

# FREMONT BANK

## Wholesale Rate Sheet

Rates as of 9/29/21 8:42 AM

<b>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!</b>																																		
<b>Effective Immediately with FHFA's announcement Sept 14th: We have removed all agency overlays for NOO &amp; Second Homes. Also removed overlays for &gt; 4 financed props</b>																																		
<b>Announcements &amp; Current Specials -</b>	<b>45 day locks required on all refinances and file must be delivered within 10 days</b>																																	
<b>Important Portfolio Arm Changes: Check page 10</b> Reduced Port 5/6m by 0.25% Reduced Port 7/6m by 0.125% Modified Prime QM rate reduction to 0.375% discount for 7/6m; 0.51 for 5/6m Rates as low as 1.99% for 5/6m, Prime Borrower QM, Purchase - see pg 10 for details! Rates as low as 2.49% for 7/6m, Prime Borrower QM, Purchase - see pg 10 for details! Port Lender Fees still \$0.00. \$950 credited back at CD	<b>Cutoff Dates: Last Day For Closing This Month</b>																																	
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<b>NOO &amp; Second Home Add on Price Adjustment has been removed as of 09/14/2021</b>	* 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																																	
<b>Port HELOC's - Pg. 9-10 -</b> Full Appraisal required for Combo HELOC Wholesale Standalone HELOC - Max CLTV 75% <b>Wholesale Combo HELOC - Max CLTV 89.99%</b> Lock Desk Hours: 6PM PST for Advance Lock and Regular Lock for Agency loans All other programs (port, Jumbo, FHA), lock extensions and relocks, cutoff time is 4PM PST All Agency Locks are to be performed on MORRIS; Portfolio can be submitted via email lock form	<b>Docs &amp; Funding</b>																																	
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FNMA (Gold) - Pg. 2 FNMA (Gold) LLPA's - Pg. 3 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																																	
<b>Lock Extension Fees: Submit extension request via MORRIS (6 PM for Agency, 4 PM for Jumbo &amp; FHA loans)</b>	<b>Contact Us:</b>																																	
<b>GOLD &amp; Standard: 0.015/day - 30 day max</b> <b>GOLD &amp; Diamond Jumbo: 0.02/ day; 30 days-max; max 2 extensions</b> <b>FHA: 0.015/day - 30 day max</b> <b>Jumbo Port 5/1 &amp; 7/1: 0.015/ day; 30 day max</b>	<table border="1"> <thead> <tr> <th>Website</th> <th>Guidelines</th> <th>Lock Policy</th> <th>Heloc Calculator</th> </tr> </thead> <tbody> <tr> <td><a href="mailto:locks@fremontbank.com">locks@fremontbank.com</a></td> <td></td> <td></td> <td><b>Lock &amp; Extension hours:</b></td> </tr> <tr> <td><a href="mailto:submissions@fremontbank.com">submissions@fremontbank.com</a></td> <td></td> <td></td> <td>6PM for Agency</td> </tr> <tr> <td><a href="mailto:morrisupport@fremontbank.com">morrisupport@fremontbank.com</a></td> <td></td> <td></td> <td>4PM for other</td> </tr> <tr> <td>MORRIS Support - 844-766-7747</td> <td></td> <td></td> <td>4pm relock</td> </tr> </tbody> </table>	Website	Guidelines	Lock Policy	Heloc Calculator	<a href="mailto:locks@fremontbank.com">locks@fremontbank.com</a>			<b>Lock &amp; Extension hours:</b>	<a href="mailto:submissions@fremontbank.com">submissions@fremontbank.com</a>			6PM for Agency	<a href="mailto:morrisupport@fremontbank.com">morrisupport@fremontbank.com</a>			4PM for other	MORRIS Support - 844-766-7747			4pm relock													
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<b>Lock Eligibility &amp; MISC:</b>	<b>Fees &amp; LE's:</b>																																	
Minimum Loan amount \$125,000 for all terms and products Max broker compensation cannot exceed \$30,000 per transaction No relocks allowed on GOLD Jumbo & Diamond Jumbo programs All Jumbo locks must be credit approved to lock with the exception of Purchase (allow Advance Locks) <b>Jumbo Port 5/6m &amp; 7/6m lock eligibility:</b> Loans that fit guidelines and are < \$3M are lock eligible upon receipt of file submission. Loans > \$3M or loans that require a guideline exception must have an 'Approval to Process' PIW Eligible on FNMA (Gold) –DU. ACE eligible on FHLMC (Standard) –LP. Conf. and High Bal as of 6-1-20	<b>Lender Origination fees for LE:</b> Delivery Fee \$ 25, Document Preparation Fee \$ 125, <u>Underwriting Fee \$800 = \$950</u> <b>Total Lender Fees- Port 5/6m &amp; 7/6m is \$0.00</b> Credit will be given at CD time <b>FHA Origination Fees for LE:</b> Delivery Fee \$ 25, Document Preparation Fee \$ 50, Underwriting Fee \$ 395 = \$ 470 <b>* Section B of LE: Flood \$5.25</b> ** Tax Service Fee: \$25 if paying off FB 1st; \$50 if other lender, N/A for FHA																																	
<b>FNMA/ FHLMC: File will be underwritten for final determination but below are agency differences</b>	<b>Loss Payee &amp; CPL:</b>																																	
<b>Gold - FNMA Only Niche Scenarios:</b> Use of second job income allowed, if at least a 12 month history, under certain conditions Minimal losses from a secondary self employed job can potentially be ignored Using rental income on purchase of investment property for borrower with No REO Appraisal property condition rating of C5 Use of PIW	<b>Loss Payee Clause:</b> Fremont Bank ISAOA, ITS SUCCESSORS OR ASSIGNEES P.O. Box 7295 Fremont, CA 94537-7295																																	
<b>Standard - FHLMC Only Niche Scenarios:</b> Disburse cash out to the Borrower up to the greater of 1% of the new refinance mortgage or \$2,000 (r/term) Use of RSU time based or performance based income Use of "short term" rental income reflected on tax returns ACE eligible on conforming & High Bal FHLMC (Standard) programs. Must get ACE with LP recommendation	<b>CPL:</b> Fremont Bank 2580 Shea Center Drive Livermore Ca 94551																																	
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. Please refer to our website or contact us for current information. Pricing subject to change without notice																																		

