

FREMONT BANK

Wholesale Rate Sheet

Rates as of 7/14/22 8:36 AM

Portfolio rates unchanged

Announcements & Current Specials -		45 day locks required on all refinances and file must be delivered within 10 days	
Important Portfolio Arm Changes: Check page 2 - Updated 05-05-2022 Rates as low as 5.125% for 5/6m, Prime Borrower QM, Purchase - see pg 10 for details! Rates as low as 5.500% for 7/6m, Prime Borrower QM, Purchase - see pg 10 for details! Rates as low as 5.750% for 10/6m, Prime Borrower QM, Purchase - see pg 10 for details! Port Lender Fees \$0.00 for Purchase. \$950 credited back at CD. Refi will now be \$950 fees		Cutoff Dates: Last Day For Closing This Month Last day to acknowledge CD (refi) Thursday, July 21, 2022 Last day to sign to fund and record (refi) Tuesday, July 26, 2022	
Port HELOC's - Pg. 12-13 - Changes as of 06-03-2022 Wholesale Standalone HELOC - Max CLTV 80% Full Appraisal required for Combo HELOC Wholesale Combo HELOC - Max CLTV 85%		Loan Registration Purchase 24 Hours Refinance 24 Hours	
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		Underwriting Purchase Transactions: Conventional 24 Hours Jumbo Gold 24 Hours Jumbo Portfolio ARMs 24 Hours FHA purchase 24 Hours	
Rate Sheet Index Portfolio ARMs - Pg. 2 Port ARM Guidelines - Pg. 3 FNMA (Gold) - Pg. 4 FNMA (Gold) LLPA's - Pg. 5 FHLMC (Standard) - Pg. 6 FHLMC (Standard) LLPA's - Pg. 7		Refinance Transactions Conventional 24-48 Hours Jumbo Fixed 24-48 Hours Jumbo Portfolio ARMs 24-48 Hours FHA refi/streamline 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	
Lock Extension Fees: Submit extension request via MORRIS (6 PM for Agency, 4 PM for Jumbo & FHA loans) GOLD & Standard: 0.025/day - 30 day max GOLD Jumbo: 0.02/ day; 30 days-max; max 2 extensions FHA: 0.015/day - 30 day max Jumbo Port ARMs: 0.015/ day; 30 day max		Docs & Funding Docs 24 hours purchase; 24-48 hours refi Funding 24-48 hours	
Lock Eligibility & MISC: 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 programs All Jumbo locks must be credit approved to lock with the exception of Purchase (allow Advance Locks) Jumbo Port 5/6m, 7/6m, & 10/6m lock eligibility: Portfolio ARM's can now lock after initial approval.		Contact Us: Lock Hours: 9:00AM - 9PM* PST Website Guidelines Lock Policy Heloc Calculator locks@fremontbank.com submissions@fremontbank.com morrisupport@fremontbank.com MORRIS Support - 844-766-7747	
FNMA/ FHLMC: File will be underwritten for final determination but below are agency differences Gold - FNMA Only Niche Scenarios: 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 Standard - FHLMC Only Niche Scenarios: 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		Fees & LE's: Lender Origination fees for LE: Delivery Fee \$ 25, Document Preparation Fee \$ 125, <u>Underwriting Fee \$800 = \$950</u> Total Lender Fees- Port 5/6m, 7/6m & 10/6m \$0.000 Purchase; \$950 for Refi. Credit will be given at CD time FHA Origination Fees for LE: Delivery Fee \$ 25, Document Preparation Fee \$ 50, Underwriting Fee \$ 395 = \$ 470 * Section B of LE: Flood \$5.25 ** Tax Service Fee: \$25 if paying off FB 1st; \$50 if other lender, N/A for FHA	
Loss Payee & CPL: Loss Payee Clause: Fremont Bank ISAOA, ITS SUCCESSORS OR ASSIGNEES P.O. Box 7295 Fremont, CA 94537-7295		CPL: Fremont Bank 2580 Shea Center Drive Livermore Ca 94551	
<p><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. Please refer to our website or contact us for current information. Pricing subject to change without notice</i></p>			

Wholesale Portfolio ARM Ratesheet

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	5.250%	2%/1%/5%	3.375%	3.750%	45 Days
463/473	(1.000)	5.375%	2%/1%/5%	3.375%	3.750%	45 Days
463/473	(1.250)	5.500%	2%/1%/5%	3.375%	3.750%	45 Days
463/473	(1.375)	5.625%	2%/1%/5%	3.375%	3.750%	45 Days
463/473	(1.500)	5.750%	2%/1%/5%	3.375%	3.750%	45 Days

5/6m Prime Borrower QM Purchase Example		
Adjustments	Price	Note Rate
Base Price	(1.250)	5.500%
Prime Borrower QM (b)		-0.250%
5/6m Purchase (a)		-0.125%
Final Price	(1.250)	5.125%

