

Cash For Borrowers

Business For You



Standalone HELOC

As interest rates continue to rise, borrowers need a way to tap into their equity without having to refinance and lose their low-rate first mortgage. Indymac's Standalone HELOC gives borrowers access to the cash they need, while giving you a way to grow your pipeline.

- Up to 100% CLTV available - even Stated Income
- Line amounts as high as \$500,000
- Combined loan amounts as high as \$2,500,000
- Available in the 1st lien position
- No gross-up calculation up to 95% CLTV behind 1st lien pay option ARMs*
- No title insurance required for 2nd lien HELOCs up to \$200,000
- Streamlined appraisal requirements for line amounts up to \$100,000
- Aggressive banker compensation - especially on *zero-draw* HELOCs
- Faster loan indications through QuickPricer®

We also make it easy to submit loans with our award-winning online QuickPricer® and e-MITS® decisioning technology. You can receive risk-based pricing and loan scenarios in under one minute at point-of-sale. We invite you to call your Regional Sales and Marketing Director or our Lender Relations team at 1.866.633.2897 to get started. Log on to our Web site today and experience how the right lending technology can increase your productivity.

*Maximum potential negative amortization of 125%

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IndymacBankSM
Correspondent Services

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