

BULLETIN



WWW.FLCBMTG.COM

BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

Wednesday, October 22, 2025

Bulletin #2025-Broker-B-016

NOTICE TO BROKERS: HELOC Product Update

FLC Bank 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 FLC Bank'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%

Bulletin #2025-Broker-B-016

Page 1 of 2

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 conditions are subject to change without notice. Not all products are available in all states or for all dollar amounts. Other restrictions and limitations apply. Rates are subject to change at any time without notice. We recommend our customers refer to the products and rates sheets sent out daily or call your Account Executive for the current product details and rates. FLC Bank is a registered trademark of Florida Capital Bank, N.A. NMLS #790396 Member FDIC Equal Housing Lender

FLC Bank / 1.866.295.0014 / www.flcbmtg.com / 10151 Deerwood Park Blvd. Bldg. 100, STE 200, Jacksonville, FL 32256

BULLETIN



WWW.FLCBMTG.COM

BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

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](#).