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

<b>MORRIS Plan 113</b>	<b>30 Year Fixed Rate Conf</b>			<b>MORRIS Plan 114</b>	<b>20 Year Fixed Rate Conf</b>		
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>
2.500	1.052	1.332	1.332	2.500	0.340	0.530	0.680
2.625	0.080	0.370	0.360	2.625	(0.526)	(0.336)	(0.176)
2.750	(0.743)	(0.453)	(0.453)	2.750	(1.569)	(1.379)	(1.219)
2.875	(1.332)	(1.042)	(1.042)	2.875	(2.159)	(1.969)	(1.809)
2.990	(1.698)	(1.408)	(1.408)	3.000	(2.296)	(2.106)	(1.946)
3.000	(1.798)	(1.508)	(1.508)	3.125	(3.211)	(3.021)	(2.861)
3.125	(2.751)	(2.461)	(2.461)	3.250	(3.854)	(3.664)	(3.504)
3.250	(3.482)	(3.192)	(3.192)				
3.375	(3.889)	(3.609)	(3.609)				
3.500	(4.162)	(3.872)	(3.882)				
3.625	(4.195)	(3.905)	(3.905)				

<b>MORRIS Plan 115</b>	<b>15 Year Fixed Rate Conf</b>			<b>MORRIS Plan 116</b>	<b>10 Year Fixed Rate Conf</b>		
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>
1.750	0.537	0.687	0.747	1.750	0.779	0.919	0.979
1.875	(0.189)	(0.039)	0.022	1.875	(0.048)	0.093	0.163
1.990	(0.786)	(0.646)	(0.586)	1.990	(0.746)	(0.606)	(0.536)
2.000	(0.886)	(0.746)	(0.686)	2.000	(0.846)	(0.706)	(0.636)
2.125	(1.500)	(1.350)	(1.290)	2.125	(1.432)	(1.292)	(1.222)
2.250	(1.954)	(1.814)	(1.754)	2.250	(2.208)	(2.058)	(1.998)
2.375	(2.295)	(2.145)	(2.085)	2.375	(2.389)	(2.239)	(2.179)
2.500	(2.984)	(2.844)	(2.784)	2.500	(2.871)	(2.731)	(2.661)
2.625	(3.500)	(3.360)	(3.300)	2.625	(3.431)	(3.291)	(3.231)
2.750	(3.945)	(3.805)	(3.735)	2.750	(3.829)	(3.689)	(3.629)

<b>MORRIS Plan 127</b>	<b>30 Year High Balance Fixed Rate</b>			<b>MORRIS Plan 128</b>	<b>15 Year High Balance Fixed Rate</b>		
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>
2.750	0.187	0.477	0.487	1.875	0.796	0.866	0.926
2.875	(0.362)	(0.072)	(0.062)	1.990	0.349	0.419	0.479
2.990	(0.848)	(0.558)	(0.548)	2.000	0.249	0.319	0.379
3.000	(0.948)	(0.658)	(0.648)	2.125	(0.206)	(0.146)	(0.086)
3.125	(1.831)	(1.541)	(1.531)	2.250	(0.530)	(0.470)	(0.400)
3.250	(2.492)	(2.212)	(2.202)	2.375	(0.961)	(0.901)	(0.841)
3.375	(2.909)	(2.619)	(2.619)	2.500	(1.500)	(1.440)	(1.370)
3.500	(3.122)	(2.832)	(2.822)	2.625	(1.886)	(1.816)	(1.756)
3.625	(3.025)	(2.735)	(2.725)	2.750	(2.181)	(2.121)	(2.061)
