

FREMONT BANK

Wholesale Rate Sheet

Rates as of **10/6/21 8:37 AM**

Effective 09-21-21, we reduced Portfolio ARM rates and modified our specials - Rates as low as 1.99% on 5/6m ARM and 2.49% on 7/6m ARM - see pg 10 loan examples!			
Effective Immediately with FHFA's announcement Sept 14th: We have removed all agency overlays for NOO & Second Homes. Also removed overlays for > 4 financed props			
Announcements & Current Specials -		45 day locks required on all refinances and file must be delivered within 10 days	
Important Portfolio Arm Changes: Check page 10		Cutoff Dates: Last Day For Closing This Month	
Reduced Port 5/6m by 0.25%		Cutoff Date	
Reduced Port 7/6m by 0.125%		Last day to acknowledge CD (refi) Thursday, October 21, 2021	
Modified Prime QM rate reduction to 0.375% discount for 7/6m; 0.51 for 5/6m		Last day to sign to fund and record (refi) Tuesday, October 26, 2021	
Rates as low as 1.99% for 5/6m, Prime Borrower QM, Purchase - see pg 10 for details!		Loan Registration	
Rates as low as 2.49% for 7/6m, Prime Borrower QM, Purchase - see pg 10 for details!		Turn Times	
Port Lender Fees still \$0.00. \$950 credited back at CD		Purchase 24 - 48 hours	
NOO & Second Home Add on Price Adjustment has been removed as of 09/14/2021		Refinance 24 - 48 hours	
Port HELOC's - Pg. 9-10 -		Underwriting	
Full Appraisal required for Combo HELOC		Turn Times	
Wholesale Standalone HELOC - Max CLTV 75%		Initial u/w	
Wholesale Combo HELOC - Max CLTV 89.99%		* Condition u/w	
Lock Desk Hours: 6PM PST for Advance Lock and Regular Lock for Agency loans		Conventional 1-2 Days 1-2 Days	
All other programs (port, Jumbo, FHA), lock extensions and relocks, cutoff time is 4PM PST		Jumbo Gold 1-2 Days 1-2 Days	
All Agency Locks are to be performed on MORRIS; Portfolio can be submitted via email lock form		Jumbo Port 406 & 407 1-2 Days 1-2 Days	
		FHA purchase 1-2 Days 1-2 Days	
		Refinance Transactions	
		Initial u/w	
		* Condition u/w	
		Conventional 2-3 Days 2-3 Days	
		Jumbo Fixed 2-3 Days 2-3 Days	
		Jumbo Port 406 & 407 2-3 Days 2-3 Days	
		FHA refi/streamline 2-3 Days 2-3 Days	
		* Condition u/w includes processing time!	
		Loans in NOI status purchase: condition / re-underwrite review: 2 Days	
		Loans in NOI status refi: condition / re-underwrite review: 3-4 Days	
Rate Sheet Index		Docs & Funding	
Turn Times		Turn Times	
FNMA (Gold) - Pg. 2		Docs 24 hours purchase; 24-48 hours refi	
FNMA (Gold) LLPA's - Pg. 3		Funding 24-48 hours	
FHLMC (Standard) - Pg. 4			
FHLMC (Standard) LLPA's - Pg. 5			
GOLD Jumbo - Pg. 6-7			
Diamond Jumbo - Pg. 8			
FHA - Pg. 9			
Jumbo Port 5/6m & 7/6m Arm - Pg. 10			
HELOC Standalone - Pg. 11			
HELOC Combo - Pg. 12			
AE Contact Info - Pg. 13			
Lock Extension Fees: Submit extension request via MORRIS (6 PM for Agency, 4 PM for Jumbo & FHA loans)			
Lock Hours: 9:00AM - 6PM* PST		Contact Us:	
GOLD & Standard: 0.015/day - 30 day max		Website	
GOLD & Diamond Jumbo: 0.02/ day; 30 days-max; max 2 extensions		Guidelines	
FHA: 0.015/day - 30 day max		Lock Policy	
Jumbo Port 5/1 & 7/1: 0.015/ day; 30 day max		Heloc Calculator	
Lock Eligibility & MISC:		Lock & Extension hours:	
Minimum Loan amount \$125,000 for all terms and products		6PM for Agency	
Max broker compensation cannot exceed \$30,000 per transaction		4PM for other	
No relocks allowed on GOLD Jumbo & Diamond Jumbo programs		4pm relock	
All Jumbo locks must be credit approved to lock with the exception of Purchase (allow Advance Locks)		Fees & LE's:	
Jumbo Port 5/6m & 7/6m lock eligibility:		Lender Origination fees for LE: Delivery Fee \$ 25, Document Preparation Fee \$ 125, Underwriting Fee \$800 = \$950	
Loans that fit guidelines and are < \$3M are lock eligible upon receipt of file submission.		Total Lender Fees- Port 5/6m & 7/6m is \$0.00	
Loans > \$3M or loans that require a guideline exception must have an 'Approval to Process'		Credit will be given at CD time	
PIW Eligible on FNMA (Gold) –DU. ACE eligible on FHLMC (Standard) –LP. Conf. and High Bal as of 6-1-20		FHA Origination Fees for LE: Delivery Fee \$ 25, Document Preparation Fee \$ 50, Underwriting Fee \$ 395 = \$ 470	
FNMA/ FHLMC: File will be underwritten for final determination but below are agency differences		* Section B of LE: Flood \$5.25	
Gold - FNMA Only Niche Scenarios:		** Tax Service Fee: \$25 if paying off FB 1st; \$50 if other lender, N/A for FHA	
Use of second job income allowed, if at least a 12 month history, under certain conditions		Loss Payee & CPL:	
Minimal losses from a secondary self employed job can potentially be ignored		Loss Payee Clause:	
Using rental income on purchase of investment property for borrower with No REO		Fremont Bank	
Appraisal property condition rating of C5		ISAOA, ITS SUCCESSORS OR ASSIGNEES	
Use of PIW		P.O. Box 7295	
Standard - FHLMC Only Niche Scenarios:		Fremont, CA 94537-7295	
Disburse cash out to the Borrower up to the greater of 1% of the new refinance mortgage or \$2,000 (r/term)		CPL: Fremont Bank	
Use of RSU time based or performance based income		2580 Shea Center Drive	
Use of "short term" rental income reflected on tax returns		Livermore Ca 94551	
ACE eligible on conforming & High Bal FHLMC (Standard) programs. Must get ACE with LP recommendation			
<i>Intended for approved Mortgage Brokers use only and not for consumer use or for public distribution. The terms and programs are subject to change without notice.</i>			
<i>Please refer to our website or contact us for current information. Pricing subject to change without notice</i>			

