

FREMONT BANK

Wholesale Rate Sheet

Rates as of 1/25/19 8:31 AM

| | | |
|--|--|--|
| Announcements - | Weekly Turn Times - Effective for Jan 22 - Jan 25 | |
| Effective Jan 14 - Feb 28th for new port ARM locks We will be crediting back our underwriting fee, saving your clients \$800! Lock today and receive a credit back at time of closing | Cutoff Dates: Last Day For Closing This Month Cutoff Date | |
| | Last day to acknowledge CD (refi) Wednesday, January 23, 2019 | |
| | Last day to sign to fund and record (refi) Monday, January 28, 2019 | |
| | Loan Registration | Turn Times |
| | Purchase | 48 - 72 hours |
| | Refinance | 48 - 72 hours |
| | Underwriting | Turn Times Turn Times |
| | Purchase Transactions: | Initial u/w * Condition u/w |
| | Conventional | 24-48 hrs 24-48 hrs |
| | Jumbo Gold | 24-48 hrs 24-48 hrs |
| | Jumbo Port 406 & 407 | 24-48 hrs 24-48 hrs |
| | FHA purchase | 24 - 48 hrs 24 - 48 hrs |
| | Refinance Transactions: | Initial u/w * Condition u/w |
| | Conventional | 48 hrs 48 - 72 hrs |
| | Jumbo Gold | 48 - 72 hrs 48 - 72 hrs |
| | Jumbo Port 406 & 407 | 48 - 72 hrs 48 - 72 hrs |
| | FHA refi/streamline | 48 - 72 hrs 48 - 72 hrs |
| | * Condition u/w includes processing time! | |
| | Loans in NOI status: condition / re-underwrite review: 4-5 days (purchase and refi) | |
| | Docs & Funding | Turn Times |
| | Docs | 24 hours purch/24 - 48 hours refi |
| | Funding | 24 - 48 hours |
| Rate Sheet Index | | |
| FNMA (Gold) Pg. 2 | | |
| FNMA (Gold) LLPA's Pg. 3 | | |
| FHLMC (Standard) Pg. 4 | | |
| FHLMC (Standard) LLPA's Pg. 5 | | |
| Gold Jumbo Fixed, ARM's, 90, & Plus Pg. 6 | | |
| Gold Jumbo LLPA's Pg. 7 | | |
| FHA Pg. 8 | | |
| Jumbo Portfolio 5/1 & 7/1 Arm Pg. 9 | | |
| Home Equity Line of Credit Pg. 10 | | |
| HELOC 360 Pg. 11 | | |
| AE Contact Info Pg. 12 | | |
| Lock Extension Fees & Notes: | Submissions Desk: submissions@fremontbank.com | Lock Desk: locks@fremontbank.com |
| Minimum Loan amount \$125,000 for all terms and products | MORRIS Support: morrisupport@fremontbank.com | MORRIS Phone: 844-766-7747 |
| Max broker compensation cannot exceed \$22,000 per transaction | Fremont Bank Website | |
| GOLD & Standard: 1st extension 0.015/day - 20 day max; 2nd extension is 0.03/day - 10 day max; Max 2 extensions | Same Day Submission cutoff time is 2:00PM PST. | |
| Send request on lock form to locks@fremontbank.com before 4:00PM PT on day of expiration. | Signed Documents sent back to Livermore Loan Center | |
| All Jumbo extensions: 5 days + 0.10; 10 days + 0.20; 15 days + 0.30; 20 days + 0.40; 30 days (MAX) 0.60 | 2580B Shea Center Drive, Livermore, CA 94551 | |
| Gold Jumbo extension: Submit lock extension request before 4:00PM PT on day of expiration. | | |
| No relocks allowed on any JUMBO program. Gold Jumbo cutoff time 4:00PM for new locks | | |
| All Jumbo locks must be credit approved to lock with the exception of Purchase (allow Advance Locks) | | |
| All FHA extensions: 0.02/day - 30 day max. Min extension is 5 da | Lender Origination fees for LE: Delivery Fee \$ 25, Document Preparation Fee \$ 125, <u>Underwriting Fee \$800 = \$ 950</u> | |
| All FHA relocks: 36bps/ 15days; 66bps/ 30days - 30 day max. | * Jan 14- Feb 28th special, credit back \$800 at closing for port ARM locks | |
| Jumbo Port 5/1 & 7/1 program 406/407 Lock Eligibility: | Total fees = \$150 at time of closing | |
| Loans that fit guidelines and are < \$1M are lock eligible upon receipt of file submission. | FHA Origination Fees for LE: Delivery Fee \$ 25, Document Preparation Fee \$ 50, Underwriting Fee \$ 395 = \$ 470 | |
| Loans > \$1M or loans that require a guideline exception must have an 'Approval to Process' to be lock eligible | * Section B of LE: Flood \$5.25, Tax \$60 (Tax N/A for FHA) | |
| Jumbo Port 5/1 & 7/1 Extensions: 7 days + 0.125; 15 days + 0.25; Max 15 days | Loss Payee Clause: | |
| FNMA - Gold Only (Niche) Scenarios: | CPL: Fremont Bank | |
| * Using 2nd job income @ job < 2 Yrs but > 1 Yr with compensating factors | Fremont Bank | |
| * C5 appraisal condition rating | 2580 Shea Center Drive | |
| * > 6 financed properties when subject is investment or 2nd home | ISAOA, ITS SUCCESSORS OR ASSIGNEES | |
| * PIW only eligible on conforming FNMA (GOLD) programs; HB not allowed, even if DU allows. | Livermore Ca 94551 | |
| FHLMC - Standard Only (Niche) Scenarios: | P.O. Box 7295 | |
| * Unpermitted Accessory Unit * Debt to be paid off to qualify that cannot be closed | Fremont, CA 94537-7295 | |
| * DTI > 45% + LP Approval | For rate lock policy click on: Lock Policy | |
| | For underwriting guidelines click on: Guidelines | |
| | Pricing subject to change without notice - NO OFF SHEET PRICING | |
| <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.</i> | | |