3.750	(3.073)	(2.783)	(2.773)				

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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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<b>FHLMC (Standard): Conforming &amp; High Balance Fixed First Mortgages - LP Only</b>											
<b>MORRIS Plan 210</b>	<b>30 Year Fixed Rate Conf</b>			<b>MORRIS Plan 211</b>	<b>20 Year Fixed Rate Conf</b>			<b>MORRIS Plan 212</b>	<b>15 Year Fixed Rate Conf</b>		
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>
2.500	0.852	1.102	1.082	2.500	0.190	0.330	0.480	1.750	0.337	0.567	0.667
2.625	(0.121)	0.140	0.110	2.625	(0.716)	(0.536)	(0.336)	1.875	(0.419)	(0.189)	(0.089)
2.750	(0.903)	(0.643)	(0.673)	2.750	(1.759)	(1.579)	(1.389)	1.990	(1.036)	(0.806)	(0.696)
2.875	(1.522)	(1.262)	(1.292)	2.875	(2.349)	(2.169)	(1.979)	2.000	(1.136)	(0.906)	(0.796)
2.990	(1.888)	(1.638)	(1.658)	3.000	(2.476)	(2.306)	(2.106)	2.125	(1.760)	(1.530)	(1.430)
3.000	(1.988)	(1.738)	(1.758)	3.125	(3.431)	(3.221)	(3.001)	2.250	(2.214)	(1.984)	(1.874)
3.125	(2.891)	(2.591)	(2.541)	3.250	(4.064)	(3.864)	(3.634)	2.375	(2.575)	(2.345)	(2.245)
3.250	(3.622)	(3.322)	(3.282)					2.500	(3.224)	(3.044)	(2.954)
3.375	(4.129)	(3.829)	(3.789)					2.625	(3.730)	(3.560)	(3.470)
3.500	(4.472)	(4.172)	(4.132)					2.750	(4.175)	(4.005)	(3.915)
3.625	(4.495)	(4.195)	(4.155)								
<b>MORRIS Plan 227</b>	<b>30 Year High Balance Fixed Rate</b>			<b>MORRIS Plan 228</b>	<b>15 Year High Balance Fixed Rate</b>						
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>				
2.750	0.187	0.477	0.487	1.875	0.796	0.866	0.926				
2.875	(0.362)	(0.072)	(0.062)	1.990	0.349	0.419	0.479				
2.990	(0.848)	(0.558)	(0.548)	2.000	0.249	0.319	0.379				
3.000	(0.948)	(0.658)	(0.648)	2.125	(0.206)	(0.146)	(0.086)				
3.125	(1.831)	(1.541)	(1.531)	2.250	(0.530)	(0.470)	(0.400)				
3.250	(2.492)	(2.212)	(2.202)	2.375	(0.961)	(0.901)	(0.841)				
3.375	(2.909)	(2.619)	(2.619)	2.500	(1.500)	(1.440)	(1.370)				
3.500	(3.122)	(2.832)	(2.822)	2.625	(1.886)	(1.816)	(1.756)				
3.625	(3.025)	(2.735)	(2.725)	2.750	(2.181)	(2.121)	(2.061)				
3.750	(3.073)	(2.783)	(2.773)								
									<b>30 Day Avg SOFR</b>	<b>0.05%</b>	