FNMA (GOLD): Conforming & High Balance Fixed Rate First Mortgages - DU only underwriting

MORRIS Plan 113	30 Year Fixed Rate Conf			MORRIS Plan 114	20 Year Fixed Rate Conf		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.500	1.032	1.322	1.322	2.500	0.150	0.340	0.500
2.625	0.060	0.350	0.350	2.625	(0.536)	(0.346)	(0.186)
2.750	(0.753)	(0.463)	(0.463)	2.750	(1.579)	(1.389)	(1.229)
2.875	(1.342)	(1.052)	(1.052)	2.875	(2.169)	(1.979)	(1.819)
2.990	(1.628)	(1.338)	(1.338)	3.000	(2.306)	(2.116)	(1.956)
3.000	(1.728)	(1.438)	(1.438)	3.125	(3.141)	(2.951)	(2.791)
3.125	(2.691)	(2.401)	(2.401)	3.250	(3.784)	(3.594)	(3.434)
3.250	(3.412)	(3.122)	(3.122)				
3.375	(3.829)	(3.539)	(3.539)				
3.500	(4.102)	(3.812)	(3.812)				
3.625	(4.135)	(3.845)	(3.845)				

MORRIS Plan 115	15 Year Fixed Rate Conf			MORRIS Plan 116	10 Year Fixed Rate Conf		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
1.750	0.457	0.607	0.667	1.750	0.699	0.839	0.899
1.875	(0.269)	(0.119)	(0.059)	1.875	(0.128)	0.013	0.083
1.990	(0.866)	(0.726)	(0.666)	1.990	(0.826)	(0.686)	(0.626)
2.000	(0.966)	(0.826)	(0.766)	2.000	(0.926)	(0.786)	(0.726)
2.125	(1.580)	(1.430)	(1.370)	2.125	(1.512)	(1.372)	(1.302)
2.250	(2.034)	(1.894)	(1.834)	2.250	(2.288)	(2.138)	(2.078)
2.375	(2.325)	(2.185)	(2.125)	2.375	(2.469)	(2.319)	(2.259)
2.500	(3.024)	(2.874)	(2.814)	2.500	(2.901)	(2.761)	(2.701)
2.625	(3.540)	(3.400)	(3.330)	2.625	(3.461)	(3.321)	(3.261)
2.750	(3.975)	(3.835)	(3.775)	2.750	(3.869)	(3.719)	(3.659)

MORRIS Plan 127	30 Year High Balance Fixed Rate			MORRIS Plan 128	15 Year High Balance Fixed Rate		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	0.177	0.467	0.477	1.875	0.716	0.786	0.846
2.875	(0.372)	(0.082)	(0.072)	1.990	0.269	0.339	0.399
2.990	(0.788)	(0.498)	(0.488)	2.000	0.169	0.239	0.299
3.000	(0.888)	(0.598)	(0.588)	2.125	(0.286)	(0.226)	(0.166)
3.125	(1.761)	(1.471)	(1.461)	2.250	(0.610)	(0.550)	(0.480)
3.250	(2.432)	(2.142)	(2.132)	2.375	(1.001)	(0.931)	(0.871)
3.375	(2.849)	(2.559)	(2.549)	2.500	(1.530)	(1.470)	(1.410)
3.500	(3.052)	(2.762)	(2.762)	2.625	(1.916)	(1.856)	(1.786)
3.625	(2.955)	(2.665)	(2.655)	2.750	(2.221)	(2.151)	(2.091)
3.750	(2.973)	(2.683)	(2.673)				

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FNMA (GOLD): Conforming & High Balance LLPA's - DU only underwriting

Adverse Market Refinance LLPA - Add to Price		NOO & Second Home Add on Price Adjustment LLPA - Add to Price			
All refinances (limited cash-out and cash-out)	0.000	NOO Add on Price Adj	0.000	SH Add on Price Adj	0.000

All Eligible Mortgage FICO & LTV LLPAs for loans with terms > than 15 yrs -- Add to Price							
FICO / LTV	<= 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
≥ 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250
< 620 *	0.500	1.500	3.000	3.000	3.250	3.250	3.250

* A minimum required credit score of 620 applies to all mortgage loans delivered to FNMA in accordance with the Selling Guide.

All Eligible Mortgage Cash Out Refis LLPAs for All Loans -- Add to Price							
FICO / LTV	<= 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
≥ 740	0.375	0.625	0.625	0.875	N/A	N/A	N/A
720 - 739	0.375	1.000	1.000	1.125	N/A	N/A	N/A
700 - 719	0.375	1.000	1.000	1.125	N/A	N/A	N/A
680 - 699	0.375	1.125	1.125	1.750	N/A	N/A	N/A
660 - 679	0.625	1.125	1.125	1.875	N/A	N/A	N/A
640 - 659	0.625	1.625	1.625	2.625	N/A	N/A	N/A
620 - 639	0.625	1.625	1.625	3.125	N/A	N/A	N/A
< 620 *	1.625	2.625	2.625	3.125	N/A	N/A	N/A

All Eligible Mortgage LLPAs (excluding MCM) -- Apply to All Credit Scores -- Add to Price							
Product Feature/ LTV	<= 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
Conf. 30Yr FRM Purchase	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A
Second Home	0.000	0.000	0.000	0.000	0.000	0.25	0.25
> 4 Financed Props (a)	0.000	0.000	0.000	0.000	0.000	N/A	N/A
2 - Unit	1.000	1.000	1.000	1.000	1.000	N/A	N/A
3 - 4 Unit	1.000	1.000	1.000	N/A	N/A	N/A	N/A
Condo w/ Term > 15 Year	0.000	0.000	0.000	0.750	0.750	0.750	0.750