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	5.625%	5%/1%/5%	3.375%	3.750%	45 Days
468/478	(1.000)	5.750%	5%/1%/5%	3.375%	3.750%	45 Days
468/478	(1.250)	5.875%	5%/1%/5%	3.375%	3.750%	45 Days
468/478	(1.375)	6.000%	5%/1%/5%	3.375%	3.750%	45 Days
468/478	(1.500)	6.125%	5%/1%/5%	3.375%	3.750%	45 Days

7/6m Prime Borrower QM Purchase Example		
Adjustments	Price	Note Rate
Base Price	(1.250)	5.875%
Prime Borrower QM (b)		-0.250%
7/6m Purchase (a)		-0.125%
Final Price	(1.250)	5.500%

10/6m SOFR ARM (Fully Amortizing) 5/1/5 Caps - Investment not allowed						
MORRIS Plan 483	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment Property	Lock Term
483/488	0.000	5.875%	5%/1%/5%	3.375%	3.750%	45 Days
483/488	(1.000)	6.000%	5%/1%/5%	3.375%	3.750%	45 Days
483/488	(1.250)	6.125%	5%/1%/5%	3.375%	3.750%	45 Days
483/488	(1.375)	6.250%	5%/1%/5%	3.375%	3.750%	45 Days
483/488	(1.500)	6.375%	5%/1%/5%	3.375%	3.750%	45 Days

10/6m Prime Borrower QM Purchase Example		
Adjustments	Price	Note Rate
Base Price	(1.250)	6.125%
Prime Borrower QM (b)		-0.250%
10/6m Purchase (a)		-0.125%
Final Price	(1.250)	5.750%

Loan Level Rate Adjustments - Add to Rate - All Adjustments are independent of each other

Standardized Loan Level Rate Adjustments - Add to Rate			Expanded Loan Level Rate Adjustments	
Purchase Specials 5/6m (a)	-0.125	Foreclosure > 7 Years	0.500	Considered on an exception only basis. Approval to Process needed prior to lock or submission. Contact your AE
Purchase Specials 7/6m (a)	-0.125	Short Sale > 4 years & ≤ 7 Years	0.250	
Purchase Specials 10/6m (a)	-0.125	> 43% DTI	0.250	Continuity of Obligation
Prime Borrower QM Special 5/6m (b)	-0.250	Non-Occ Co-Borrower Income > 70%	0.125	Short Sale/ Loan Mod < 4 Years
Prime Borrower QM Special 7/6m (b)	-0.250	FICO 700-719	0.125	2 or More Short Sales
Prime Borrower QM Special 10/6m (b)	-0.250	File Complexity (d)	0.250	> 48% DTI
> 760 FICO	0.000	Interest Only - Max LTV/HCLTV 75%	0.250	FICO < 660
Alternative Credit	0.500	>75%-80% LTV	0.125	FICO 660-679
Asset Depletion	0.250	2-4 Unit	0.125	FICO 680-699
Alternative Income (min 720 FICO)	0.250	Condo	0.125	Over Max Loan Amount
Unique Collateral	0.250	Investment Property (NOO) - Only 5/6m and 7/6m	0.250	Up to 5% Over Max LTV
Cash Out	0.250	Temporary Financing	0.250	> 5% - 10% Over Max LTV
BK > 4 years & ≤ 7 Years	0.250	> Loan Amount \$2.5mm (e)	0.250	Outside Footprint
		Delayed Financing (outside of guide)	0.250	Non-Warrantable Condo (c)
				Reserves Below Guidelines
				Mortgage Late in last 12 Months
				5-10 Financed Prop (NOO)

Important Program Details

Effective 06/03/2022 - Portfolio ARM's can lock after initial uw approval. Also, Port loans > \$2.5mm 0.25 LLPA for existing apps but not accepting new loans > \$2.5mm

Total Lender Fees are \$0.00 for purchase. Credit will be given at CD time. \$950 for refi. See page 1 of the rate sheet

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

Non Owner: Maximum of 10 financed properties

(a) Purchase Specials Not Applicable for: Major derogatory credit or mortgage lates regardless of seasoning, Outside Footprint & Port ARM/HELOC combos > 70% HCLTV

(b) Prime Borrower QM Eligibility: Owner Occupied, FICO ≥ 740, Max LTV/HCLTV ≤ 75% (≤ 70% for refi), no self-employed income used to qualify and max of three (3) rental properties, no asset depletion, DTI ≤ 43%, and fully amortizing only. (Non-warrantable Condos are ineligible) No exceptions allowed.

