

Wednesday, October 22 2025

Bulletin #2025-R-005

NOTICE TO RETAIL LOAN ORIGINATORS: 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%

Please reference full product guidelines posted on the FLC Bank website at www.flcbmtg.com. 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 for all dollar amounts. Other restrictions and limitations apply. FLC Bank is a registered trademark of Florida Capital Bank, N.A. Member FDIC NMLS 790396 Equal Housing Lender. FLC Bank 10151 Deerwood Park Blvd. Bldg. 100, Suite 200, Jacksonville, FL 32256 1.866.295.0014

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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.

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