

# FREMONT BANK

## Wholesale Rate Sheet

Rates as of 2/10/22 1:17 PM

<b>Reprice - Worse</b>	
Effective for all Agency locks on or after Feb 1, 2022, we have adopted FHFA's new LLPA's for High Balance & Second Home loans. See page 3 & 5 of our rate sheet for the new HB LLPA's.	
New - Rate Lock Cutoff Times extended from 6 PM PT to 9 PM PST for Agency FNMA/FHLMC & Non Streamline FHA Loan Programs (including Lock Extensions/Lock Cancellations)	
<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 - Updated 02-09-22</b>	<b>Cutoff Dates: Last Day For Closing This Month</b>
<b>Rates as low as 2.375% for 5/6m, Prime Borrower QM, Purchase - see pg 10 for details!</b>	<b>Cutoff Date</b>
<b>Rates as low as 2.75% for 7/6m, Prime Borrower QM, Purchase - see pg 10 for details!</b>	Last day to acknowledge CD (refi) Monday, February 21, 2022
<b>Rates as low as 2.875% for 10/6m, Prime Borrower QM, Purchase - see pg 10 for details!</b>	Last day to sign to fund and record (refi) Thursday, February 24, 2022
<b>Port Lender Fees still \$0.00. \$950 credited back at CD</b>	
<b>Port HELOC's - Pg. 9-10 -</b>	<b>Loan Registration</b>
Full Appraisal required for Combo HELOC	Purchase 24 Hours
Wholesale Standalone HELOC - Max CLTV 75%	Refinance 24 Hours
<b>Wholesale Combo HELOC - Max CLTV 89.99%</b>	<b>Underwriting</b>
Lock Desk Hours: 6PM PST for Advance Lock and Regular Lock for Agency loans	<b>Purchase Transactions:</b>
All other programs (port, Jumbo, FHA), lock extensions and relocks, cutoff time is 4PM PST	Conventional 24 Hours 24 Hours
All Agency Locks are to be performed on MORRIS; Portfolio can be submitted via email lock form	Jumbo Gold 24 Hours 24 Hours
	Jumbo Port 406 & 407 24 Hours 24 Hours
	FHA purchase 24 Hours 24 Hours
	<b>Refinance Transactions</b>
	Conventional 24-48 Hours 24-48 Hours
	Jumbo Fixed 24-48 Hours 24-48 Hours
	Jumbo Port 406 & 407 24-48 Hours 24-48 Hours
	FHA refi/streamline 24-48 Hours 24-48 Hours
	* Condition u/w includes processing time!
	Loans in NOI status purchase: condition / re-underwrite review: 24 Hours
	Loans in NOI status refi: condition / re-underwrite review: 1-2 Days
	<b>Docs &amp; Funding</b>
	Docs 24 hours purchase; 24-48 hours refi
	Funding 24-48 hours
<b>Rate Sheet Index</b>	
FNMA (Gold) - Pg. 2	Diamond Jumbo - Pg. 8
FNMA (Gold) LLPA's - Pg. 3	FHA - Pg. 9
FHLMC (Standard) - Pg. 4	Jumbo Port 5/6m & 7/6m Arm - Pg. 10
FHLMC (Standard) LLPA's - Pg. 5	HELOC Standalone - Pg. 11
GOLD Jumbo - Pg. 6-7	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>Website</b>
<b>GOLD &amp; Diamond Jumbo: 0.02/ day; 30 days-max; max 2 extensions</b>	<b>Guidelines</b>
<b>FHA: 0.015/day - 30 day max</b>	<b>Lock Policy</b>
<b>Jumbo Port 5/1 &amp; 7/1: 0.015/ day; 30 day max</b>	<b>Heloc Calculator</b>
	<a href="mailto:locks@fremontbank.com">locks@fremontbank.com</a>
	<a href="mailto:submissions@fremontbank.com">submissions@fremontbank.com</a>
	<a href="mailto:morrisupport@fremontbank.com">morrisupport@fremontbank.com</a>
	MORRIS Support - 844-766-7747
	<b>Lock &amp; Extension hours:</b>
	9PM for Agency
	4PM for other
	4pm relock
<b>Lock Eligibility &amp; MISC:</b>	<b>Fees &amp; LE's:</b>
Minimum Loan amount \$125,000 for all terms and products	<b>Lender Origination fees for LE:</b> Delivery Fee \$ 25, Document Preparation Fee \$ 125, <u>Underwriting Fee \$800 = \$950</u>
Max broker compensation cannot exceed \$30,000 per transaction	<b>Total Lender Fees- Port 5/6m &amp; 7/6m is \$0.00</b>
No relocks allowed on GOLD Jumbo & Diamond Jumbo programs	<b>Credit will be given at CD time</b>
All Jumbo locks must be credit approved to lock with the exception of Purchase (allow Advance Locks)	<b>FHA Origination Fees for LE:</b> Delivery Fee \$ 25, Document Preparation Fee \$ 50, Underwriting Fee \$ 395 = <b>\$ 470</b>
<b>Jumbo Port 5/6m &amp; 7/6m lock eligibility:</b>	<b>* Section B of LE: Flood \$5.25</b>
<b>Loans that fit guidelines and are &lt; \$3M are lock eligible upon receipt of file submission.</b>	<b>** Tax Service Fee: \$25 if paying off FB 1st; \$50 if other lender, N/A for FHA</b>
<b>Loans &gt; \$3M or loans that require a guideline exception must have an 'Approval to Process'</b>	
PIW Eligible on FNMA (Gold) –DU. ACE eligible on FHLMC (Standard) –LP. Conf. and High Bal as of 6-1-20	<b>Loss Payee &amp; CPL:</b>
<b>FNMA/ FHLMC: File will be underwritten for final determination but below are agency differences</b>	<b>Loss Payee Clause:</b>
<b>Gold - FNMA Only Niche Scenarios:</b>	Fremont Bank
Use of second job income allowed, if at least a 12 month history, under certain conditions	ISAOA, ITS SUCCESSORS OR ASSIGNEES
Minimal losses from a secondary self employed job can potentially be ignored	P.O. Box 7295
Using rental income on purchase of investment property for borrower with No REO	Fremont, CA 94537-7295
Appraisal property condition rating of C5	<b>CPL: Fremont Bank</b>
Use of PIW	2580 Shea Center Drive
<b>Standard - FHLMC Only Niche Scenarios:</b>	Livermore Ca 94551
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	
<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>	