<b>FHLMC (Standard): Conforming &amp; High Balance ARM's - LP Only</b>											
<b>MORRIS Plan 848</b>	<b>5/6m SOFR ARM Conf</b>			<b>MORRIS Plan 849</b>	<b>7/6m SOFR ARM Conf</b>			<b>MORRIS Plan 850</b>	<b>10/6m SOFR ARM Conf</b>		
	<b>Margin 2.750 - Caps 2/1/5</b>				<b>Margin 2.750 - Caps 5/1/5</b>				<b>Margin 2.750 - Caps 5/1/5</b>		
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>
2.000	(0.560)	(0.530)	(0.500)	2.000	0.070	0.100	0.140	3.000	0.110	0.180	0.260
2.125	(0.880)	(0.840)	(0.800)	2.125	(0.300)	(0.260)	(0.220)	3.125	(0.160)	(0.080)	0.010
2.250	(1.150)	(1.110)	(1.060)	2.250	(0.620)	(0.580)	(0.540)	3.250	(0.470)	(0.380)	(0.290)
2.375	(1.420)	(1.370)	(1.320)	2.375	(0.950)	(0.900)	(0.850)	3.375	(0.780)	(0.690)	(0.600)
2.500	(1.690)	(1.640)	(1.580)	2.500	(1.270)	(1.220)	(1.160)	3.500	(1.100)	(1.000)	(0.900)
2.625	(1.960)	(1.900)	(1.840)	2.625	(1.590)	(1.540)	(1.470)	3.625	(1.410)	(1.310)	(1.210)
2.750	(2.120)	(2.050)	(1.990)	2.750	(1.830)	(1.760)	(1.690)	3.750	(1.510)	(1.410)	(1.300)
2.875	(2.270)	(2.200)	(2.130)	2.875	(2.050)	(1.980)	(1.910)	3.875	(1.610)	(1.500)	(1.380)
3.000	(2.420)	(2.340)	(2.260)	3.000	(2.280)	(2.210)	(2.130)	4.000	(1.700)	(1.590)	(1.470)
3.125	(2.570)	(2.490)	(2.400)	3.125	(2.510)	(2.430)	(2.350)	4.125	(1.800)	(1.680)	(1.550)
3.250	(2.830)	(2.750)	(2.660)	3.250	(2.780)	(2.700)	(2.610)	4.250	(1.940)	(1.820)	(1.680)
<b>MORRIS Plan 865</b>	<b>5/6m SOFR ARM HB</b>			<b>MORRIS Plan 866</b>	<b>7/6m SOFR ARM HB</b>			<b>MORRIS Plan 867</b>	<b>10/6m SOFR ARM HB</b>		
	<b>Margin 2.750 - Caps 2/1/5</b>				<b>Margin 2.750 - Caps 5/1/5</b>				<b>Margin 2.750 - Caps 5/1/5</b>		
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>
2.000	0.440	0.470	0.500	2.000	1.070	1.100	1.140	3.000	1.610	1.680	1.760
2.125	0.120	0.160	0.200	2.125	0.700	0.740	0.780	3.125	1.340	1.420	1.510
2.250	(0.150)	(0.110)	(0.060)	2.250	0.380	0.420	0.460	3.250	1.030	1.120	1.210
2.375	(0.420)	(0.370)	(0.320)	2.375	0.050	0.100	0.150	3.375	0.720	0.810	0.900
2.500	(0.690)	(0.640)	(0.580)	2.500	(0.270)	(0.220)	(0.160)	3.500	0.400	0.500	0.600
2.625	(0.960)	(0.900)	(0.840)	2.625	(0.590)	(0.540)	(0.470)	3.625	0.090	0.190	0.290
2.750	(1.120)	(1.050)	(0.990)	2.750	(0.830)	(0.760)	(0.690)	3.750	(0.010)	0.090	0.200
2.875	(1.270)	(1.200)	(1.130)	2.875	(1.050)	(0.980)	(0.910)	3.875	(0.110)	0.000	0.120
3.000	(1.420)	(1.340)	(1.260)	3.000	(1.280)	(1.210)	(1.130)	4.000	(0.200)	(0.090)	0.030
3.125	(1.570)	(1.490)	(1.400)	3.125	(1.510)	(1.430)	(1.350)	4.125	(0.300)	(0.180)	(0.050)
3.250	(1.830)	(1.750)	(1.660)	3.250	(1.780)	(1.700)	(1.610)	4.250	(0.440)	(0.320)	(0.180)