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

| MORRIS Plan 113 | 30 Year Fixed Rate Conf | | | MORRIS Plan 114 | 20 Year Fixed Rate Conf | | |
|------------------------|--------------------------------|---------------|---------------|------------------------|--------------------------------|---------------|---------------|
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 4.250 | (0.607) | (0.487) | (0.447) | 4.000 | (0.162) | (0.042) | (0.002) |
| 4.375 | (1.152) | (1.032) | (0.992) | 4.125 | (0.716) | (0.596) | (0.556) |
| 4.500 | (1.474) | (1.354) | (1.314) | 4.250 | (1.203) | (1.083) | (1.053) |
| 4.625 | (2.153) | (2.043) | (2.003) | 4.375 | (1.678) | (1.558) | (1.518) |
| 4.750 | (2.759) | (2.639) | (2.599) | 4.500 | (2.181) | (2.061) | (2.021) |
| 4.875 | (3.352) | (3.232) | (3.192) | 4.625 | (2.761) | (2.641) | (2.601) |
| 4.990 | (3.223) | (3.113) | (3.073) | 4.750 | (3.288) | (3.168) | (3.128) |
| 5.000 | (3.323) | (3.213) | (3.173) | 4.875 | (3.823) | (3.703) | (3.663) |
| 5.125 | (3.751) | (3.631) | (3.591) | 5.000 | (3.576) | (3.456) | (3.426) |
| 5.250 | (4.225) | (4.105) | (4.065) | 5.125 | (4.050) | (3.930) | (3.890) |
| 5.375 | (4.438) | (4.318) | (4.278) | 5.250 | (4.397) | (4.277) | (4.237) |
| 5.500 | (4.586) | (4.466) | (4.426) | 5.375 | (4.656) | (4.536) | (4.496) |
| 5.625 | (5.031) | (4.911) | (4.871) | 5.500 | (4.757) | (4.637) | (4.597) |
| 5.750 | (5.481) | (5.361) | (5.321) | | | | |

| 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 |
| 3.250 | 1.115 | 1.235 | 1.275 | 3.250 | 0.775 | 0.895 | 0.935 |
| 3.375 | 0.649 | 0.769 | 0.809 | 3.375 | 0.429 | 0.549 | 0.589 |
| 3.500 | 0.175 | 0.295 | 0.335 | 3.500 | 0.103 | 0.223 | 0.263 |
| 3.625 | (0.318) | (0.198) | (0.158) | 3.625 | (0.214) | (0.094) | (0.054) |
| 3.750 | (0.707) | (0.587) | (0.547) | 3.750 | (1.055) | (0.935) | (0.895) |
| 3.875 | (1.293) | (1.173) | (1.133) | 3.875 | (1.355) | (1.235) | (1.195) |
| 4.000 | (1.698) | (1.578) | (1.538) | 4.000 | (1.644) | (1.524) | (1.484) |
| 4.125 | (2.117) | (1.997) | (1.957) | 4.125 | (1.893) | (1.773) | (1.733) |
| 4.250 | (2.637) | (2.517) | (2.477) | 4.250 | (2.121) | (2.001) | (1.961) |
| 4.375 | (2.784) | (2.664) | (2.634) | 4.375 | (2.281) | (2.161) | (2.121) |
| 4.500 | (2.767) | (2.647) | (2.607) | 4.500 | (2.548) | (2.428) | (2.388) |
| 4.625 | (3.156) | (3.036) | (2.996) | 4.625 | (2.755) | (2.645) | (2.605) |
| 4.750 | (3.400) | (3.280) | (3.250) | 4.750 | (2.981) | (2.861) | (2.821) |