<b>FNMA (GOLD): Conforming &amp; High Balance Fixed Rate First Mortgages - DU only underwriting</b>							
<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>
2.875	3.283	3.573	3.573	2.750	2.779	2.969	3.129
3.000	2.940	3.230	3.230	2.875	2.136	2.326	2.486
3.125	2.149	2.439	2.439	3.000	1.653	1.843	2.003
3.250	1.422	1.712	1.712	3.125	0.789	0.979	1.139
3.375	0.867	1.157	1.157	3.250	0.110	0.300	0.460
3.500	0.402	0.692	0.692	3.375	(0.446)	(0.256)	(0.096)
3.625	(0.420)	(0.130)	(0.130)	3.500	(0.612)	(0.422)	(0.262)
3.750	(1.120)	(0.830)	(0.830)	3.625	(1.035)	(0.845)	(0.685)
3.875	(1.585)	(1.295)	(1.305)	3.750	(1.675)	(1.485)	(1.335)
4.000	(1.849)	(1.559)	(1.559)				
4.125	(2.694)	(2.404)	(2.404)				
4.250	(3.296)	(3.006)	(3.016)				
<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>
2.250	1.479	1.619	1.679	2.000	1.954	2.104	2.164
2.375	1.168	1.308	1.378	2.125	1.340	1.480	1.550
2.500	0.497	0.637	0.707	2.250	0.865	1.015	1.075
2.625	(0.041)	0.100	0.170	2.375	0.737	0.877	0.937
2.750	(0.528)	(0.388)	(0.318)	2.500	0.004	0.144	0.204
2.875	(0.725)	(0.585)	(0.525)	2.625	(0.616)	(0.476)	(0.416)
3.000	(1.345)	(1.195)	(1.135)	2.750	(1.094)	(0.954)	(0.894)
3.125	(1.837)	(1.697)	(1.637)	2.875	(1.255)	(1.115)	(1.045)
3.250	(2.274)	(2.134)	(2.074)	3.000	(1.645)	(1.495)	(1.435)
3.375	(2.431)	(2.281)	(2.221)	3.125	(2.261)	(2.121)	(2.061)
3.500	(2.598)	(2.458)	(2.398)	3.250	(2.760)	(2.620)	(2.560)
3.625	(3.112)	(2.972)	(2.902)	3.375	(2.948)	(2.808)	(2.748)
3.750	(3.523)	(3.373)	(3.313)	3.500	(2.940)	(2.790)	(2.730)
<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>
3.000	3.190	3.480	3.490	2.250	2.665	2.725	2.795
3.125	2.389	2.679	2.689	2.375	2.233	2.293	2.353
3.250	1.732	2.022	2.032	2.500	1.733	1.793	1.863
3.375	1.227	1.517	1.527	2.625	1.346	1.406	1.466
3.500	0.992	1.282	1.292	2.750	1.009	1.069	1.129
3.625	0.590	0.880	0.890	2.875	0.901	0.961	1.021
3.750	(0.030)	0.260	0.270	3.000	0.401	0.461	0.531
3.875	(0.445)	(0.155)	(0.145)	3.125	0.040	0.100	0.170
4.000	(0.649)	(0.359)	(0.349)	3.250	(0.268)	(0.198)	(0.138)
4.125	(0.814)	(0.524)	(0.514)	3.375	(0.365)	(0.295)	(0.235)
4.250	(1.356)	(1.066)	(1.056)	3.500	(0.313)	(0.243)	(0.183)
4.375	(1.736)	(1.446)	(1.436)	3.625	0.014	0.074	0.134
4.500	(1.880)	(1.590)	(1.580)	3.750	(0.258)	(0.198)	(0.138)