(a) > 4 Financed Properties applicable to NOO subject prop only

Additional LLPAs -- Apply to credit scores for High Balance FRM & ARM -- Add to Price - LTV							
Product Feature	<= 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
High Bal FRM Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
High Bal FRM Cash Out (C/O)	0.750	0.750	0.750	0.750	N/A	N/A	N/A
High Bal 30 Yr FRM C/O Primary/Second	0.000	0.000	0.000	0.000	N/A	N/A	N/A
High Bal FRM Purchase	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
High Balance FRM High LTV (2)	0.000	0.000	0.000	0.000	0.000	0.000	0.000

High Bal LLPA's are in addition to All Eligible Mortgage LLPA's above. High Bal specials don't apply for HomeReady

(2) High Balance FRM High LTV - This LLPA applies to all purpose types over 80%

Mortgages with Subordinate Financing -- Add to Price			
All mortgages with Subordinate Financing*		0.375	
		FICO scores	
LTV	CLTV *	< 720	≥ 720
≤ 65%	80.01 - 95%	0.500	0.250
65.01 - 75%	80.01 - 95%	0.750	0.500
75.01 - 95%	90.01 - 95%	1.000	0.750
75.01 - 90%	75.01 - 90%	1.000	0.750
≤ 95%	95.01 - 97%	1.500	1.500

HomeReady -- Cumulative LLPA Caps	
Product Feature	LLPA Caps
LTV > 80% and FICO ≥ 680	0.000
All other LTV ratio/FICO's	1.500

* Pricing unavailable through MORRIS. Please contact your AE

* If the sum of all applicable LLPAs exceeds the caps listed above, the excess will be waived. LPMI single premium Adj still apply

* LLPA's in this table are based on CLTV, which does NOT include the undrawn portion of a home equity line of credit. Other LTV/CLTV hits are cumulative

Mortgage Insurance - For estimates on BPMI or LPMI please use one of our MI Partners online pricing tools

Approved MI Partners
MGIC
ARCH
Radian
Essent
National

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FHLMC (Standard): Conforming & High Balance Fixed First Mortgages - LP Only											
MORRIS Plan 210	30 Year Fixed Rate Conf			MORRIS Plan 211	20 Year Fixed Rate Conf			MORRIS Plan 212	15 Year Fixed Rate Conf		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.500	0.822	1.092	1.072	2.500	(0.041)	0.140	0.360	1.750	0.317	0.467	0.587
2.625	(0.161)	0.110	0.100	2.625	(0.746)	(0.546)	(0.326)	1.875	(0.449)	(0.289)	(0.179)
2.750	(0.933)	(0.663)	(0.673)	2.750	(1.779)	(1.589)	(1.359)	1.990	(1.066)	(0.906)	(0.786)
2.875	(1.562)	(1.292)	(1.302)	2.875	(2.369)	(2.179)	(1.959)	2.000	(1.166)	(1.006)	(0.886)
2.990	(1.848)	(1.578)	(1.588)	3.000	(2.516)	(2.316)	(2.096)	2.125	(1.790)	(1.630)	(1.520)
3.000	(1.948)	(1.678)	(1.688)	3.125	(3.361)	(3.151)	(2.921)	2.250	(2.244)	(2.084)	(1.974)
3.125	(2.831)	(2.541)	(2.521)	3.250	(4.004)	(3.794)	(3.564)	2.375	(2.545)	(2.385)	(2.275)
3.250	(3.572)	(3.282)	(3.262)					2.500	(3.234)	(3.074)	(2.984)
3.375	(4.079)	(3.789)	(3.769)					2.625	(3.750)	(3.600)	(3.510)
3.500	(4.362)	(4.082)	(4.062)					2.750	(4.185)	(4.035)	(3.945)
3.625	(4.395)	(4.115)	(4.095)								
MORRIS Plan 227	30 Year High Balance Fixed Rate			MORRIS Plan 228	15 Year High Balance Fixed Rate						
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
2.750	0.177	0.467	0.477	1.875	0.716	0.786	0.846				
2.875	(0.372)	(0.082)	(0.072)	1.990	0.269	0.339	0.399				
2.990	(0.788)	(0.498)	(0.488)	2.000	0.169	0.239	0.299				
3.000	(0.888)	(0.598)	(0.588)	2.125	(0.286)	(0.226)	(0.166)				
3.125	(1.761)	(1.471)	(1.461)	2.250	(0.610)	(0.550)	(0.480)				
3.250	(2.432)	(2.142)	(2.132)	2.375	(1.001)	(0.931)	(0.871)				
3.375	(2.849)	(2.559)	(2.549)	2.500	(1.530)	(1.470)	(1.410)				
3.500	(3.052)	(2.762)	(2.762)	2.625	(1.916)	(1.856)	(1.786)				
3.625	(2.955)	(2.665)	(2.655)	2.750	(2.221)	(2.151)	(2.091)				
3.750	(2.973)	(2.683)	(2.673)								
								30 Day Avg SOFR	0.05%		

