SouthTrustBank

Second Lien Home Equity Rates

Effective Date as of: 01/13/2026

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Texas Closed End Second Lien Home Equity Loans

Rates based on Primary Wage Earner's Mid-Credit Score

Maximum CLTV	Max Loan Amount	700+	660 - 699	Maximum DTI	Eligible Property Types
≤ 80% CLTV - 15 Yr Term	$50,000 to $250,000	7.000%	8.125%	45%	SFR / PUD / Rural Condominium / Townhome

Rate Adjustments[1]	
20-Year Fixed	+ 0.25%
10-Year Fixed	- 0.25%
5-Year Fixed	- 0.25%

General Information

- Rates are valid for 60 days from the date of submission.
- SouthTrust Bank uses mid-credit score on Individual files or the lesser of two mid-credit scores on Joint files.
- The property must be Borrower's primary residence.
- Minimum of 3-tradelines required with 24-month satisfactory history (Authorized user accounts do not qualify).
- Minimum of 3 months in reserves required. Use up to 65% of retirement accounts to meet reserve requirements.
- No bankruptcy in the past 5 years with re-established credit with a minimum of 3-tradelines with 3-years satisfactory history.
- No previous foreclosures, Deed in Lieu, mortgage modifications, or short sales regardless of age.
- SouthTrust Bank prepares Loan Estimate and other required disclosures.

Estimated Closing Fees All fees to be disclosed by SouthTrust Bank (2% Fee Limit)	
Administrative Fee	$399.00
Appraisal Review	$18.95
Courier Fee	$30.00
Courtesy Closing Fee	$325.00
Credit Report	(I) $106.89 (J) $212.15
Document Preparation	$225.00
e-Record Fee	$11.00
Flood Certificate	$15.00
Recording Fee (Counties vary)	$175.00
Title Search (Loans ≤ $250,000)	$135.31
VOE Fee	$150.00
Wire Fee	$20.00

Appraisal

SouthTrust Bank must order a new "as-is" full appraisal with interior/exterior on Texas Home Equity loans.

Estimated Appraisal fee is $1,500.00

The appraisal is paid by the borrower, and the fee is not collected until the receipt of the signed Intent to Proceed form.

Submission

Please contact SouthTrust Bank 2nd Mortgage Account Executives for more information regarding our Texas Home Equity Loan (fixed rate, closed-end term loan).

An existing home equity loan may not be refinanced until at least one year after its original closing date (note date) per Section 50(a)(6)(M)(iii) of the Texas Constitution.

A Notice of Extension of Credit is required to be received by the Borrower at least 12 days prior to loan closing.

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.

[1]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.

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