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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	1.125	1.625	2.125	3.375	4.125	4.125	4.125
> 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 & Purchase	0.500	0.750	0.750	1.000	1.000	1.000	1.000
High Bal FRM Cash Out (C/O)	1.250	1.500	1.500	1.750	N/A	N/A	N/A
High Bal FRM Purchase Special	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125

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

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
2.875	3.143	3.433	3.433	2.750	2.589	2.769	2.989	2.250	1.269	1.439	1.499
3.000	2.680	2.980	2.980	2.875	1.936	2.126	2.336	2.375	0.938	1.108	1.168
3.125	1.989	2.279	2.279	3.000	1.453	1.643	1.863	2.500	0.357	0.527	0.597
3.250	1.262	1.542	1.532	3.125	0.569	0.779	0.989	2.625	(0.151)	0.010	0.090
3.375	0.637	0.917	0.907	3.250	(0.111)	0.100	0.310	2.750	(0.668)	(0.498)	(0.428)
3.500	0.172	0.452	0.442	3.375	(0.676)	(0.456)	(0.246)	2.875	(0.955)	(0.785)	(0.715)
3.625	(0.350)	(0.071)	(0.080)	3.500	(0.842)	(0.622)	(0.412)	3.000	(1.565)	(1.395)	(1.325)
3.750	(1.350)	(1.040)	(1.030)	3.625	(1.265)	(1.045)	(0.835)	3.125	(2.037)	(1.857)	(1.767)
3.875	(1.855)	(1.535)	(1.535)	3.750	(1.905)	(1.685)	(1.505)	3.250	(2.444)	(2.254)	(2.174)
4.000	(2.139)	(1.819)	(1.809)					3.375	(2.671)	(2.481)	(2.401)
4.125	(2.594)	(2.314)	(2.334)					3.500	(2.838)	(2.658)	(2.568)
4.250	(3.236)	(2.956)	(2.976)					3.625	(3.312)	(3.142)	(3.062)
								3.750	(3.753)	(3.573)	(3.493)
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				
3.000	3.190	3.480	3.490	2.250	2.665	2.725	2.795				
3.125	2.389	2.679	2.689	2.375	2.233	2.293	2.353				
3.250	1.732	2.022	2.032	2.500	1.733	1.793	1.863				
3.375	1.227	1.517	1.527	2.625	1.346	1.406	1.466				
3.500	0.992	1.282	1.292	2.750	1.009	1.069	1.129				
3.625	0.590	0.880	0.890	2.875	0.901	0.961	1.021				
3.750	(0.030)	0.260	0.270	3.000	0.401	0.461	0.531				
3.875	(0.445)	(0.155)	(0.145)	3.125	0.040	0.100	0.170				
4.000	(0.649)	(0.359)	(0.349)	3.250	(0.268)	(0.198)	(0.138)				
4.125	(0.814)	(0.524)	(0.514)	3.375	(0.365)	(0.295)	(0.235)				
4.250	(1.356)	(1.066)	(1.056)	3.500	(0.313)	(0.243)	(0.183)				
4.375	(1.736)	(1.446)	(1.436)	3.625	0.014	0.074	0.134				
4.500	(1.880)	(1.590)	(1.580)	3.750	(0.258)	(0.198)	(0.138)				
									<b>30 Day Avg SOFR</b>		<b>0.04%</b>

