

Monday, June 2, 2025

Bulletin #2025-R-002

NOTICE TO RETAIL LOAN ORIGINATORS

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.