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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	<b>NOO Add on Price Adj</b>	0.000	<b>SH Add on Price Adj</b>	0.000
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ARM's - Maximum number of financed properties (including the subject) for SH &amp; INV 7/6 &amp; 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%
<b>Conf 30 Yr Purchase Special</b>	<b>-0.125</b>	<b>-0.125</b>	<b>-0.125</b>	<b>-0.125</b>	<b>-0.125</b>	<b>-0.125</b>	<b>-0.125</b>
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
<b>&gt; 4 Financed Prop (a)</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	N/A	N/A
2-4 Unit	1.000	1.000	1.000	1.000	N/A	N/A	N/A

(a) &gt; 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
<b>High Balance FRM Purchase</b>	<b>-0.125</b>	<b>-0.125</b>	<b>-0.125</b>	<b>-0.125</b>	<b>-0.125</b>	<b>-0.125</b>	<b>-0.125</b>
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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<b>Gold Program - Jumbo Fixed Rate Mortgage</b>					
<i>MORRIS Plan 553</i>	<i>30 Year Super Jumbo Fixed Rate</i>			<b>Max Net Rebate</b>	
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Loan Amount</b>	<b>30 Yr</b>
<b>2.875</b>	(0.630)	(0.450)	(0.250)	≤ \$1,000,000	-1.650
<b>3.000</b>	(1.310)	(1.140)	(0.930)	> \$1,000,000	-1.400
<b>3.125</b>	(1.980)	(1.800)	(1.600)	<i>Max YSP cannot exceed max net rebate above. A full ALTA is required for all Gold Jumbo products</i>	
<b>3.250</b>	(2.560)	(2.390)	(2.180)		
<b>3.375</b>	(3.110)	(2.940)	(2.740)		
<b>3.500</b>	(3.640)	(3.470)	(3.280)		
<b>3.625</b>	(4.060)	(3.890)	(3.690)		
<b>3.750</b>	(4.460)	(4.290)	(4.090)		
<b>3.875</b>	(4.820)	(4.650)	(4.460)		
<b>4.000</b>	(5.190)	(5.020)	(4.820)		