FHLMC (Standard): Conforming & High Balance ARM's - LP Only											
MORRIS Plan 848	5/6m SOFR ARM Conf			MORRIS Plan 849	7/6m SOFR ARM Conf			MORRIS Plan 850	10/6m SOFR ARM Conf		
Margin 2.750 - Caps 2/1/5											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.000	(0.640)	(0.610)	(0.580)	2.000	(0.020)	0.010	0.050	3.000	0.050	0.120	0.200
2.125	(0.950)	(0.910)	(0.880)	2.125	(0.390)	(0.350)	(0.310)	3.125	(0.210)	(0.130)	(0.050)
2.250	(1.220)	(1.180)	(1.140)	2.250	(0.710)	(0.670)	(0.620)	3.250	(0.520)	(0.430)	(0.350)
2.375	(1.490)	(1.450)	(1.400)	2.375	(1.030)	(0.980)	(0.930)	3.375	(0.830)	(0.740)	(0.650)
2.500	(1.760)	(1.710)	(1.660)	2.500	(1.360)	(1.300)	(1.250)	3.500	(1.140)	(1.050)	(0.950)
2.625	(2.030)	(1.980)	(1.910)	2.625	(1.680)	(1.620)	(1.560)	3.625	(1.460)	(1.350)	(1.250)
2.750	(2.190)	(2.120)	(2.060)	2.750	(1.910)	(1.840)	(1.780)	3.750	(1.560)	(1.450)	(1.340)
2.875	(2.330)	(2.260)	(2.190)	2.875	(2.130)	(2.060)	(1.990)	3.875	(1.650)	(1.540)	(1.420)
3.000	(2.480)	(2.410)	(2.330)	3.000	(2.360)	(2.280)	(2.200)	4.000	(1.740)	(1.620)	(1.500)
3.125	(2.630)	(2.550)	(2.460)	3.125	(2.580)	(2.500)	(2.420)	4.125	(1.830)	(1.710)	(1.580)
3.250	(2.890)	(2.810)	(2.720)	3.250	(2.850)	(2.770)	(2.680)	4.250	(1.980)	(1.850)	(1.720)
MORRIS Plan 865	5/6m SOFR ARM HB			MORRIS Plan 866	7/6m SOFR ARM HB			MORRIS Plan 867	10/6m SOFR ARM HB		
Margin 2.750 - Caps 2/1/5											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.000	0.360	0.390	0.420	2.000	0.980	1.010	1.050	3.000	1.550	1.620	1.700
2.125	0.050	0.090	0.120	2.125	0.610	0.650	0.690	3.125	1.290	1.370	1.450
2.250	(0.220)	(0.180)	(0.140)	2.250	0.290	0.330	0.380	3.250	0.980	1.070	1.150
2.375	(0.490)	(0.450)	(0.400)	2.375	(0.030)	0.020	0.070	3.375	0.670	0.760	0.850
2.500	(0.760)	(0.710)	(0.660)	2.500	(0.360)	(0.300)	(0.250)	3.500	0.360	0.450	0.550
2.625	(1.030)	(0.980)	(0.910)	2.625	(0.680)	(0.620)	(0.560)	3.625	0.040	0.150	0.250
2.750	(1.190)	(1.120)	(1.060)	2.750	(0.910)	(0.840)	(0.780)	3.750	(0.060)	0.050	0.160
2.875	(1.330)	(1.260)	(1.190)	2.875	(1.130)	(1.060)	(0.990)	3.875	(0.150)	(0.040)	0.080
3.000	(1.480)	(1.410)	(1.330)	3.000	(1.360)	(1.280)	(1.200)	4.000	(0.240)	(0.120)	0.000
3.125	(1.630)	(1.550)	(1.460)	3.125	(1.580)	(1.500)	(1.420)	4.125	(0.330)	(0.210)	(0.080)
3.250	(1.890)	(1.810)	(1.720)	3.250	(1.850)	(1.770)	(1.680)	4.250	(0.480)	(0.350)	(0.220)

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FHLMC (Standard): Conforming & High Balance LLPA's - LP Only
Adverse Market Refinance LLPA - Add to Price
NOO & Second Home Add on Price Adjustment LLPA - Add to Price

All refinances (limited cash-out and cash-out)	0.000	NOO Add on Price Adj	0.000	SH Add on Price Adj	0.000
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ARM's - Maximum number of financed properties (including the subject) for SH & INV 7/6 & 10/6 ARM's is six (6), 5/6 ARM maximum is limited to one (1)

All Eligible Mortgage FICO & LTV LLPAs for loans with terms > than 15 yrs -- Add to Price

FICO / LTV	<= 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
> 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250
< 620 *	0.500	1.500	3.000	3.000	3.250	3.250	3.250

Cash Out Refis LLPAs for all Loans -- Add to Price

FICO / LTV	<= 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
> 740	0.375	0.625	0.625	0.875	N/A	N/A	N/A
720 - 739	0.375	1.000	1.000	1.125	N/A	N/A	N/A
700 - 719	0.375	1.000	1.000	1.125	N/A	N/A	N/A
680 - 699	0.375	1.125	1.125	1.750	N/A	N/A	N/A
660 - 679	0.625	1.125	1.125	1.875	N/A	N/A	N/A
640 - 659	0.625	1.625	1.625	2.625	N/A	N/A	N/A
620 - 639	0.625	1.625	1.625	3.125	N/A	N/A	N/A
< 620 *	1.625	2.625	2.625	3.125	N/A	N/A	N/A

Additional LLPAs -- Apply to All Credit Scores -- Add to Price

Product Feature / LTV	<= 60%	60.01-70	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
Conf 30 Yr Purchase Special	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.250
Condo w/ Term > 15 Year	0.000	0.000	0.000	0.750	0.750	0.750	0.750
Investment Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A
Second Home	0.000	0.000	0.000	0.000	0.000	0.250	0.250
> 4 Financed Prop (a)	0.000	0.000	0.000	0.000	0.000	N/A	N/A
2-4 Unit	1.000	1.000	1.000	1.000	N/A	N/A	N/A

(a) > 4 Financed Properties applicable to NOO subject prop only

Additional LLPAs -- Apply to credit scores for High Balance FRM & ARM -- Add to Price - LTV

Product Feature	<= 60%	60.01-70	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
High Bal FRM Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
High Bal FRM Cash Out (C/O)	0.750	0.750	0.750	0.750	N/A	N/A	N/A
High Bal 30 Yr FRM C/O Primary/Second	0.000	0.000	0.000	0.000	N/A	N/A	N/A
High Balance FRM Purchase	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
High Balance FRM High LTV (1)	0.000	0.000	0.000	0.000	0.000	0.000	0.000

High Bal LLPA's are in addition to All Eligible Mortgage LLPA's above. (1) High Balance FRM High LTV - This LLPA applies to all purpose types over 80%

High Balance ARM Refi	0.000	0.000	0.000	0.750	0.750	0.750	0.750
High Balance ARM CashOut	0.750	0.750	0.750	1.500	N/A	N/A	N/A
High Balance ARM Purchase	0.000	0.000	0.000	0.750	0.750	0.750	1.000

Mortgages with Subordinate Financing -- Add to Price

LTV	TLTV *	FICO scores	
		< 720	>= 720
≤ 75.00%	< 80.00%	0.375	0.375
≤ 65.00%	80.01 - 95.0%	0.875	0.625
65.01 - 75.00%	80.01 - 95.0%	1.125	0.875
75.01 - 95.00%	76.01 - 95.0%	1.375	1.125

* LLPA's in this table are based on TLTV, which does NOT include the undrawn portion of a home equity line of credit. Other LTV/TLTV hits are cumulative

Mortgage Insurance - For estimates on BPMI or LPMI please use one of our MI Partners online pricing tools
Approved MI Partners

MGIC
ARCH
Radian
Essent
National

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Please refer to our website or contact us for current information.

