

From: Fremont Bank <locks@fremontbank.com>
Sent: Tuesday, June 27, 2017 11:35 AM
To: Chris Stiles
Subject: [BULK] [EXTERNAL] Test Message - Improved Purchase Pricing and High FICO Price Benefit for Portfolio ARMs



Dear Broker Partner,

Fremont Bank is pleased to announce that we have improved pricing for our 5/1 and 7/1 Portfolio ARMs, designed to grow your business and increase your value to referral partners. Beginning June 26, we expanded our existing purchase special to strengthen your competitive advantage on Purchase transactions.

Our Purchase Special—with .250% Benefit in Rate—now also includes:

- NOO Properties
- Asset Depletion
- Alternative Income
- Non-Warrantable Condo
- Loan amounts > \$2 Million up to \$2.5 Million

In addition, we are adding back the High FICO discount on our 5/1 ARM – a score of greater than 760 qualifies for a discount of 0.125% in rate.

These improvements are designed to help you attract more clients as we grow our partnership together. For more information on the new guidelines and product details, [visit our website](#), [log into MORRIS](#), or [contact your Fremont Bank account executive](#). We look forward to hearing from you!

Intended for Mortgage Broker use only and is not a consumer credit advertisement or for general public distribution.

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