



AAA Capital Investment, Inc.

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To: All Customers

Date: 08/11/2023

Subject: The Expanded HELOC Information is Updated

Effective: 08/15/2023

AAA LENDINGS is pleased to announce exciting enhancements to our Expanded HELOC product offerings. Our goal is to provide products that are in demand and relevant to today's lending paradigm.

Expanded HELOC - Option 24, Option 36, Option 60, and Option 120

- Continue to disclose and collect fees and charges and receive premium pricing, providing loans pass a High Cost test and receive a clear State and Federal Compliance Report.
- **Option 24, Option 36, and Option 60 - Three NEW Draw Terms:**
 - **Option 24** - 2 year draw, 10 year interest only payment, 20 year repayment - total term is 30 years
 - **Option 36** - 3 year draw, 10 year interest only payment, 20 year repayment - total term is 30 years
 - **Option 60** - 5 year draw, 10 year interest only payment, 20 year repayment - total term is 30 years
 - **Option 120** - 10 year Interest Only draw period; 20 year repayment remains an option.
- The **Minimum Initial Draw** will be the lesser of \$50,000 or 75% of the line amount.
 - Example: \$75,000 line amount would require a \$50,000 initial draw
- **Minimum Credit Limit** is \$35,000

These product enhancements can be originated with a Purchase Piggyback, Refinance Piggyback and Standalone Cash Out Transactions! Please share your feedback, as we strive to bring you products and services that will help to Grow Your Business!

Thank You for Choosing AAA LENDINGS for your Home Equity needs!!