Gold Program - Jumbo Fixed Rate Mortgage					
<i>MORRIS Plan 553</i>	<i>30 Year Super Jumbo Fixed Rate</i>			Max Net Rebate	
Rate	15 Day	30 Day	45 Day	Loan Amount	30 Yr
2.875	0.120	0.290	0.490	≤ \$1,000,000	-1.650
3.000	(0.560)	(0.380)	(0.180)	> \$1,000,000	-1.400
3.125	(1.240)	(1.070)	(0.860)	Max YSP cannot exceed max net rebate above. A full ALTA is required for all Gold Jumbo products	
3.250	(1.920)	(1.740)	(1.530)		
3.375	(2.510)	(2.330)	(2.120)		
3.500	(3.060)	(2.890)	(2.690)		
3.625	(3.590)	(3.420)	(3.230)		
3.750	(4.020)	(3.850)	(3.650)		
3.875	(4.420)	(4.250)	(4.050)		
4.000	(4.790)	(4.620)	(4.420)		

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Gold Program Jumbo LLPAs								
FICO & LTV/CLTV LLPAs (Purchase)-- Add to Price								No MI
FICO / LTV (CLTV)	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
680-699	0.500	0.625	0.750	NA	NA	NA	NA	NA
700-719	0.375	0.500	0.625	0.750	0.750	0.875	1.000	NA
720-739	0.375	0.500	0.625	0.625	0.625	0.750	0.750	NA
740-759	0.250	0.375	0.500	0.500	0.500	0.500	0.500	1.250
760-779	0.125	0.250	0.375	0.375	0.375	0.375	0.375	0.875
≥ 780	0.000	0.000	0.125	0.250	0.250	0.250	0.250	0.625
FICO & LTV/ CLTV LLPAs (Rate/Term Refi)-- Add to Price								No MI
FICO / LTV (CLTV)	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
680-699	0.750	0.875	1.000	NA	NA	NA	NA	NA
700-719	0.625	0.750	0.875	1.000	1.000	1.125	1.250	NA
720-739	0.625	0.750	0.875	0.875	0.875	1.000	1.000	NA
740-759	0.500	0.625	0.750	0.750	0.750	0.750	0.750	1.500
760-779	0.375	0.500	0.625	0.625	0.625	0.625	0.625	1.125
≥ 780	0.250	0.250	0.375	0.500	0.500	0.500	0.500	0.875
FICO & LTV/ CLTV LLPAs (Cash Out Refi)-- Add to Price								No MI
FICO / LTV (CLTV)	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
680-699	NA	NA	NA	NA	NA	NA	NA	NA
700-719	0.750	0.875	1.000	1.125	NA	NA	NA	NA
720-739	0.750	0.875	1.000	1.000	1.000	NA	NA	NA
740-759	0.625	0.750	0.875	0.875	0.875	NA	NA	NA
760-779	0.500	0.625	0.750	0.750	0.750	NA	NA	NA
≥ 780	0.375	0.375	0.500	0.625	0.625	NA	NA	NA
Loan Amount & LTV, CLTV LLPAs for all Loans -- Add to Price								No MI
Loan Amounts	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
≤ 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250
1,000,001-1,500,000	0.000	0.000	0.000	0.000	0.125	0.125	0.250	NA
1,500,001-2,000,000	0.000	0.000	0.000	0.000	0.250	0.375	NA	NA
2,000,001-2,500,000	0.000	0.125	0.125	0.250	0.375	NA	NA	NA
Feature LLPAs for all Loans -- Add to Price								No MI
Feature	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
2 Unit	0.250	0.250	0.250	0.375	0.500	NA	NA	NA
3-4 Units	0.375	0.375	0.375	0.500	0.625	NA	NA	NA
Second Home	0.125	0.125	0.125	0.125	0.125	0.250	0.250	NA
Investment	1.000	1.125	1.250	1.375	1.500	NA	NA	NA
Non-War. Condo	NA	NA	NA	NA	NA	NA	NA	NA
Condo-Hotel	NA	NA	NA	NA	NA	NA	NA	NA
Self Employed (Manual)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Forbearance (Manual)	8.000	8.000	8.000	8.000	8.000	8.000	8.000	8.000
Product LLPAs for all Loans -- Add to Price								No MI
Product	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
5 yr Hybrid	NA	NA	NA	NA	NA	NA	NA	NA
7 yr Hybrid	NA	NA	NA	NA	NA	NA	NA	NA
10 yr Hybrid	NA	NA	NA	NA	NA	NA	NA	NA
15 yr Fixed	NA	NA	NA	NA	NA	NA	NA	NA
20 yr Fixed (Add to 30 yr Fi	NA	NA	NA	NA	NA	NA	NA	NA
30 yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30 Yr Fixed CA	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250
Escrow LLPAs for all Loans -- Add to Price								No MI
With Escrows	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
DTI								
≤ 43.00	0.000							
43.01 to 45.00	0.750							
45.01 to 47.00	1.250							
> 47.00	1.750							

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Diamond Program - Jumbo Fixed Rate Mortgages

MORRIS Plan 528/532	30 Year Jumbo Fixed Rate			MORRIS Plan 529	15 Year Jumbo Fixed Rate			Max Net Rebate	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	30 Yr	15 Yr
3.250	3.430	3.560	3.680	2.875	2.240	2.360	2.490	0.000	0.000
3.375	3.080	3.200	3.330	3.000	1.930	2.050	2.180		
3.500	2.810	2.940	3.060	3.125	1.680	1.810	1.930		
3.625	2.560	2.690	2.810	3.250	1.510	1.640	1.760		
3.750	2.320	2.450	2.570	3.375	1.350	1.470	1.600		
3.875	2.090	2.220	2.340	3.500	1.220	1.340	1.470		
4.000	1.880	2.010	2.130	3.625	1.140	1.270	1.390		
4.125	1.690	1.810	1.940	3.750	1.110	1.240	1.360		
4.250	1.540	1.670	1.790	3.875	0.620	0.750	0.870		
4.375	1.400	1.530	1.650	4.000	0.580	0.710	0.830		
4.500	1.310	1.440	1.560						
4.625	1.250	1.370	1.500						

**** Max YSP cannot exceed max net rebate above.**

> \$2mm Purchase & > \$1.5mm Refi - May require 2 appraisals.