(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, New Condo Proj. w/Full Legal Review

(e) > \$2.5mm max DTI 45%. 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 45% I/O. Max LTV/HCLTV allowed for Interest Only is 75%

Lock Extensions: Add to fee - 1.5bps per day; Max 30 days. Worse Case after max ext.

** 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

Wholesale Portfolio ARM Product Guidelines
Product Offering

Product Description	Occupancy	Margin	Term	Index	Caps
Fully-Amortizing	Primary & Second Home	3.375%	30-year Fully Amortizing	30-Day Average SOFR	5/6 mo. ARM - 2/1/5 7/6 mo. ARM - 5/1/5
	Investment	3.750%			
Interest-Only	Primary & Second Home	3.375%	Interest-only for 10 yrs; 30-year term	30-Day Average SOFR	10/6 mo. ARM - 5/1/5
	Investment	3.750%			

LTV/CLTV and Loan Amount Matrix (Minimum loan amount is \$100,000)

Occupancy	Maximum LTV	Maximum HCLTV	Loan Amount ^{1,2}
Primary Residence - Purchase or Rate & Term Only, Fully Amortizing Only	80%	80%	≤ \$1,500,000
Primary Residence	75%	75%	≤ \$2,000,000
	70%	70%	≤ \$2,500,000
	65%	65%	≤ \$3,500,000
	60%	60%	≤ \$5,000,000
Second Home	75%	75%	≤ \$1,000,000
	70%	70%	≤ \$2,500,000
	65%	65%	≤ \$3,500,000
Investment Property	70%	70%	≤ \$1,000,000
	60%	60%	≤ \$1,500,000

Closing Cost Option: Points and Fees option only

¹Condomium maximum loan amount \$1,000,000

²2-4 Unit properties & outside footprint max loan amount is \$2,500,000

Underwriting Guidelines

Geographic Footprint Restrictions*	Northern California - Alameda, Contra Costa, Marin, Monterey, Napa, Sacramento, Santa Clara, Santa Cruz, San Francisco, San Mateo, Sonoma, Solano, San Joaquin, Placer and El Dorado
	Southern California - San Luis Obispo, Santa Barbara, Ventura, Los Angeles, Orange, San Diego and Riverside

*Loans outside Fremont Bank's Footprint have a 5% reduction to max LTV/CLTV guidelines and maximum loan amount of \$2,500,000

Property Types	Eligible	Ineligible
	Single Family Residence (SFR), PUD, Condo, 2-4 Units	Modular Pre-Cut/Panelized Housing/Manufactured Homes, Leasehold Estates, Co-ops/Condo Hotels, Non-Warrantable Condo Investment Properties

Loan Purpose Purchase, Rate & Term Refinance, Cash-Out Refinance (Rate & Term refinance allowed with up to 1% cash back)

FICO/DTI/Cash Out	Minimum FICO- Fully Amortizing	Minimum FICO- Interest-Only	Max DTI-	Maximum DTI-	Maximum Cash Out ²
	700	720	48%	45%	\$500,000

¹Loan amounts >\$2,500,000 max DTI guideline is 45%
²Cash-out amount excludes payoff of second lien when seasoned at least 12 months or HELOC with < \$2k in most recent 6 months

Prime Borrower QM Eligible for Owner Occupied, FICO ≥ 740, Max LTV/HCLTV ≤ 75% (≤ 70% for refi), no self-employed income used to qualify and a max of 3 rental properties, no asset depletion, DTI ≤ 43%, and fully amort. products. (Non-Warrantable Condo Ineligible) **No exceptions allowed.**

Maximum Financed Properties	Occupancy	Maximum Financed Properties (Includes Subject Property)	Maximum LTV/CLTV	Maximum Loan Amount
	Primary	No Limit	See Matrix	See Matrix
	Second Home & Investment	1-4	See Matrix	See Matrix
	Second Home & Investment (Condo not permitted as subject)	5-10	65%	\$1,000,000

Credit Requirements

- FICO Score required for all borrowers- lowest middle score used
- No late payments on any existing mortgage in the past 12 months. Exceptions may be considered based on strong compensating factors and circumstances of the late mortgage payment(s). However exceptions will not be allowed if lates are > 2x30 or 1x60 in last 12 months.
- Lender must obtain a payment history for each residential mortgage or rental history, including accounts that do not appear on the credit report

No Exceptions to the following:

- Bankruptcy: A four (4) year waiting period is required, measured from the discharge or dismissal date of the bankruptcy action or completion date of the foreclosure. Borrower must re-establish credit.
- Foreclosure: A seven (7) year waiting period is required, measured from the discharge or dismissal date of the bankruptcy action or completion date of the foreclosure. Borrower must re-establish credit.
- Deed-in-Lieu/Short Sale: A two (2) year waiting period is required measured from the completion, discharge or dismissal date of the short sale/deed-in-lieu of foreclosure to the new application date. Borrower must re-establish credit.
- No previous Deed-in-Lieu/Short Sale or Bankruptcy/Foreclosure regardless of waiting period for interest-only option Investment Properties

