLTV cap dependent on credit score • TN: 5 Year IO; 10 Year Repayment • MI: Minimum loan amount down to $10,000 for elibible licenses

ORIGINATION POINTS

State	Points	State	Points
Alabama	2.99%	Montana	2.99%
Alaska	2.99%	Nebraska	2.99%
Arizona	2.99%	Nevada	2.99%
Arkansas	2.74%	New Hampshire	2.99%
California	2.99%	New Jersey	2.30%
Colorado	2.99%	New Mexico	2.85%
Connecticut	2.99%	New York	2.74%
Delaware	2.99%	North Carolina	1.00% 1st Lien; 2.00% 2nd Lien
District of Columbia	3.00%	North Dakota	2.99%
Florida	2.99%	Ohio	2.99%
Georgia	2.95%	Oklahoma	2.99%
Hawaii	2.99%	Oregon	2.99%
Idaho	2.99%	Pennsylvania	2.75%
Illinois	2.95%	Rhode Island	0.00%
Indiana	2.00%	South Carolina	2.99%
Iowa	2.00%	South Dakota	2.99%
Kansas	2.99%	Tennessee	0.00%
Kentucky	2.99%	Texas	2.00%
Louisiana	0.00%	Utah	2.99%
Maine	0.00%	Vermont	0.00%
Maryland	2.00%	Virginia	2.99%
Massachusetts	2.95%	Washington	1.75%
Michigan	2.99%	West Virginia	2.99%
Minnesota	2.99%	Wisconsin	2.99%
Mississippi	2.99%	Wyoming	2.99%
Missouri	2.99%		

Origination fees are based on the line amount, not the draw amount.

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