**FHLMC (Standard): Conforming & High Balance ARM's - LP Only**

MORRIS Plan 848	5/6m SOFR ARM Conf Margin 2.750 - Caps 2/1/5			MORRIS Plan 849	7/6m SOFR ARM Conf Margin 2.750 - Caps 5/1/5			MORRIS Plan 850	10/6m SOFR ARM Conf Margin 2.750 - Caps 5/1/5		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.000	2.320	2.350	2.380	2.000	2.940	2.970	3.000	3.000	2.710	2.780	2.850
2.125	1.990	2.020	2.060	2.125	2.490	2.530	2.560	3.125	2.460	2.540	2.610
2.250	1.720	1.760	1.800	2.250	2.090	2.130	2.170	3.250	2.270	2.350	2.420
2.375	1.460	1.510	1.550	2.375	1.690	1.730	1.780	3.375	2.070	2.160	2.240
2.500	1.200	1.250	1.300	2.500	1.290	1.340	1.390	3.500	1.870	1.970	2.050
2.625	0.940	1.000	1.050	2.625	0.890	0.940	0.990	3.625	1.680	1.780	1.870
2.750	0.640	0.700	0.760	2.750	0.750	0.810	0.870	3.750	1.640	1.740	1.830
2.875	0.340	0.410	0.470	2.875	0.620	0.690	0.750	3.875	1.600	1.700	1.810
3.000	0.040	0.110	0.180	3.000	0.500	0.570	0.640	4.000	1.560	1.670	1.780
3.125	(0.260)	(0.180)	(0.110)	3.125	0.370	0.450	0.520	4.125	1.520	1.640	1.750
3.250	(0.290)	(0.210)	(0.130)	3.250	0.200	0.280	0.360	4.250	1.440	1.560	1.670
MORRIS Plan 865	5/6m SOFR ARM HB 2.750 - Caps 2/1/5			MORRIS Plan 866	7/6m SOFR ARM HB 2.750 - Caps 5/1/5			MORRIS Plan 867	10/6m SOFR ARM HB Margin 2.750 - Caps 5/1/5		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.000	3.320	3.350	3.380	2.000	3.940	3.970	4.000	3.000	4.210	4.280	4.350
2.125	2.990	3.020	3.060	2.125	3.490	3.530	3.560	3.125	3.960	4.040	4.110
2.250	2.720	2.760	2.800	2.250	3.090	3.130	3.170	3.250	3.770	3.850	3.920
2.375	2.460	2.510	2.550	2.375	2.690	2.730	2.780	3.375	3.570	3.660	3.740
2.500	2.200	2.250	2.300	2.500	2.290	2.340	2.390	3.500	3.370	3.470	3.550
2.625	1.940	2.000	2.050	2.625	1.890	1.940	1.990	3.625	3.180	3.280	3.370
2.750	1.640	1.700	1.760	2.750	1.750	1.810	1.870	3.750	3.140	3.240	3.330
2.875	1.340	1.410	1.470	2.875	1.620	1.690	1.750	3.875	3.100	3.200	3.310
3.000	1.040	1.110	1.180	3.000	1.500	1.570	1.640	4.000	3.060	3.170	3.280
3.125	0.740	0.820	0.890	3.125	1.370	1.450	1.520	4.125	3.020	3.140	3.250
3.250	0.710	0.790	0.870	3.250	1.200	1.280	1.360	4.250	2.940	3.060	3.170