Underwriting	<ul style="list-style-type: none"> Manual underwriting required to current Fannie Mae manual underwriting guidelines for items not covered in this matrix. Any exceptions to this matrix or FNMA manual underwriting guidelines must be approved by ROLC. All Condo Projects are subject to FNMA CPM Condo Project Approval guidelines No Exceptions to the following: <ul style="list-style-type: none"> Eight underwriting criteria must be addressed/documented and must reflect the borrowers ability to repay (general ATR). 		
	Product	Qualify based on	Qualifying
	ATR Port 5/6 ARM- Fully-Amortizing	Fully amortizing payment (PITIA) at higher of start rate + 2% or the fully indexed rate	30-year
	ATR Port 5/6 ARM- Interest-Only	Fully amortizing payment (PITIA) at higher of start rate + 2% or the fully indexed rate	20-year
	ATR Port 7/6 & 10/6 ARM- Fully-Amortizing	Fully amortizing payment (PITIA) at the higher of the fully indexed rate or note rate	30-year
ATR Port 7/6 & 10/6 ARM- Interest-Only	Fully amortizing payment (PITIA) at higher of fully indexed rate or note rate	20-year	

Documentation Requirements

- Full documentation covering the most recent 2 years required
- Executed 4506C with personal 1040 tax transcripts required (Broker provided transcripts from third party allowed)
- Full ALTA Lenders Title Policy
- Fraud evaluation required on all loans

Reserve Requirements (Fully amortizing and Interest only)

- ≤ \$2,500,000 - 6 months PITIA for Owner Occupied/Second Home and 12 months PITIA for Investment¹ and/or Interest only
- ≤ \$5,000,000 - 24 months PITIA for Owner Occupied/Second Home and 30 months PITIA for interest only

Note: Owner Occupied, ≥ 760 FICO, ≤ 60% LTV/HCLTV, ≤ 38% DTI - Zero months verified²

- >4 Financed Properties - Additional 3 months' reserves on each property in excess of the first four (4)
- Assets to still be stated on the URLA (1003) at time of application

Appraisal Requirements

- Full Appraisal required (Form 1004/1073) (Loan amounts >\$2.5MM may require a Field Review or Second appraisal based on review by Chief Appraiser)
- Internal Desk Review required on all loans outside NorCal footprint and loan amounts ≥ \$1,500,000
- Internal Desk Review required on all loans = or > \$1,500,000
- Fremont Bank to order all appraisals – transferred appraisals to Fremont Bank may be allowed, if reviewed and approved by the Bank's Chief Appraiser or designee

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
5.000	0.660	1.000	1.040	4.750	(0.082)	0.149	0.359
5.125	0.499	0.839	0.889	4.875	(0.595)	(0.365)	(0.155)
5.250	(0.049)	0.282	0.332	5.000	(0.708)	(0.478)	(0.268)
5.375	(0.524)	(0.194)	(0.144)	5.125	(0.752)	(0.512)	(0.302)
5.500	(0.759)	(0.419)	(0.369)	5.250	(1.271)	(1.031)	(0.831)
5.625	(0.900)	(0.560)	(0.510)	5.375	(1.746)	(1.506)	(1.306)
5.750	(1.340)	(1.010)	(0.960)	5.500	(1.852)	(1.622)	(1.412)
5.875	(1.565)	(1.225)	(1.185)	5.625	(1.805)	(1.565)	(1.365)
6.000	(1.779)	(1.449)	(1.399)	5.750	(2.185)	(1.945)	(1.745)
6.125	(2.074)	(1.734)	(1.694)	5.875	(2.602)	(2.372)	(2.162)
6.250	(2.166)	(1.836)	(1.786)	6.000	(2.708)	(2.478)	(2.268)
6.375	(2.546)	(2.206)	(2.156)				
6.500	(2.690)	(2.350)	(2.310)				
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
3.750	1.866	2.096	2.256	3.750	1.234	1.464	1.624
3.875	1.693	1.923	2.083	3.875	1.060	1.290	1.450
4.000	1.309	1.549	1.699	4.000	1.075	1.315	1.475
4.125	0.858	1.098	1.248	4.125	0.647	0.887	1.037
4.250	0.437	0.667	0.827	4.250	0.224	0.464	0.624
4.375	0.290	0.530	0.680	4.375	0.085	0.315	0.475
4.500	0.113	0.353	0.503	4.500	(0.044)	0.187	0.347
4.625	(0.325)	(0.085)	0.065	4.625	(0.485)	(0.245)	(0.086)
4.750	(0.735)	(0.505)	(0.345)	4.750	(0.885)	(0.655)	(0.495)
4.875	(0.857)	(0.617)	(0.457)	4.875	(1.011)	(0.771)	(0.621)
5.000	(1.284)	(1.044)	(0.894)	5.000	(1.300)	(1.060)	(0.900)
5.125	(1.711)	(1.481)	(1.321)	5.125	(1.728)	(1.488)	(1.328)
5.250	(2.068)	(1.838)	(1.678)				
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
5.250	1.212	1.542	1.602	3.750	5.092	5.242	5.402
5.375	0.737	1.077	1.127	3.875	4.968	5.128	5.288
5.500	0.512	0.852	0.902	4.000	4.735	4.895	5.055
5.625	0.300	0.640	0.690	4.125	4.403	4.563	4.713
5.750	(0.240)	0.090	0.150	4.250	3.723	3.883	4.043
5.875	(0.655)	(0.325)	(0.265)	4.375	3.236	3.396	3.556
6.000	(0.869)	(0.539)	(0.479)	4.500	2.769	2.929	3.079
6.125	(0.774)	(0.444)	(0.384)	4.625	2.431	2.591	2.751
6.250	(0.596)	(0.266)	(0.206)	4.750	2.141	2.301	2.461
6.375	(0.966)	(0.626)	(0.576)	4.875	1.830	1.990	2.140
6.500	(1.110)	(0.780)	(0.720)	5.000	1.373	1.533	1.693
				5.125	1.036	1.196	1.356
				5.250	(1.303)	(1.143)	(0.993)