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<b>Gold Program Jumbo LLPAs</b>								
<b>FICO &amp; LTV/CLTV LLPAs (Purchase)-- Add to Price</b>								<b>No MI</b>
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
<b>FICO &amp; LTV/ CLTV LLPAs (Rate/Term Refi)-- Add to Price</b>								<b>No MI</b>
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
<b>FICO &amp; LTV/ CLTV LLPAs (Cash Out Refi)-- Add to Price</b>								<b>No MI</b>
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
<b>Loan Amount &amp; LTV, CLTV LLPAs for all Loans -- Add to Price</b>								<b>No MI</b>
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
<b>Feature LLPAs for all Loans -- Add to Price</b>								<b>No MI</b>
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
<b>Product LLPAs for all Loans -- Add to Price</b>								<b>No MI</b>
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
<b>Escrow LLPAs for all Loans -- Add to Price</b>								<b>No MI</b>
With Escrows	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
<b>DTI</b>								
≤ 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

<i>MORRIS Plan 528/532</i>	30 Year Jumbo Fixed Rate			<i>MORRIS Plan 529</i>	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 LLPAs

FICO & LTV/ HCLTV LLPAs 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 LLPAs - 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				MORRIS Plan 313			
30 Yr Fixed Gov - Conf.				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				MORRIS Plan 324				MORRIS Plan 332			
30 Yr Fixed Gov - Conf.				15 Yr Fixed Gov - Conf.				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 LLPAs - 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%

<b>5/6m SOFR ARM (Fully Amortizing) 2/1/5 Caps</b>						
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

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

<b>7/6m SOFR ARM (Fully Amortizing) 5/1/5 Caps</b>						
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

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

**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**

<b>Loan Level Rate Adjustments - Add to Rate</b>	
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

<b>Expanded Loan Level Rate Adjustments</b>	
Approval to Process needed prior to lock/submission (contact your AE)	
<b>Add to Rate</b>	
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 <sup>1</sup>		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 <sup>2</sup>	-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 - Pricing Special through September 30, 2021					
Line Amount	Compensation (No initial draw required)				
< \$100,000	\$250				
≥ \$100,000 - ≤ \$250,000	\$350				
> \$250,000	\$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, <b>Placer and El Dorado</b>				
Southern CA Footprint (limited to the following counties)	Los Angeles, Orange, San Diego, San Luis Obispo, Santa Barbara, Ventura & <b>Riverside</b>				

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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<b>Combo - Home Equity Line of Credit - 360 and Interest-Only</b>			
<b>Rates &amp; Terms</b>	<b>Primary</b>	<b>Second Home</b>	<b>Investment</b>
<b>Base Start Rate<sup>1</sup></b>	4.490%	4.750%	6.990%
<b>Index - WSJ Prime Rate</b>	3.25%		
<b>Base Margin</b>	1.240%	1.500%	3.74%
<b>Introductory Rate<sup>2</sup></b>	<b>1.990%</b>	<b>1.990%</b>	3.99%
<b>Floor Rate / Life Cap</b>	3.99% / 18%	3.99% / 18%	5.99% / 18%
<b>Margin Adjustments (Cumulative to Net Margin Adjustment)</b>			
<b>Description</b>	<b>Margin</b>	<b>Description</b>	<b>Margin</b>
<b>Agency 1st Lien</b>		Short Sale > 4 & ≤ 7 years	0.250%
HCLTV >75% - ≤ 80%	0.500%	Bankruptcy > 4 & ≤ 7 years	0.500%
HCLTV >80% - ≤ 85%	1.000%	ALP <sup>2</sup>	-0.500%
HCLTV >85% - ≤ 89.99%	1.500%	2-4 Unit Property	0.125%
<b>Portfolio ARM 1st Lien</b>		Condo	0.250%
HCLTV ≥70% - ≤ 85%	1.500%		
Note: All margin adjustments are an add (+) unless otherwise noted			
<b>Broker Compensation</b>			
Compensation not permitted on concurrent transactions			
<b>Other Terms</b>			
Full Appraisal required for Combo HELOC on new Apps starting 06/22/20			
<b>Introductory Rate</b>	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		
<b>Term</b>	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)		
<b>App Fee</b>	\$250 (Promo: Waived)		
<b>Annual Fee</b>	\$75 (Promo: Waived first 1 year)		
<b>Set Up Charge</b>	\$95 (Promo: Waived)		
<b>Early Closure Fee</b>	\$500 for all HELOCs with line amounts ≥ \$25,000, voluntarily terminated in the first 3 years		
<b>Eligible Counties</b>			
<b>Northern CA Footprint</b> (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, <b>Placer and El Dorado</b>		
<b>Southern CA Footprint</b> (limited to the following counties)	Los Angeles, Orange, San Diego, San Luis Obispo, Santa Barbara, Ventura & <b>Riverside</b>		