Contact AE for specifics

Diamond Program Jumbo LLPA

FICO & LTV/ HCLTV LLPA for all Loans -- Add to Price								
FICO / LTV (HCLTV)	<= 55%	55.01 - 60.0%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%
700-719	(0.375)	(0.250)	(0.125)	0.000	0.125	0.125	n/a	n/a
720-739	(0.500)	(0.375)	(0.250)	(0.250)	(0.125)	0.000	0.500	0.750
740-759	(0.500)	(0.500)	(0.375)	(0.250)	(0.250)	(0.125)	0.250	0.500
760-779	(0.500)	(0.500)	(0.500)	(0.375)	(0.375)	(0.250)	0.125	0.250
780-850	(0.750)	(0.500)	(0.500)	(0.375)	(0.375)	(0.375)	0.000	0.000
Purpose LLPA - Add to Price								
Purpose	<= 55%	55.01 - 60.0%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%
CashOutRefi (Max DTI 38%)	0.000	0.000	0.000	0.250	0.500	0.750	n/a	n/a
Purchase (Full AM)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Expanded-- Add to Price								
Expanded	<= 55%	55.01 - 60.0%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%
> 80 LTV NO MI (Full AM)	n/a	n/a	n/a	n/a	n/a	n/a	0.250	0.500
Investment Prop	0.500	0.500	0.500	0.500	0.750	1.000	n/a	n/a
Self Employed (Manual adj)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Forbearance (Manual adj)	10.000	10.000	10.000	10.000	10.000	10.000	10.000	10.000

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FHA Program - Conforming & High Balance Fixed Rate First Mortgages

* High Balance Loans need to be verified with HUD FHA mtg limits

MORRIS Plan 303	30 Yr Fixed Gov - Conf.			MORRIS Plan 313	30 Yr Fixed Gov - High Bal		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.125	2.470	2.640	2.690	2.125	4.660	4.830	4.960
2.250	0.310	0.450	0.510	2.250	1.440	1.580	1.690
2.374	(0.270)	(0.130)	(0.060)	2.374	0.880	1.010	1.120
2.375	(0.270)	(0.130)	(0.070)	2.375	0.870	1.010	1.120
2.499	(0.840)	(0.700)	(0.640)	2.499	0.390	0.530	0.630
2.500	(0.840)	(0.710)	(0.640)	2.500	0.380	0.520	0.630
2.624	(1.270)	(1.130)	(1.070)	2.624	0.020	0.160	0.270
2.625	(1.270)	(1.140)	(1.070)	2.625	0.020	0.160	0.260
2.750	(1.820)	(1.730)	(1.640)	2.750	(0.860)	(0.770)	(0.660)
2.875	(2.220)	(2.120)	(2.040)	2.875	(1.240)	(1.140)	(1.030)
3.000	(2.730)	(2.630)	(2.550)	3.000	(1.710)	(1.620)	(1.510)
3.125	(3.090)	(3.000)	(2.910)	3.125	(2.000)	(1.910)	(1.800)
3.250	(3.640)	(3.590)	(3.460)	3.250	(1.530)	(1.480)	(1.330)
3.375	(3.790)	(3.740)	(3.620)	3.375	(1.750)	(1.700)	(1.550)
3.500	(4.190)	(4.140)	(4.020)	3.500	(1.960)	(1.910)	(1.760)

 FHA Info:
 Fremont Banks Originator ID is 0483609998

 Address:
 39150 Fremont Blvd
 Fremont, CA 94538

 Phone:
 1-800-659-7334

FHA Streamline Program - Conforming & High Balance Fixed Rate First Mortgages

MORRIS Plan 323	30 Yr Fixed Gov - Conf.			MORRIS Plan 324	15 Yr Fixed Gov - Conf.			MORRIS Plan 332	30 Yr Fixed Gov - High Bal		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.125	5.970	6.140	6.190	1.750	5.100	5.260	5.310	2.125	8.160	8.330	8.460
2.250	3.810	3.950	4.010	1.875	4.620	4.780	4.820	2.250	4.940	5.080	5.190
2.374	3.220	3.360	3.430	1.999	4.150	4.310	4.360	2.374	4.380	4.510	4.620
2.375	3.220	3.360	3.420	2.000	4.150	4.310	4.350	2.375	4.370	4.510	4.620
2.499	2.650	2.790	2.850	2.125	3.700	3.860	3.900	2.499	3.890	4.030	4.130
2.500	2.650	2.780	2.850	2.250	2.560	2.650	2.710	2.500	3.880	4.020	4.130
2.624	2.220	2.360	2.420	2.375	2.120	2.200	2.270	2.624	3.520	3.660	3.770
2.625	2.220	2.350	2.420	2.500	1.700	1.790	1.850	2.625	3.520	3.660	3.760
2.750	1.670	1.760	1.850	2.625	1.320	1.400	1.460	2.750	2.630	2.720	2.830
2.875	1.270	1.370	1.450	2.750	1.270	1.240	1.320	2.875	2.250	2.350	2.460
3.000	0.760	0.860	0.940	2.875	1.300	1.270	1.350	3.000	1.780	1.870	1.980
3.125	0.400	0.490	0.580					3.125	1.490	1.580	1.690
3.250	(0.140)	(0.090)	0.030					3.250	1.960	2.010	2.160
3.375	(0.290)	(0.240)	(0.120)					3.375	1.740	1.790	1.940
3.500	(0.690)	(0.640)	(0.520)					3.500	1.530	1.580	1.730

FHA LLPA's - Applies to all FHA programs - Add to Price

FICO	All Loans
720 +	-0.25
680-719	0
640-679	0.5
OTHER FHA Price Adjustments - Add to Price	
FHA Streamline Refi 0-115% LTV	0.375
FHA Streamline Refi 115.01-135% LTV	0.75