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

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
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All Eligible Mortgage FICO & LTV LLPA's 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 LLPA's 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 LLPA's (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 LLPA's -- 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

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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
5.000	0.670	0.910	0.840	4.750	(0.102)	0.059	0.219	3.750	1.806	1.936	1.976
5.125	0.519	0.759	0.689	4.875	(0.625)	(0.455)	(0.295)	3.875	1.603	1.723	1.763
5.250	0.022	0.282	0.212	5.000	(0.848)	(0.678)	(0.518)	4.000	1.219	1.349	1.389
5.375	(0.444)	(0.184)	(0.244)	5.125	(0.802)	(0.622)	(0.472)	4.125	0.858	1.008	1.058
5.500	(0.769)	(0.509)	(0.569)	5.250	(1.241)	(1.061)	(0.911)	4.250	0.397	0.547	0.597
5.625	(0.910)	(0.650)	(0.710)	5.375	(1.596)	(1.406)	(1.256)	4.375	0.170	0.330	0.380
5.750	(1.250)	(0.950)	(1.010)	5.500	(1.972)	(1.782)	(1.632)	4.500	(0.008)	0.153	0.213
5.875	(1.625)	(1.325)	(1.385)	5.625	(1.955)	(1.765)	(1.615)	4.625	(0.255)	(0.055)	0.015
6.000	(1.839)	(1.539)	(1.599)	5.750	(2.265)	(2.055)	(1.895)	4.750	(0.685)	(0.485)	(0.415)
6.125	(2.144)	(1.844)	(1.894)	5.875	(2.632)	(2.422)	(2.262)	4.875	(1.017)	(0.817)	(0.747)
6.250	(1.996)	(1.586)	(1.336)	6.000	(2.888)	(2.678)	(2.518)	5.000	(1.434)	(1.234)	(1.154)
6.375	(2.286)	(1.876)	(1.636)					5.125	(1.291)	(1.021)	(0.931)
6.500	(2.530)	(2.120)	(1.930)					5.250	(1.668)	(1.398)	(1.308)
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				
5.250	1.212	1.542	1.602	3.750	5.092	5.242	5.402				
5.375	0.737	1.077	1.127	3.875	4.968	5.128	5.288				
5.500	0.512	0.852	0.902	4.000	4.735	4.895	5.055				
5.625	0.300	0.640	0.690	4.125	4.403	4.563	4.713				
5.750	(0.240)	0.090	0.150	4.250	3.723	3.883	4.043				
5.875	(0.655)	(0.325)	(0.265)	4.375	3.236	3.396	3.556				
6.000	(0.869)	(0.539)	(0.479)	4.500	2.769	2.929	3.079				
6.125	(0.774)	(0.444)	(0.384)	4.625	2.431	2.591	2.751				
6.250	(0.596)	(0.266)	(0.206)	4.750	2.141	2.301	2.461				
6.375	(0.966)	(0.626)	(0.576)	4.875	1.830	1.990	2.140				
6.500	(1.110)	(0.780)	(0.720)	5.000	1.373	1.533	1.693				
				5.125	1.036	1.196	1.356				
				5.250	(1.303)	(1.143)	(0.993)				
									30 Day Avg SOFR		1.44%