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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**WHOLESALE SALES TEAMS**
**NORTHERN CALIFORNIA**
**SALES SUPPORT**

Name	Contact #	Email Address	Region
Mitzi Espinoza	925-315-3789	<a href="mailto:Mitzi.Espinoza@fremontbank.com">Mitzi.Espinoza@fremontbank.com</a>	Northern California

**ACCOUNT EXECUTIVES**

Name	Contact #	Email Address	Account Exec. Region
Mark Levitch	510-589-7043	<a href="mailto:mark.levitch@fremontbank.com">mark.levitch@fremontbank.com</a>	Contra Costa/Alameda Co.
Royal Gooden	510-731-7855	<a href="mailto:royal.gooden@fremontbank.com">royal.gooden@fremontbank.com</a>	East Bay
Joe Melo	510-331-1503	<a href="mailto:joe.melo@fremontbank.com">joe.melo@fremontbank.com</a>	South Bay/Peninsula/Central Coast
Ken Owens	408-390-7579	<a href="mailto:ken.owens@fremontbank.com">ken.owens@fremontbank.com</a>	South Bay
Mike Cook	916-943-6880	<a href="mailto:mike.cook@fremontbank.com">mike.cook@fremontbank.com</a>	Sacramento
Arnie Abramo	925-724-8721	<a href="mailto:arnie.abramo@fremontbank.com">arnie.abramo@fremontbank.com</a>	San Francisco/North Bay
Eric Nowak	925-583-4761	<a href="mailto:eric.nowak@fremontbank.com">eric.nowak@fremontbank.com</a>	Sacramento/ Central Valley

**SOUTHERN CALIFORNIA**

Name	Contact #	Email Address	Region
Scott Borst	714-262-1801	<a href="mailto:scott.borst@fremontbank.com">scott.borst@fremontbank.com</a>	Sales Manager: Southern- Cal

**SALES SUPPORT**

Name	Contact #	Email Address	Region
Matthew Murphy	949-297-1154	<a href="mailto:Matthew.Murphy@fremontbank.com">Matthew.Murphy@fremontbank.com</a>	Southern California

**ACCOUNT EXECUTIVES**

Name	Contact #	Email Address	Account Exec. Region
Howard Goldman	949-435-9383	<a href="mailto:Howard.Goldman@fremontbank.com">Howard.Goldman@fremontbank.com</a>	Orange County/Los Angeles
John Chang	909-851-2938	<a href="mailto:john.chang@fremontbank.com">john.chang@fremontbank.com</a>	San Gabriel, South LA/North Orange
Abdul Aref	949-466-6644	<a href="mailto:abdul.aref@fremontbank.com">abdul.aref@fremontbank.com</a>	Los Angeles/Orange County
George Caramihai	818-269-9966	<a href="mailto:George.Caramihai@fremontbank.com">George.Caramihai@fremontbank.com</a>	San Fernando Valley/Los Angeles
Scott Parrott	949-297-1166	<a href="mailto:Scott.Parrott@fremontbank.com">Scott.Parrott@fremontbank.com</a>	San Diego County
Nafice Amini	949-767-7004	<a href="mailto:nafice.amini@fremontbank.com">nafice.amini@fremontbank.com</a>	Orange County, San Bernadino/Riverside

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