FHA Single Family Mortgage Insurance Premiums - Upfront and Annual MIP

Terms > 15 Years				Term <= 15 Years			
MIP - Upfront & Annual - Effective 01-26-15				MIP - Upfront & Annual - Effective 01-26-15			
Base Loan Amount	LTV	Annual MIP	Upfront MIP	Base Loan Amount	LTV	Annual MIP	Upfront MIP
< \$625,500	< 95%	0.80	1.75	< \$625,500	< 90%	0.45	1.75
< \$625,500	> 95%	0.85	1.75	< \$625,500	> 90%	0.70	1.75
> \$625,500	< 95%	1.00	1.75	> \$625,500	< 90%	0.70	1.75
> \$625,500	> 95%	1.05	1.75	> \$625,500	> 90%	0.95	1.75

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Wholesale Portfolio Ratesheet 30 Day Avg SOFR 0.05%

5/6m SOFR ARM (Fully Amortizing) 2/1/5 Caps						
MORRIS Plan 403	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment Property	Lock Term
406/403	0.000	2.500%	2%/1%/5%	3.375%	3.750%	45 Days
406/403	(1.000)	2.625%	2%/1%/5%	3.375%	3.750%	45 Days
406/403	(1.250)	2.750%	2%/1%/5%	3.375%	3.750%	45 Days
406/403	(1.375)	2.875%	2%/1%/5%	3.375%	3.750%	45 Days
406/403	(1.500)	3.000%	2%/1%/5%	3.375%	3.750%	45 Days

5/6m Prime Borrower QM Purchase Example		
Adjustments	Price	Note Rate
Base Price	(1.250)	2.750%
Prime Borrower QM (b)		-0.510%
5/6m Purchase (a)		-0.250%
Final Price	(1.250)	1.990%

7/6m SOFR ARM (Fully Amortizing) 5/1/5 Caps						
MORRIS Plan 408	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment Property	Lock Term
407/408	0.000	2.750%	5%/1%/5%	3.375%	3.750%	45 Days
407/408	(1.000)	2.875%	5%/1%/5%	3.375%	3.750%	45 Days
407/408	(1.250)	2.990%	5%/1%/5%	3.375%	3.750%	45 Days
407/408	(1.375)	3.125%	5%/1%/5%	3.375%	3.750%	45 Days
407/408	(1.500)	3.250%	5%/1%/5%	3.375%	3.750%	45 Days

7/6m Prime Borrower QM Purchase Example		
Adjustments	Price	Note Rate
Base Price	(1.250)	2.990%
Prime Borrower QM (b)		-0.375%
7/6m Purchase (a)		-0.125%
Final Price	(1.250)	2.490%

Total Lender Fees are \$0.00. Credit will be given at CD time

Rate Adjustments are not Final until the file has received Final Approval by our Loan Committee and cleared for docs

Loan Level Rate Adjustments - Add to Rate	
All Adjustments are independent of each other	
5/6m Purchase Special (a)	-0.250
7/6m Purchase Special (a)	-0.125
5/6m Prime Borrower QM (b)	-0.510
7/6m Prime Borrower QM (b)	-0.375
Investment Property	0.250
Condo Adjustment	0.125
Cash Out Refinance	0.250
>75%-80% LTV	0.125
> 760 FICO	0.000
700-719 FICO	0.125
DTI >43% - 48%	0.250
2-4 Unit Property	0.125
> \$2.5mm (Port 5/1 ARM only) (e)	0.000

Expanded Loan Level Rate Adjustments	
Approval to Process needed prior to lock/submission (contact your AE)	
Add to Rate	
All Adjustments are independent of each other	
Non- Warrantable Condo (c)	0.375
Asset Depletion	0.250
Alternative Income (min 720 FICO)	0.250
Alternative Credit Program	0.500
Short Sale >4 years seasoning	0.250
BK > 4 years	0.250
Seasoned Foreclosure > 7 years	0.500
680-699 FICO	0.375
File Complexity (d)	0.250
Interest Only Minimum FICO 720	0.125

Non Owner: Maximum of 4 financed properties

(a) Purchase Specials Not Applicable for: Major Derogatory Credit & Outside Footprint & Port ARM/HELOC > 70% HCLTV

(b) Prime Borrower QM Eligibility: No self-employed income used to qualify and max of three rental props, DTI<=43%, fully-amortizing, Owner-Occupied, HCLTV purchase /max 70% HCLTV refinance. Non-warrantable condos are ineligible. No Exceptions.

(c) Non-Warrantable Condo adjustment is in addition to standard condo adjustment if applicable.

(d) File Complexity: 2 or more of following - >10 Fin Props, Leaseholds, 3 or more Biz Tax Returns, New Condo Proj. w/Full Legal Review

(e) One Full appraisal (1004/1073) will be required (Field review or second appraisal may be required by Chief Appraiser or designee)

- DTI Max 48% Fully-Amortizing/Max 43% I/O

Lock Extensions: Add to fee
1.5bps per day; Max 30 days. Worse Case after max ext. FICO >=740, no asset depletion, max 75%

Portfolio ARM/HELOC Combo Program Eligibility • Fully Amortizing and Interest Only•

Occupancy	Max LTV	Max CLTV	Max 1st Loan Amount	Max 2nd Lien Amount	Min FICO	Max DTI
Primary (Purchase Only with FB 1st & 2nd)	75%	85%	\$1,500,000	\$200,000	720	48%
	70%	80%	\$1,750,000	\$250,000		
	65%	80%	\$1,625,000	\$375,000		

*See "Portfolio ARM/HELOC Combo Credit Guideline Overlays" for additional underwriting guideline overlays

Standard Program Eligibility (Purchase and Refi) Loan Amount and LTV Limitations • Fully Amortizing and Interest Only•

Occupancy	LTV	CLTV	Loan Amount
Primary (Purchase Only)	80%	80%	>\$100,000 to ≤ \$1,500,000 (Purchase Only)
Primary	80%	80%	>\$100,000 to ≤ \$1,000,000
	75%	75%	>\$100,000 to ≤ \$1,500,000
	70%	70%	>\$1,500,000 to ≤ \$2,500,000
	65%	65%	>\$2,500,000 to ≤ \$3,500,000
	60%	60%	>\$3,500,000 to ≤ \$5,000,000
Second Home	75%	75%	\$100,000 to ≤ \$1,000,000
	70%	70%	>\$1,000,000 to ≤ \$2,500,000
	65%	65%	>\$2,500,000 to ≤ \$3,500,000
Investment Property	70%	70%	\$100,000 to ≤ \$1,000,000
	60%	60%	\$100,000 to ≤ \$1,500,000

RATE LOCK AND SUBMISSION REQUIREMENTS

• Loans that fit guide and < \$3M are lock eligible upon receipt of file submission. Loans > \$3M or outside guide must have an 'Approval to Process' to be lock eligible.