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
3.500	2.960	2.990	3.020	3.500	4.290	4.320	4.350	4.000	5.920	5.970	6.020
3.625	2.590	2.630	2.660	3.625	3.950	3.980	4.020	4.125	5.490	5.550	5.600
3.750	2.340	2.380	2.410	3.750	3.570	3.610	3.640	4.250	5.100	5.160	5.220
3.875	2.080	2.130	2.170	3.875	3.180	3.230	3.270	4.375	4.720	4.780	4.840
4.000	1.830	1.880	1.930	4.000	2.800	2.840	2.890	4.500	4.330	4.400	4.470
4.125	1.580	1.630	1.690	4.125	2.410	2.460	2.520	4.625	3.950	4.020	4.090
4.250	1.330	1.390	1.440	4.250	2.020	2.080	2.140	4.750	3.560	3.640	3.710
4.375	1.080	1.140	1.200	4.375	1.640	1.700	1.760	4.875	3.170	3.250	3.330
4.500	0.820	0.890	0.960	4.500	1.250	1.320	1.380	5.000	2.780	2.870	2.960
4.625	0.570	0.640	0.710	4.625	0.860	0.930	1.000	5.125	2.400	2.490	2.580
4.750	0.320	0.390	0.470	4.750	0.510	0.590	0.670	5.250	2.300	2.400	2.490
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
3.500	3.960	3.990	4.020	3.500	5.290	5.320	5.350	4.000	7.420	7.470	7.520
3.625	3.590	3.630	3.660	3.625	4.950	4.980	5.020	4.125	6.990	7.050	7.100
3.750	3.340	3.380	3.410	3.750	4.570	4.610	4.640	4.250	6.600	6.660	6.720
3.875	3.080	3.130	3.170	3.875	4.180	4.230	4.270	4.375	6.220	6.280	6.340
4.000	2.830	2.880	2.930	4.000	3.800	3.840	3.890	4.500	5.830	5.900	5.970
4.125	2.580	2.630	2.690	4.125	3.410	3.460	3.520	4.625	5.450	5.520	5.590
4.250	2.330	2.390	2.440	4.250	3.020	3.080	3.140	4.750	5.060	5.140	5.210
4.375	2.080	2.140	2.200	4.375	2.640	2.700	2.760	4.875	4.670	4.750	4.830
4.500	1.820	1.890	1.960	4.500	2.250	2.320	2.380	5.000	4.280	4.370	4.460
4.625	1.570	1.640	1.710	4.625	1.860	1.930	2.000	5.125	3.900	3.990	4.080
4.750	1.320	1.390	1.470	4.750	1.510	1.590	1.670	5.250	3.800	3.900	3.990

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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 ARMs 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

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Gold Program - Jumbo Fixed Rate Mortgage									
<i>MORRIS Plan 553</i>	<i>30 Year Super Jumbo Fixed Rate</i>			<i>MORRIS Plan 554</i>	<i>15 Year Super Jumbo Fixed Rate</i>			Max Net Rebate	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Loan Amount	30 Yr
5.250	0.490	0.740	1.000	5.125	1.570	1.700	1.830	< \$1,000,000	-1.200
5.375	(0.060)	0.180	0.440	5.250	1.200	1.320	1.450	> \$1,000,000	-0.950
5.500	(0.600)	(0.360)	(0.090)	5.375	0.820	0.950	1.080	<i>Max YSP cannot</i>	
5.625	(1.110)	(0.860)	(0.590)	5.500	0.450	0.570	0.700		
5.750	(1.580)	(1.330)	(1.050)	5.625	0.100	0.230	0.360		
5.875	(2.010)	(1.760)	(1.480)	5.750	(0.200)	(0.070)	0.040		
6.000	(2.400)	(2.150)	(1.860)	5.875	(0.450)	(0.320)	(0.200)		
6.125	(2.700)	(2.450)	(2.170)	6.000	(0.640)	(0.510)	(0.380)		
6.250	(2.910)	(2.660)	(2.380)	6.125	(0.820)	(0.700)	(0.570)		
6.375	(3.050)	(2.810)	(2.530)	6.250	(0.980)	(0.850)	(0.730)		
6.500	(3.120)	(2.880)	(2.610)	6.375	(1.110)	(0.980)	(0.850)		
6.625	(3.150)	(2.910)	(2.630)						
6.750	(3.160)	(2.920)	(2.650)						
6.875	(3.180)	(2.940)	(2.670)						