| 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 |
| 4.125 | 0.390 | 0.510 | 0.550 | 3.250 | 1.789 | 1.909 | 1.949 |
| 4.250 | (0.447) | (0.327) | (0.287) | 3.375 | 1.383 | 1.493 | 1.533 |
| 4.375 | (1.022) | (0.902) | (0.862) | 3.500 | 0.949 | 1.069 | 1.109 |
| 4.500 | (1.304) | (1.184) | (1.154) | 3.625 | 0.587 | 0.707 | 0.737 |
| 4.625 | (1.703) | (1.583) | (1.543) | 3.750 | 0.388 | 0.508 | 0.548 |
| 4.750 | (2.289) | (2.169) | (2.129) | 3.875 | 0.222 | 0.342 | 0.382 |
| 4.875 | (2.712) | (2.592) | (2.552) | 4.000 | (0.194) | (0.074) | (0.034) |
| 5.000 | (2.963) | (2.843) | (2.803) | 4.125 | (0.523) | (0.403) | (0.363) |
| 5.125 | (3.131) | (3.011) | (2.971) | 4.250 | (0.883) | (0.763) | (0.723) |
| 5.250 | (3.495) | (3.375) | (3.335) | 4.375 | (0.970) | (0.850) | (0.810) |
| 5.375 | (3.778) | (3.658) | (3.618) | 4.500 | (1.033) | (0.913) | (0.873) |
| 5.500 | (3.916) | (3.806) | (3.766) | 4.625 | (1.352) | (1.232) | (1.192) |
| 5.625 | (4.151) | (4.031) | (4.001) | 4.750 | (1.506) | (1.386) | (1.346) |
| 5.750 | (3.511) | (3.391) | (3.351) | | | | |
| 5.875 | (3.949) | (3.829) | (3.789) | | | | |

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.

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

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

| | <= 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 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 |
| 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 |
| > 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 | 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 | -0.750 | -0.750 | -0.750 | -0.750 | N/A | N/A | N/A |
| High Bal FRM Purchase | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 |
| High Balance FRM High LTV (2) | 0.000 | 0.000 | 0.000 | 0.000 | 0.375 | 0.500 | 0.625 |

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 LLPA's 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

LPMI Single Premium Adjustments

30 Year Fixed - HomeReady

| Base LTV | Coverage | FICO 760+ | FICO 740-759 | FICO 720-739 | FICO 700-719 | FICO 680-699 | FICO 660-679 | FICO 640-659 | FICO 620-639 |
|--------------|----------|-----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 97% - 95.01% | 25% | 1.68% | 2.27% | 2.82% | 3.32% | 4.09% | 5.36% | 5.82% | 6.35% |
| 95% - 90.01% | 25% | 1.41% | 1.91% | 2.36% | 2.74% | 3.35% | 4.37% | 4.63% | 4.93% |

30 Year Fixed & ARM's > 5 Years

| | | | | | | | | | |
|--------------|-----|-------|-------|-------|-------|-------|-------|-------|-------|
| 95% - 90.01% | 30% | 1.60% | 2.22% | 2.75% | 3.21% | 3.94% | 5.16% | 5.48% | 5.83% |
| 90% - 85.01% | 25% | 1.20% | 1.68% | 2.08% | 2.49% | 3.01% | 4.06% | 4.22% | 4.42% |
| 85% & Under | 12% | 0.59% | 0.72% | 0.83% | 0.97% | 1.13% | 1.52% | 1.57% | 1.62% |