**** To receive an 'Approval to Process', send your Account Executive your scenario. Accuracy is Critical. Be sure to indicate retirement accounts.**

Loss Payee: Fremont Bank, Its' Successors and/or Assigns. PO Box 7295, Fremont, CA 94536



Standalone - Home Equity Line of Credit - 360 and Interest-Only					
Rates & Terms		Primary	Second Home	Investment	
Base Start Rate ¹		4.490%	4.750%	6.990%	
Index - WSJ Prime Rate		3.25%			
Base Margin		1.240%	1.500%	3.74%	
Introductory Rate		1.990%	1.990%	3.990%	
Floor Rate / Life Cap		3.99% (1st lien 3.49%) / 18%	3.99% (1st lien 3.49%) / 18%	5.99% / 18%	
Margin Adjustments (Cumulative to Net Margin Adjustment)					
Description	Margin	Description	Margin	Description	Margin
HCLTV > 75% - ≤ 80%	NA	Short Sale 2-4 years	0.500%	Asset Depletion	0.250%
2-4 Unit Property	0.250%	Short Sale > 4 & ≤ 7 years	0.250%	5-10 Financed Prop. (NOO)	0.500%
Condo	0.250%	Bankruptcy > 4 & ≤ 7 years	0.500%		
Non-Warrantable Condo	0.500%	Alternative Credit	0.500%	ALP ²	-0.500%
Foreclosure ≤ 7 years	0.500%	Alt. Income	0.250%	1st Lien	-0.500%
> \$1.5mm 1st Lien	0.250%				
Note: All margin adjustments are an add (+) unless otherwise noted					
Broker Compensation - Beginning Oct 1, 2021					
Line Amount	Compensation (No initial draw required)				
< \$250,000	\$250				
≥ \$250,000 - ≤ \$350,000	\$350				
> \$350,000	\$500				
Other Terms					
Introductory Rate	Introductory rate applies to the first 9 months of Account opening. No initial draw required and available for all draws during the introductory period				
Term	HELOC 360: 30-years (10-year draw period then 20-year repayment period) HELOC I/O: 25-years (10-year draw period then 15-year repayment period)				
App Fee	\$250 (Promo: Waived)				
Annual Fee	\$75 (Promo: Waived first 1 year)				
Set Up Charge	\$95 (Promo: Waived)				
Early Closure Fee	\$500 for all HELOCs with line amounts ≥ \$25,000, voluntarily terminated in the first 3 years				
Eligible Counties					
Northern CA Footprint (limited to the following counties)	Alameda, Contra Costa, Marin, Monterey, Napa, Sacramento, San Francisco, San Mateo, Santa Clara, Santa Cruz and Sonoma, Solano & San Joaquin, Placer and El Dorado				
Southern CA Footprint (limited to the following counties)	Los Angeles, Orange, San Diego, San Luis Obispo, Santa Barbara, Ventura & Riverside				

1. Base Start Rate includes index + margin. For total rate add all applicable margin adjustments to the base rate.

2. ALP (Automatic Loan Payment) discount is applied after closing and is subject to disbursement from a Fremont Bank checking account.

See Guidelines for Details

[Standalone HELOC](#)

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Combo - Home Equity Line of Credit - 360 and Interest-Only			
Rates & Terms	Primary	Second Home	Investment
Base Start Rate¹	4.490%	4.750%	6.990%
Index - WSJ Prime Rate	3.25%		
Base Margin	1.240%	1.500%	3.74%
Introductory Rate²	1.990%	1.990%	3.99%
Floor Rate / Life Cap	3.99% / 18%	3.99% / 18%	5.99% / 18%
Margin Adjustments (Cumulative to Net Margin Adjustment)			
Description	Margin	Description	Margin
Agency 1st Lien		Short Sale > 4 & ≤ 7 years	0.250%
HCLTV >75% - ≤ 80%	0.500%	Bankruptcy > 4 & ≤ 7 years	0.500%
HCLTV >80% - ≤ 85%	1.000%	ALP ²	-0.500%
HCLTV >85% - ≤ 89.99%	1.500%	2-4 Unit Property	0.125%
Portfolio ARM 1st Lien		Condo	0.250%
HCLTV ≥70% - ≤ 85%	1.500%		
Note: All margin adjustments are an add (+) unless otherwise noted			
Broker Compensation			
Compensation not permitted on concurrent transactions			
Other Terms			
Full Appraisal required for Combo HELOC on new Apps starting 06/22/20			
Introductory Rate	Available for Rate & Term and Cash-out combo refinances only (Purchase combos are ineligible) Introductory rate applies to the first 9 months of Account opening. No initial draw required and available for all draws during the introductory period		
Term	HELOC 360: 30-years (10-year draw period then 20-year repayment period) HELOC I/O: 25-years (10-year draw period then 15-year repayment period)		
App Fee	\$250 (Promo: Waived)		
Annual Fee	\$75 (Promo: Waived first 1 year)		
Set Up Charge	\$95 (Promo: Waived)		
Early Closure Fee	\$500 for all HELOCs with line amounts ≥ \$25,000, voluntarily terminated in the first 3 years		
Eligible Counties			
Northern CA Footprint (limited to the following counties)	Alameda, Contra Costa, Marin, Monterey, Napa, Sacramento, San Francisco, San Mateo, Santa Clara, Santa Cruz and Sonoma, Solano & San Joaquin, Placer and El Dorado		
Southern CA Footprint (limited to the following counties)	Los Angeles, Orange, San Diego, San Luis Obispo, Santa Barbara, Ventura & Riverside		

1. Base Start Rate includes index + margin. For total rate add all applicable margin adjustments to the base rate.

2. ALP (Automatic Loan Payment) discount is applied after closing and is subject to disbursement from a Fremont Bank checking account.

See Guidelines for Details

[Combo HELOC](#)

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Eric Nowak	925-583-4761	eric.nowak@fremontbank.com	Sacramento/ Central Valley

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Name	Contact #	Email Address	Region
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SALES SUPPORT

Name	Contact #	Email Address	Region
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