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Gold Program Jumbo LLPAs - 30 yr Fixed Rate								
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	0.500	0.625	1.000	1.750	NA	NA	NA
700-719	0.375	0.375	0.500	0.625	0.875	1.125	1.375	NA
720-739	0.375	0.375	0.375	0.500	0.750	1.000	1.000	NA
740-759	0.250	0.250	0.250	0.375	0.500	0.625	0.625	1.500
760-779	0.125	0.125	0.125	0.250	0.375	0.375	0.375	1.000
≥ 780	0.000	0.000	0.000	0.125	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	0.625	0.625	0.750	1.125	1.875	NA	NA	NA
700-719	0.500	0.500	0.625	0.750	1.000	1.250	1.500	NA
720-739	0.500	0.500	0.500	0.625	0.875	1.125	1.125	NA
740-759	0.375	0.375	0.375	0.500	0.625	0.750	0.750	1.625
760-779	0.250	0.250	0.250	0.375	0.500	0.500	0.500	1.125
≥ 780	0.125	0.125	0.125	0.250	0.375	0.375	0.375	0.750
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	0.750	0.875	1.000	NA	NA	NA	NA
720-739	0.750	0.750	0.750	0.875	1.125	NA	NA	NA
740-759	0.625	0.625	0.625	0.750	0.875	NA	NA	NA
760-779	0.500	0.500	0.500	0.625	0.750	NA	NA	NA
≥ 780	0.375	0.375	0.375	0.500	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	0.000	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	0.000	0.000	0.000	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	0.250	0.250	0.250	0.375	0.500	0.625	0.750	NA
Investment	1.000	1.125	1.375	1.625	2.000	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)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	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	NA							
45.01 to 47.00	NA							
> 47.00	NA							

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Gold Program Jumbo LLPAs - 15 Yr Fixed Rate								
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	0.375	0.375	0.375	0.500	0.625	0.875	1.375	NA
700-719	0.250	0.250	0.250	0.250	0.375	0.625	1.125	NA
720-739	(0.125)	(0.125)	0.000	0.125	0.250	0.500	0.750	NA
740-759	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	(0.125)	0.125	2.125
760-779	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	(0.250)	(0.125)	1.875
≥ 780	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	(0.250)	(0.125)	1.875
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	0.500	0.500	0.500	0.625	0.750	1.000	1.500	NA
700-719	0.375	0.375	0.375	0.375	0.500	0.750	1.250	NA
720-739	0.000	0.000	0.125	0.250	0.375	0.625	0.875	NA
740-759	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)	0.000	0.250	2.250
760-779	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	(0.125)	0.000	2.000
≥ 780	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	(0.125)	0.000	2.000
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	0.625	0.625	0.625	1.000	1.375	1.750	NA	NA
700-719	0.500	0.500	0.500	0.750	1.125	1.500	NA	NA
720-739	0.125	0.125	0.250	0.625	1.000	1.375	NA	NA
740-759	(0.375)	(0.375)	(0.250)	0.125	0.500	0.750	NA	NA
760-779	(0.500)	(0.500)	(0.375)	0.000	0.375	0.625	NA	NA
≥ 780	(0.500)	(0.500)	(0.375)	0.000	0.375	0.625	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	0.000	0.000
1,000,001-1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1,500,001-2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
2,000,001-2,500,000	0.250	0.250	0.250	0.250	0.250	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	0.625	0.750	NA
3-4 Units	0.375	0.375	0.375	0.500	0.625	0.750	NA	NA
Second Home	0.000	0.000	0.125	0.250	0.250	0.250	0.375	NA
Condo (LR & HR)	0.000	0.000	0.000	0.000	0.125	0.250	0.375	0.500
Investment	1.500	1.500	1.625	1.625	1.750	1.875	NA	NA
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
State LLPAs for all Loans -- Add to Price								No MI
30 Yr Fixed CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	NA							
45.01 to 47.00	NA							
> 47.00	NA							

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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
3.875	5.310	5.370	5.440	3.875	7.500	7.560	7.630
4.000	4.740	4.800	4.870	4.000	7.000	7.050	7.120
4.125	4.190	4.240	4.320	4.125	6.840	6.900	6.970
4.250	3.600	3.660	3.730	4.250	4.810	4.880	4.970
4.375	3.160	3.230	3.320	4.375	4.270	4.340	4.430
4.499	2.630	2.700	2.790	4.499	3.810	3.880	3.970
4.500	2.620	2.690	2.790	4.500	3.800	3.870	3.960
4.624	2.170	2.240	2.330	4.624	3.420	3.490	3.580
4.625	2.170	2.240	2.330	4.625	3.420	3.490	3.580
4.750	1.680	1.750	1.840	4.750	3.540	3.620	3.730
4.875	2.100	2.180	2.290	4.875	3.120	3.200	3.310
4.990	1.670	1.750	1.860	4.990	2.730	2.820	2.920
5.000	1.630	1.710	1.820	5.000	2.700	2.780	2.890
5.124	1.220	1.310	1.410	5.124	2.380	2.460	2.570
5.125	1.220	1.300	1.410	5.125	2.380	2.460	2.570