< 20 Year Fixed - HomeReady

| | | | | | | | | | |
|--------------|-----|-------|-------|-------|-------|-------|-------|-------|-------|
| 97% - 95.01% | 25% | 1.09% | 1.43% | 1.76% | 2.05% | 2.49% | 3.19% | 3.39% | 3.62% |
| 95% - 90.01% | 25% | 0.95% | 1.24% | 1.50% | 1.74% | 2.08% | 2.66% | 2.77% | 2.91% |

< 20 Year Fixed

| | | | | | | | | | |
|--------------|-----|-------|-------|-------|-------|-------|-------|-------|-------|
| 95% - 90.01% | 25% | 0.95% | 1.24% | 1.50% | 1.74% | 2.08% | 2.66% | 2.77% | 2.91% |
| 90% - 85.01% | 12% | 0.59% | 0.72% | 0.84% | 0.95% | 1.10% | 1.40% | 1.43% | 1.47% |
| 85% & Under | 6% | 0.43% | 0.47% | 0.49% | 0.53% | 0.58% | 0.69% | 0.71% | 0.72% |

| Premium Adjustments | FICO 760+ | FICO 740-759 | FICO 720-739 | FICO 700-719 | FICO 680-699 | FICO 660-679 | FICO 640-659 | FICO 620-639 |
|-----------------------|-----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Rate/Term Refinance * | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Cash Out | 0.54% | 0.60% | 0.70% | 0.85% | 1.05% | 1.50% | 1.65% | 1.80% |
| Second Home | 0.36% | 0.39% | 0.49% | 0.60% | 0.70% | 1.23% | 1.27% | 1.35% |
| 3-4 Unit | 1.02% | 1.19% | 1.33% | 1.50% | 1.75% | 1.90% | 2.00% | 2.63% |
| Investment Property | 1.02% | 1.19% | 1.33% | 1.50% | 1.75% | 1.90% | 2.00% | 2.63% |

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

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 | Rate | 15 Day | 30 Day | 45 Day |
| 4.250 | (0.787) | (0.657) | (0.627) | 4.000 | 0.009 | 0.159 | 0.209 | 3.250 | 1.035 | 1.155 | 1.155 | | | | |
| 4.375 | (1.272) | (1.152) | (1.112) | 4.125 | (0.686) | (0.536) | (0.496) | 3.375 | 0.569 | 0.689 | 0.689 | | | | |
| 4.500 | (1.694) | (1.584) | (1.544) | 4.250 | (1.323) | (1.173) | (1.133) | 3.500 | 0.155 | 0.255 | 0.275 | | | | |
| 4.625 | (2.353) | (2.213) | (2.163) | 4.375 | (1.818) | (1.668) | (1.628) | 3.625 | (0.378) | (0.278) | (0.258) | | | | |
| 4.750 | (2.949) | (2.819) | (2.779) | 4.500 | (2.361) | (2.211) | (2.171) | 3.750 | (0.757) | (0.657) | (0.637) | | | | |
| 4.875 | (3.482) | (3.372) | (3.322) | 4.625 | (2.601) | (2.441) | (2.381) | 3.875 | (1.353) | (1.263) | (1.243) | | | | |
| 4.990 | (3.453) | (3.343) | (3.293) | 4.750 | (3.058) | (2.898) | (2.838) | 4.000 | (1.808) | (1.678) | (1.628) | | | | |
| 5.000 | (3.553) | (3.443) | (3.393) | 4.875 | (3.523) | (3.363) | (3.313) | 4.125 | (2.217) | (2.097) | (2.047) | | | | |
| 5.125 | (3.901) | (3.761) | (3.701) | 5.000 | (3.786) | (3.636) | (3.576) | 4.250 | (2.617) | (2.487) | (2.447) | | | | |
| 5.250 | (4.435) | (4.305) | (4.235) | 5.125 | (4.110) | (3.930) | (3.850) | 4.375 | (2.904) | (2.784) | (2.744) | | | | |
| 5.375 | (4.648) | (4.528) | (4.458) | 5.250 | (4.517) | (4.337) | (4.257) | 4.500 | (2.817) | (2.687) | (2.637) | | | | |
| 5.500 | (4.796) | (4.676) | (4.616) | 5.375 | (4.746) | (4.566) | (4.486) | 4.625 | (3.126) | (2.996) | (2.946) | | | | |
| 5.625 | (5.161) | (5.021) | (4.941) | 5.500 | (4.957) | (4.787) | (4.707) | 4.750 | (3.510) | (3.390) | (3.330) | | | | |
| 5.750 | (5.571) | (5.441) | (5.361) | | | | | | | | | | | | |

