

Monday, June 2, 2025
Bulletin #2025-Broker-010

NOTICE TO BROKERS:**HELOC Second Mortgage Update**

Check out the new credit score, loan amount limits and maximum HCLTV for Primary Residence occupancy in our HELOC Second Mortgage Product.

Primary Residence Purchase Transactions		
Maximum HELOC Loan* Amount	FICO	Maximum HCLTV
\$250,000	740	89.99%
\$250,000	700	85%
\$250,000	680	80%
\$300,000	700	80%
\$350,000	720	70%
Primary Residence Rate and Term and Cash Out Refinances		
Maximum HELOC Loan Amount	FICO	Maximum HCLTV
\$250,000	700	85%
\$300,000	700	80%
\$350,000	720	70%

For full details, please log in to the FLCBank [Resource Center](#) to access the updated Guidelines.

If you have any questions, please contact your [Account Executive or Client Relations Representative](#).