



More scenarios. More solutions. Move loans you can close.

PRODUCT SOLUTIONS



MOST POPULAR

HELOC EXPRESS

- Up to 95% CLTV
- 680 minimum FICO
- Financing up to \$400K
- 10-year draw/20-year repayment
- Faster turntimes
- Streamlined documentation
- AVMs up to \$400K
- No draws required at closing



BRIDGE LOAN HELOC

- Up to 80% LTV/CLTV
- 680 minimum FICO
- Primary residence (1 unit) only
- Financing up to \$1MM
- 10-year draw/20-year repayment
- AVMs up to \$400K
- 1st and 2nd lien position
- No draws required at closing



INVESTMENT PROPERTY HELOC (SECOND LIEN)

- Up to 80% LTV
- 680 minimum FICO
- 1-4 unit residential only
- Financing up to \$250K
- 5-year draw/10-year repayment
- AVMs up to \$100K
- No draws required at closing



FIRST LIEN HELOC

- Up to 90% CLTV
- 640 minimum FICO
- Primary, second home, and investment property only
- Financing up to \$750K
- 10-year draw/20-year repayment
- Bank statement & asset depletion
- AVMs up to \$400K
- No draws required at closing



SECOND LIEN HELOC

- Up to 95% CLTV
- 640 minimum FICO
- Primary and second home only
- Financing up to \$750K
- 10-year draw/20-year repayment
- Bank statement & asset depletion
- AVMs up to \$400K
- No draws required at closing



FIXED-RATE HOME EQUITY LOAN

- Up to 90% CLTV
- 640 minimum FICO
- Financing up to \$500k
- Terms available 10, 15, and 20-years
- Standalone transactions
- Only available in 2nd lien position
- AVMs allowed up to \$400K (QM)



ARV RENOVATION HELOC

- Up to 95% After-Reno Value (ARV)
- Max 125% as is (Peak) value
- 640 minimum FICO
- Available in first & second lien
- Financing up to \$750K
- 10-year draw/20-year repayment
- Primary and second homes only
- Borrower managed draws



LAND LOAN

- Up to 80% LTV
- 680 minimum FICO
- Financing up to \$500K
- 10-year fixed rate
- Investment use only; future 1-4 unit residential construction
- No immediate build requirement
- 20 acre limit



COMING SOON

NEW CONSTRUCTION HELOC (FIRST LIEN)

- Up to 85% LTV
- 680 minimum FICO
- Ground-up construction
- Primary and second home only
- Financing up to \$1,999,000
- 3-year draw/10-year 10/20-year repayment

NEED A SOLUTION FOR A UNIQUE BORROWER?
VISIT [PARTNERS.QUORUMFCU.ORG](https://partners.quorumfcu.org) FOR FULL PRODUCT GUIDELINES.

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