| 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 | | |
| 4.125 | 0.440 | 0.560 | 0.600 | 3.250 | 1.789 | 1.909 | 1.949 | | |
| 4.250 | (0.397) | (0.277) | (0.237) | 3.375 | 1.383 | 1.493 | 1.533 | | |
| 4.375 | (0.972) | (0.852) | (0.812) | 3.500 | 0.949 | 1.069 | 1.109 | | |
| 4.500 | (1.254) | (1.134) | (1.104) | 3.625 | 0.587 | 0.707 | 0.737 | | |
| 4.625 | (1.653) | (1.533) | (1.493) | 3.750 | 0.388 | 0.508 | 0.548 | | |
| 4.750 | (2.239) | (2.119) | (2.079) | 3.875 | 0.222 | 0.342 | 0.382 | | |
| 4.875 | (2.662) | (2.542) | (2.502) | 4.000 | (0.194) | (0.074) | (0.034) | | |
| 5.000 | (2.913) | (2.793) | (2.753) | 4.125 | (0.523) | (0.403) | (0.363) | | |
| 5.125 | (3.081) | (2.961) | (2.921) | 4.250 | (0.883) | (0.763) | (0.723) | | |
| 5.250 | (3.445) | (3.325) | (3.285) | 4.375 | (0.970) | (0.850) | (0.810) | | |
| 5.375 | (3.728) | (3.608) | (3.568) | 4.500 | (1.033) | (0.913) | (0.873) | | |
| 5.500 | (3.866) | (3.756) | (3.716) | 4.625 | (1.352) | (1.232) | (1.192) | | |
| 5.625 | (4.101) | (3.981) | (3.951) | 4.750 | (1.506) | (1.386) | (1.346) | | |
| 5.750 | (3.461) | (3.341) | (3.301) | | | | | | |
| 5.875 | (3.899) | (3.779) | (3.739) | | | | | | |

1 Yr Libor

3.02913%

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

| MORRIS Plan 273 | | 5/1 LIBOR ARM Conf Margin 2.250 - Caps 2/2/5 | | | MORRIS Plan 274 | | 7/1 LIBOR ARM Conf Margin 2.250 - Caps 5/2/5 | | | MORRIS Plan 275 | | 10/1 LIBOR ARM Conf Margin 2.250 - Caps 5/2/5 | | | |
|-----------------|---------|---|---------|-------|-----------------|---------|---|-------|---------|-----------------|---------|--|--------|--------|--------|
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 3.500 | 1.490 | 1.615 | 1.740 | 3.500 | 1.740 | 1.865 | 1.990 | 3.750 | 2.560 | 2.685 | 2.810 | | | | |
| 3.625 | 1.120 | 1.245 | 1.370 | 3.625 | 1.280 | 1.405 | 1.530 | 3.875 | 2.060 | 2.185 | 2.310 | | | | |
| 3.750 | 0.700 | 0.825 | 0.950 | 3.750 | 0.790 | 0.915 | 1.040 | 4.000 | 1.460 | 1.585 | 1.710 | | | | |
| 3.875 | 0.370 | 0.495 | 0.620 | 3.875 | 0.380 | 0.505 | 0.630 | 4.125 | 1.070 | 1.195 | 1.320 | | | | |
| 4.000 | 0.030 | 0.155 | 0.280 | 4.000 | (0.120) | 0.005 | 0.130 | 4.250 | 0.640 | 0.765 | 0.890 | | | | |
| 4.125 | (0.300) | (0.175) | (0.050) | 4.125 | (0.450) | (0.325) | (0.200) | 4.375 | 0.270 | 0.395 | 0.520 | | | | |
| 4.250 | (0.680) | (0.555) | (0.430) | 4.250 | (0.770) | (0.645) | (0.520) | 4.500 | (0.310) | (0.185) | (0.060) | | | | |
| 4.375 | (0.940) | (0.815) | (0.690) | 4.375 | (1.090) | (0.965) | (0.840) | 4.625 | (0.470) | (0.345) | (0.220) | | | | |
| 4.500 | (1.290) | (1.165) | (1.040) | 4.500 | (1.570) | (1.445) | (1.320) | 4.750 | (0.620) | (0.495) | (0.370) | | | | |
| 4.625 | (1.450) | (1.325) | (1.200) | 4.625 | (1.730) | (1.605) | (1.480) | 4.875 | (0.780) | (0.655) | (0.530) | | | | |
| 4.750 | (1.600) | (1.475) | (1.350) | 4.750 | (1.890) | (1.765) | (1.640) | 5.000 | (0.940) | (0.815) | (0.690) | | | | |

