



## Second Lien Home Improvement Rates

Effective Date as of: 01/13/2026

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### Texas Second Lien Home Improvement Loans

Maximum CLTV	Max Loan Amount	Rate 15-Year Fixed Rates Below	Minimum FICO Score	Maximum DTI	Eligible Property Types		
80.01 to 90% CLTV	\$10,000 - \$150,000	7.125%	700+	43%	SFR / PUD / Rural Condominium / Townhome		
≤ 80% CLTV	\$10,000 - \$249,999	7.000%	700+	43%	SFR / PUD / Rural Condominium / Townhome		
≤ 80% CLTV	\$250,000 - \$1,000,000	7.250%	700+	43%	SFR / PUD / Rural Condominium / Townhome		
Rate Adjustments <sup>1</sup>		General Information					
20-Year Fixed	+ 0.25%	<ul style="list-style-type: none"><li>• Rates are valid for 60 days from the date of submission.</li><li>• SouthTrust Bank uses the mid-credit score from the Primary Wage Earner (Applicant with highest income).</li><li>• The property must be Borrower's primary residence.</li><li>• Minimum of 3-tradelines required with 24-month satisfactory history (Authorized user accounts do not qualify).</li><li>• Minimum of 3 months in reserves required. Use up to 65% of retirement accounts to meet reserve requirements.</li><li>• No bankruptcy in the past 5 years with re-established credit with a minimum of 3-tradelines with 3-years satisfactory history.</li><li>• No foreclosure, deed-in-lieu, or short sale paid for less than full balance in the last 5 years.</li><li>• SouthTrust Bank prepares Loan Estimate and other required disclosures.</li></ul>					
10-Year Fixed	- 0.25%						
5-Year Fixed	- 0.25%						
Estimated Closing Fees All fees to be disclosed by SouthTrust Bank		Appraisal Requirements					
Administrative Fee	\$399.00	SouthTrust Bank must order a new “subject-to” appraisal on Texas Home Improvement loans.		Work cannot begin and materials cannot be delivered until the loan is closed and funded.			
Appraisal Review	\$18.95						
Courier Fee	\$30.00						
Courtesy Closing Fee	\$325.00	***Estimated Appraisal fee is \$1,500.00***		SouthTrust Bank will disburse 100% of the loan proceeds at funding in the form of checks made jointly payable to borrower and contractor on loan amounts up to \$150,000.			
Credit Report	(I) \$106.89 (J) \$212.15						
Document Preparation	\$225.00						
e-Record Fee	\$11.00	The appraisal is paid by the borrower, and the fee is not collected until the receipt of the signed Intent to Proceed form.		Loan Amounts over \$150,000 require draws and inspections.			
Flood Certificate	\$15.00						
Inspection Fee	\$100.00						
Recording Fee (Counties vary)	\$175.00	Must provide finalized construction contract, plans, and specifications at application.					
Title Search (Loans ≤ \$250,000)	\$135.31						
Title Policy (Loans > \$250,000)	Based on Loan Amount						
VOE Fee	\$150.00						
Wire Fee	\$20.00						

**Mortgagee Clause: SouthTrust Bank, N.A., ISAOA, ATIMA, P.O. Box 2230, George West, TX 78022**

**Trustee: Denise M. Garza**

This information is provided to assist Real Estate Professionals and is not an advertisement to extend credit as defined by Sec.1026 of Reg Z.

Rates, programs, and guidelines subject to change without notice or at underwriter's discretion. All loans are subject to credit approval and underwriting.

<sup>1</sup>STB does not intend to extend any loans that would be deemed HPML. If Fed rates change such that the posted STB rates lead to such a designation, a borrower's rate will be adjusted downward to the maximum allowable non-HPML rate. Such adjustments will be made for any borrower with a rate above the HPML maximum. Loan Programs are only available for properties located in Texas.