 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
3.875	4.810	4.870	4.940	2.750	8.440	8.460	8.590	3.875	7.750	7.810	7.880
4.000	4.240	4.300	4.370	2.875	7.950	7.970	8.100	4.000	7.250	7.300	7.370
4.125	3.690	3.740	3.820	3.000	7.460	7.480	7.610	4.125	7.090	7.150	7.220
4.250	3.100	3.160	3.230	3.125	6.990	7.010	7.140	4.250	5.060	5.130	5.220
4.375	2.660	2.730	2.820	3.250	6.370	6.410	6.500	4.375	4.520	4.590	4.680
4.499	2.130	2.200	2.290	3.375	5.900	5.930	6.030	4.499	4.060	4.130	4.220
4.500	2.120	2.190	2.290	3.500	5.430	5.470	5.560	4.500	4.050	4.120	4.210
4.624	1.670	1.740	1.830	3.625	4.990	5.020	5.110	4.624	3.670	3.740	3.830
4.625	1.670	1.740	1.830	3.750	4.760	4.800	4.970	4.625	3.670	3.740	3.830
4.750	1.180	1.250	1.340	3.875	4.310	4.360	4.530	4.750	3.790	3.870	3.980
4.875	1.600	1.680	1.790	4.000	3.890	3.940	4.110	4.875	3.370	3.450	3.560
4.990	1.170	1.250	1.360					4.990	2.980	3.070	3.170
5.000	1.130	1.210	1.320					5.000	2.950	3.030	3.140
5.124	0.720	0.810	0.910					5.124	2.630	2.710	2.820
5.125	0.720	0.800	0.910					5.125	2.630	2.710	2.820

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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Standalone - Home Equity Line of Credit - 360 and Interest-Only					
Rates & Terms		Primary	Second Home	Investment	
Base Start Rate ¹		5.750%	6.000%	8.250%	
Index - WSJ Prime Rate		4.75%			
Base Margin		1.000%	1.250%	3.50%	
Introductory Rate		2.990%	2.990%	4.490%	
Floor Rate / Life Cap		3.99% / 18%	3.99% / 18%	5.99% / 18%	
Margin Adjustments (Cumulative to Net Margin Adjustment)					
Description	Margin	Description	Margin	Description	Margin
HCLTV > 75% - ≤ 80%	0.500%	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	-0.250%
Foreclosure ≤ 7 years	0.500%	Alt. Income	0.250%	1st Lien Position	-0.500%
> \$1.5mm 1st Lien	0.250%				
Note: All margin adjustments are an add (+) unless otherwise noted. Min FICO 700					
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 <u>6</u> 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 Rate ¹	5.750%	6.000%	8.250%
Index - WSJ Prime Rate	4.75%		
Base Margin	1.000%	1.250%	3.50%
Introductory Rate ²	2.990%	2.990%	4.490%
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	-0.250%
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. Min FICO 700			
Introductory Rate	Available for Rate & Term and Cash-out combo refinances only (Purchase combos are ineligible) Introductory rate applies to the first 6 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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WHOLESALE SALES TEAMS			
MORRIS SUPPORT			
Name	Contact #	Email Address	Region
Jeff Bierstedt	844-766-7747	morrissupport@fremontbank.com	All
NORTHERN CALIFORNIA			
ACCOUNT EXECUTIVES			
Name	Contact #	Email Address	Account Exec. Region
Mark Levitch	510-589-7043	mark.levitch@fremontbank.com	Contra Costa/Alameda Co.
Royal Gooden	510-731-7855	royal.gooden@fremontbank.com	East Bay
Joe Melo	510-331-1503	joe.melo@fremontbank.com	South Bay/Peninsula/Central Coast
Ken Owens	408-390-7579	ken.owens@fremontbank.com	South Bay
Mike Cook	916-943-6880	mike.cook@fremontbank.com	Sacramento
Arnie Abramo	925-724-8721	arnie.abramo@fremontbank.com	San Francisco/North Bay
SOUTHERN CALIFORNIA			
Name	Contact #	Email Address	Region
Scott Borst	714-262-1801	scott.borst@fremontbank.com	Sales Manager: Southern- Cal
ACCOUNT EXECUTIVES			
Name	Contact #	Email Address	Account Exec. Region
Howard Goldman	949-435-9383	Howard.Goldman@fremontbank.com	Orange County/Los Angeles
Abdul Aref	949-466-6644	abdul.aref@fremontbank.com	Los Angeles/Orange County
George Caramihai	818-269-9966	George.Caramihai@fremontbank.com	San Fernando Valley/LA/Ventura County
Scott Parrott	949-297-1166	Scott.Parrott@fremontbank.com	San Diego County/Riverside/San Bernadino

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