



Second Lien Purchase Money Rates

Effective Date as of: 01/13/2026

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Texas Purchase Money/Refinance Second Lien Mortgage

Maximum CLTV	Max Loan Amount	Rate 15-Year Fixed Rates below	Minimum FICO Score	Maximum DTI	Eligible Property Types	
90.01% to 95% CLTV	\$10,000 up to \$50,000	8.875%	725+	43% *	SFR / PUD / Rural Condominium / Townhome	
80.01% to 90% CLTV	\$10,000 up to \$250,000	7.125%	700+	43% **	SFR / PUD / Rural / Second Home Condominium / Townhome / 2-Unit Duplex	
≤ 80% CLTV	\$10,000 up to \$350,000	7.000%	700+	43% **	SFR / PUD / Rural / Second Home Condominium / Townhome / 2-Unit Duplex	
Rate Adjustments ¹		General Information				
30/15 Balloon Program*** Minimum Loan Amount is \$15,000 or greater	+ 0.250%	<ul style="list-style-type: none">• Rates are valid for 60 days from the date of submission.• Provide conforming 1st lien Approve/Eligible DU findings and/or Eligible/Accept LP findings recommendations.• * Max DTI on CLTVs > 90% is 43% or provide 1st Lien AUS findings with Max Housing ratio up to 35% / Max Total DTI up to 45%• **Max DTI on CLTVs < 90% is 43% or provide 1st Lien AUS findings with Max Housing ratio up to 37% / Max Total DTI up to 49.999%• ***On 30/15 Balloon Program the minimum loan amount is \$15,000 or greater• A minimum of 3-tradelines required for all applicants with 24-month satisfactory history. Authorized user account(s) do not qualify.• No bankruptcy in the past 5-years. Must have re-established credit with minimum of 3-tradelines with 3 years satisfactory history.• No foreclosure, deed-in-lieu, or short sale paid for less than full balance in last 5 years.• A minimum of 3-months PITIA required on subject property unless notated below.• If present home is under contract, SouthTrust will include total PITIA on departing property if not closed prior to the new transaction.• SouthTrust will use 1st mortgage appraisal. The appraisal must meet STB appraisal criteria and be dated ≤ 90 days from closing.• SouthTrust will use 1st mortgage title work up to \$249,999. On loan amounts ≥ \$250,000, SouthTrust requires a 2nd lien title policy.				
20-Year Fixed	+ 0.250%					
10-Year Fixed	- 0.250%					
Condo (Low-Mid-High)	+ 0.250%					
Duplex (1-2 Unit)	+ 0.500%					
Second Home	+ 1.000%					
Estimated Closing Fees All fees to be disclosed by STB		First-Time Home Buyer	Early Professional Buyer	Non-Permanent Resident Alien	Second Home	Rural Property
Administrative Fee	\$399.00	FTHB Program is for applicants with no mortgage history reported on tri-merge report. Max Loan Amount: \$175,000 Max Reserves: 3-months PITI Max DTI: 43% Max CLTV: See tiers above.	Early Professional Program is for applicants with no mortgage history reported on tri-merge report. Contact your AE for details. Max Loan Amount: \$350,000 Max Reserves: 3-months PITI Max CLTV: See tiers above.	Contact your AE for Acceptable Visa Types. Max Loan Amount: \$200,000 Mid-Credit Score: 700+ Max Reserves: 3-months PITI Max DTI: 43% Primary residence only Max CLTV: See tiers above.	Subject must be a reasonable distance away from the borrower's principal Texas homestead residence. Max Loan Amount: \$250,000 Max Reserves: 6-months PITI Max DTI: 43% Max CLTV: See tiers above.	Primary residence up to 200 acres maximum. Max Loan Amount: \$350,000 Mid-Credit Score: 700+ Max Reserves: 3-months PITI Max DTI: See General Information above. Max CLTV: See tiers above.
Appraisal Review	\$18.65					
Attorney Review	\$150.00					
Bridge Fee	1% of loan amount					
Courier Fee	\$35.00					
Credit Report	(I)\$106.89 (J)\$212.15					
Document Prep	\$48.71					
e-Record Fee	\$10.00					
Flood Certificate	\$15.00					
Recording Fee	\$120.00					
Title Company Fee	\$400.00					
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.

¹STB 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 all borrowers with a rate above the HPML maximum. Loan Programs are only available for properties located in Texas.