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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

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	1.125	1.625	2.125	3.375	4.125	4.125	4.125
> 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 & Purchase	0.500	0.750	0.750	1.000	1.000	1.000	1.000
High Bal FRM Cash Out (C/O)	1.250	1.500	1.500	1.750	N/A	N/A	N/A
High Balance FRM Purchase Special	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125

\*High Bal LLPA's are in addition to All Eligible Mortgage LLPA's above.

High Balance ARM	0.750	0.750	0.750	1.500	1.500	1.500	1.750
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**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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Now offering loans just \$1 above conforming loan limits - Price out in MORRIS

**Gold Program - Jumbo Fixed Rate Mortgage**

MORRIS Plan 553				MORRIS Plan 554				Max Net Rebate	
30 Year Super Jumbo Fixed Rate				15 Year Super Jumbo Fixed Rate				Loan Amount	30 Yr
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
3.750	(0.520)	(0.350)	(0.160)	2.625	2.270	2.330	2.390	≤ \$1,000,000	-1.900
3.875	(1.310)	(1.140)	(0.950)	2.750	1.830	1.890	1.950	> \$1,000,000	-1.650
4.000	(2.050)	(1.870)	(1.670)	2.875	1.420	1.490	1.550	Max YSP cannot exceed max net rebate above. A full ALTA is required for all Gold Jumbo products	
4.125	(2.710)	(2.530)	(2.330)	3.000	1.050	1.110	1.170		
4.250	(3.320)	(3.150)	(2.940)	3.125	0.670	0.740	0.800		
4.375	(3.850)	(3.680)	(3.470)	3.250	0.300	0.360	0.420		
4.500	(4.340)	(4.170)	(3.960)	3.375	0.000	0.050	0.110		
4.625	(4.800)	(4.620)	(4.420)	3.500	(0.250)	(0.190)	(0.130)		
4.750	(5.200)	(5.030)	(4.830)	3.625	(0.440)	(0.380)	(0.320)		
4.875	(5.550)	(5.380)	(5.190)	3.750	(0.570)	(0.500)	(0.440)		
5.000	(5.860)	(5.690)	(5.500)	3.875	(0.690)	(0.630)	(0.570)		

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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>
<b>FICO / LTV (CLTV)</b>	<b>≤ 50</b>	<b>50.01-55</b>	<b>55.01-60</b>	<b>60.01-65</b>	<b>65.01-70</b>	<b>70.01-75</b>	<b>75.01-80</b>	<b>80.01-85</b>
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>
<b>FICO / LTV (CLTV)</b>	<b>≤ 50</b>	<b>50.01-55</b>	<b>55.01-60</b>	<b>60.01-65</b>	<b>65.01-70</b>	<b>70.01-75</b>	<b>75.01-80</b>	<b>80.01-85</b>
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>
<b>FICO / LTV (CLTV)</b>	<b>≤ 50</b>	<b>50.01-55</b>	<b>55.01-60</b>	<b>60.01-65</b>	<b>65.01-70</b>	<b>70.01-75</b>	<b>75.01-80</b>	<b>80.01-85</b>
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>
<b>Loan Amounts</b>	<b>≤ 50</b>	<b>50.01-55</b>	<b>55.01-60</b>	<b>60.01-65</b>	<b>65.01-70</b>	<b>70.01-75</b>	<b>75.01-80</b>	<b>80.01-85</b>
≤ 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>
<b>Feature</b>	<b>≤ 50</b>	<b>50.01-55</b>	<b>55.01-60</b>	<b>60.01-65</b>	<b>65.01-70</b>	<b>70.01-75</b>	<b>75.01-80</b>	<b>80.01-85</b>
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>
<b>Product</b>	<b>≤ 50</b>	<b>50.01-55</b>	<b>55.01-60</b>	<b>60.01-65</b>	<b>65.01-70</b>	<b>70.01-75</b>	<b>75.01-80</b>	<b>80.01-85</b>
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>
<b>With Escrows</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>	<b>(0.125)</b>
<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**

