Wednesday, October 22, 2025
Bulletin #2025-Broker-B-016

NOTICE TO BROKERS: HELOC Product Update

FLCBank is pleased to announce an improvement to our HELOC Product with the ability to originate HELOCs in **First Lien** position! **Effective October 23, 2025**, you can offer financing flexibility with FLCBank's **First Lien HELOC**. This is an additional product offering to our HELOC Combo Second Lien and HELOC Standalone Second Lien.

First Lien HELOC
Loan Amount:
- Up to $750,000

Loan Purpose:
- Purchase Money,
- Rate and Term Refinances and
- Cash Out Refinances

Minimum Draw:
- $100,000

Appraisal Requirement:
- Full URAR Appraisal is required

Check out the First Lien HELOC's Matrix!!!

Primary Residence Purchase Transactions 30 years Term				
Maximum HELOC Loan* Amount	**FICO**	**Maximum HCLTV***	**Combined First and Second Mortgage loan amount**	**Max DTI**
$350,000	740	89.99%	$2,500,000	43%
$250,000	700	85%		45%
$250,000	680	80%		45%
$500,000	720	80%		43%
$750,000	720	70%		43%

***This communication is for real estate and lending professionals only and not for distribution to consumers.** All products are subject to credit and property approval. Program terms and*

Maximum HELOC Loan Amount	FICO	Maximum HCLTV	Combined First and Second Mortgage loan amount	Max DTI
$350,000	700	85%	$2,500,000	43%
$250,000	680	80%		45%
$500,000	720	80%		43%
$750,000	720	70%		43%

Second Home Residence
Purchase, Rate and Term and Cash Out Refinances
30 years term

Maximum HELOC Loan Amount	FICO	Maximum HCLTV	Combined First and Second Mortgage loan amount	Max DTI
$250,000	680	80%	$2,500,000	45%
$350,000	700	80%		43%
$500,000	720	70%		43%

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.