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
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
2.500	5.540	5.630	5.720	2.500	6.220	6.370	6.460
2.625	5.050	5.150	5.240	2.625	5.800	5.950	6.040
2.750	4.400	4.500	4.590	2.750	4.430	4.580	4.680
2.875	3.860	3.970	4.080	2.875	4.060	4.210	4.310
3.000	3.280	3.400	3.510	3.000	3.500	3.650	3.760
3.125	2.850	2.960	3.070	3.125	3.100	3.250	3.350
3.250	2.130	2.250	2.360	3.250	2.540	2.720	2.840
3.375	2.020	2.160	2.290	3.375	1.990	2.170	2.290
3.499	1.480	1.620	1.750	3.499	1.560	1.740	1.860
3.500	1.480	1.620	1.740	3.500	1.560	1.740	1.860
3.624	1.050	1.200	1.320	3.624	1.230	1.410	1.530
3.625	1.050	1.200	1.320	3.625	1.230	1.410	1.530
3.750	0.890	1.060	1.200	3.750	1.520	1.780	1.920
3.874	0.560	0.730	0.860	3.874	1.290	1.550	1.690
3.875	0.550	0.730	0.860	3.875	1.290	1.550	1.680

 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
2.500	6.790	6.880	6.970	1.750	9.180	9.250	9.360	2.500	8.220	8.370	8.460
2.625	6.300	6.400	6.490	1.875	8.670	8.750	8.860	2.625	7.800	7.950	8.040
2.750	5.650	5.750	5.840	1.999	8.180	8.260	8.370	2.750	6.430	6.580	6.680
2.875	5.110	5.220	5.330	2.000	8.180	8.250	8.360	2.875	6.060	6.210	6.310
3.000	4.530	4.650	4.760	2.125	7.690	7.770	7.880	3.000	5.500	5.650	5.760
3.125	4.100	4.210	4.320	2.250	6.470	6.570	6.760	3.125	5.100	5.250	5.350
3.250	3.380	3.500	3.610	2.375	5.990	6.080	6.280	3.250	4.540	4.720	4.840
3.375	3.270	3.410	3.540	2.500	5.510	5.610	5.810	3.375	3.990	4.170	4.290
3.499	2.730	2.870	3.000	2.625	5.060	5.150	5.350	3.499	3.560	3.740	3.860
3.500	2.730	2.870	2.990	2.750	4.590	4.700	4.860	3.500	3.560	3.740	3.860
3.624	2.300	2.450	2.570	2.875	4.550	4.670	4.830	3.624	3.230	3.410	3.530
3.625	2.300	2.450	2.570					3.625	3.230	3.410	3.530
3.750	2.140	2.310	2.450					3.750	3.520	3.780	3.920
3.874	1.810	1.980	2.110					3.874	3.290	3.550	3.690
3.875	1.800	1.980	2.110					3.875	3.290	3.550	3.680

**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 0.04%

5/6m SOFR ARM (Fully Amortizing) 2/1/5 Caps						
MORRIS Plan 463	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment Property	Lock Term
463/473	0.000	2.875%	2%/1%/5%	3.375%	3.750%	45 Days
463/473	(1.000)	3.000%	2%/1%/5%	3.375%	3.750%	45 Days
463/473	(1.250)	3.125%	2%/1%/5%	3.375%	3.750%	45 Days
463/473	(1.375)	3.250%	2%/1%/5%	3.375%	3.750%	45 Days
463/473	(1.500)	3.375%	2%/1%/5%	3.375%	3.750%	45 Days

5/6m Prime Borrower QM Purchase Example		
Adjustments	Price	Note Rate
Base Price	(1.250)	3.125%
Prime Borrower QM (b)		-0.500%
5/6m Purchase (a)		-0.250%
<b>Final Price</b>	<b>(1.250)</b>	<b>2.375%</b>

7/6m SOFR ARM (Fully Amortizing) 5/1/5 Caps						
MORRIS Plan 468	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment Property	Lock Term
468/478	0.000	3.125%	5%/1%/5%	3.375%	3.750%	45 Days
468/478	(1.000)	3.250%	5%/1%/5%	3.375%	3.750%	45 Days
468/478	(1.250)	3.375%	5%/1%/5%	3.375%	3.750%	45 Days
468/478	(1.375)	3.500%	5%/1%/5%	3.375%	3.750%	45 Days
468/478	(1.500)	3.625%	5%/1%/5%	3.375%	3.750%	45 Days

7/6m Prime Borrower QM Purchase Example		
Adjustments	Price	Note Rate
Base Price	(1.250)	3.375%
Prime Borrower QM (b)		-0.375%
7/6m Purchase (a)		-0.250%
<b>Final Price</b>	<b>(1.250)</b>	<b>2.750%</b>

10/6m SOFR ARM (Fully Amortizing) 5/1/5 Caps						
MORRIS Plan 483	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment Property	Lock Term
483/488	0.000	3.250%	5%/1%/5%	3.375%	3.750%	45 Days
483/488	(1.000)	3.375%	5%/1%/5%	3.375%	3.750%	45 Days
483/488	(1.250)	3.500%	5%/1%/5%	3.375%	3.750%	45 Days
483/488	(1.375)	3.625%	5%/1%/5%	3.375%	3.750%	45 Days
483/488	(1.500)	3.750%	5%/1%/5%	3.375%	3.750%	45 Days

10/6m Prime Borrower QM Purchase Example		
Adjustments	Price	Note Rate
Base Price	(1.250)	3.500%
Prime Borrower QM (b)		-0.375%
10/6m Purchase (a)		-0.250%
<b>Final Price</b>	<b>(1.250)</b>	<b>2.875%</b>

Final note rate, after all Loan Level Rate Adjustments, not to go below 1.99%

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	Expanded Loan Level Rate Adjustments
All Adjustments are independent of each other	Approval to Process needed prior to lock/submission (contact your AE)
<b>Purchase Specials (a): 5/6m -.25%, 7/6m -.25%, 10/6 -.25%</b>	<b>Add to Rate</b>
<b>Prime QM Discount (b): 5/6m -.50%, 7/6m -.375%, 10/6 -.375%</b>	All Adjustments are independent of each other
Investment Property 0.250	Non-Warrantable Condo (c) 0.375
Condo Adjustment 0.125	Asset Depletion 0.250
Cash Out Refinance 0.250	Alternative Income (min 720 FICO) 0.250
>75%-80% LTV 0.125	Alternative Credit Program 0.500
> 760 FICO 0.000	Short Sale >4 years seasoning 0.250
700-719 FICO 0.125	BK > 4 years 0.250
DTI >43% - 48% 0.250	Seasoned Foreclosure > 7 years 0.500
2-4 Unit Property 0.125	680-699 FICO 0.375
> \$2.5mm (e) 0.000	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, FICO >=740, no asset depletion, max 75% 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) > \$2.5mm max DTI 43%. 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.

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	80%	80%	>\$100,000 to ≤ \$1,500,000
	75%	75%	>\$100,000 to ≤ \$2,000,000
	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 a

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 - 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, <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.

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[Combo HELOC](#)

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**WHOLESALE SALES TEAMS**
**MORRIS SUPPORT**

Name	Contact #	Email Address	Region
Jeff Bierstedt	844-766-7747	<a href="mailto:morrissupport@fremontbank.com">morrissupport@fremontbank.com</a>	All

**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

**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

**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
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/LA/Ventura County
Scott Parrott	949-297-1166	<a href="mailto:Scott.Parrott@fremontbank.com">Scott.Parrott@fremontbank.com</a>	San Diego County/Riverside/San Bernadino

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