| MORRIS Plan 290 | | 5/1 LIBOR ARM HB Margin 2.250 - Caps 2/2/5 | | | MORRIS Plan 291 | | 7/1 LIBOR ARM HB Margin 2.250 - Caps 5/2/5 | | | MORRIS Plan 292 | | 10/1 LIBOR ARM HB Margin 2.250 - Caps 5/2/5 | | | |
|-----------------|---------|---|---------|-------|-----------------|---------|---|-------|--------|-----------------|--------|--|--------|--------|--------|
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 3.500 | 2.490 | 2.615 | 2.740 | 3.375 | 3.180 | 3.305 | 3.430 | 3.625 | 4.080 | 4.205 | 4.330 | | | | |
| 3.625 | 2.120 | 2.245 | 2.370 | 3.500 | 2.740 | 2.865 | 2.990 | 3.750 | 3.560 | 3.685 | 3.810 | | | | |
| 3.750 | 1.700 | 1.825 | 1.950 | 3.625 | 2.290 | 2.415 | 2.540 | 3.875 | 3.060 | 3.185 | 3.310 | | | | |
| 3.875 | 1.370 | 1.495 | 1.620 | 3.750 | 1.790 | 1.915 | 2.040 | 4.000 | 2.460 | 2.585 | 2.710 | | | | |
| 4.000 | 1.030 | 1.155 | 1.280 | 3.875 | 1.380 | 1.505 | 1.630 | 4.125 | 2.070 | 2.195 | 2.320 | | | | |
| 4.125 | 0.710 | 0.835 | 0.960 | 4.000 | 0.880 | 1.005 | 1.130 | 4.250 | 1.640 | 1.765 | 1.890 | | | | |
| 4.250 | 0.330 | 0.455 | 0.580 | 4.125 | 0.560 | 0.685 | 0.810 | 4.375 | 1.270 | 1.395 | 1.520 | | | | |
| 4.375 | 0.070 | 0.195 | 0.320 | 4.250 | 0.240 | 0.365 | 0.490 | 4.500 | 0.700 | 0.825 | 0.950 | | | | |
| 4.500 | (0.290) | (0.165) | (0.040) | 4.375 | (0.080) | 0.045 | 0.170 | 4.625 | 0.540 | 0.665 | 0.790 | | | | |
| 4.625 | (0.450) | (0.325) | (0.200) | 4.500 | (0.570) | (0.445) | (0.320) | 4.750 | 0.390 | 0.515 | 0.640 | | | | |
| 4.750 | (0.600) | (0.475) | (0.350) | 4.625 | (0.730) | (0.605) | (0.480) | 4.875 | 0.230 | 0.355 | 0.480 | | | | |

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.

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

ARM's - Maximum number of financed properties (including the subject) for SH & INV 7/1 & 10/1 ARM's is six (6), 5/1 ARM maximum is limited to one (1)

| LTV/FICO | <= 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 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 |

Additional LLPA's -- 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 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 |
| 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 |
| > 4 Financed Prop (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 | N/A | N/A | N/A |
| 3-4 Unit | 1.000 | 1.000 | 1.000 | 1.000 | N/A | N/A | N/A |

(a) > 4 financed prop but no more than 6 financed props allowed under this program. Applies to NOO subject prop.

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 | 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 | -0.750 | -0.750 | -0.750 | -0.750 | N/A | N/A | N/A |
| High Balance FRM Purchase | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 |
| High Balance FRM High LTV (1) | 0.000 | 0.000 | 0.000 | 0.000 | 0.375 | 0.500 | 0.625 |
| 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

LPMI Single Premium Adjustments
30 Year Fixed & ARM's > 5 Years

| Base LTV | Coverage | FICO 760+ | FICO 740-759 | FICO 720-739 | FICO 700-719 | FICO 680-699 | FICO 660-679 | FICO 640-659 | FICO 620-639 |
|--------------|----------|-----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 95% - 90.01% | 30% | 1.60% | 2.22% | 2.75% | 3.21% | 3.94% | 5.16% | 5.48% | 5.83% |
| 90% - 85.01% | 25% | 1.20% | 1.68% | 2.08% | 2.49% | 3.01% | 4.06% | 4.22% | 4.42% |
| 85% & Under | 12% | 0.59% | 0.72% | 0.83% | 0.97% | 1.13% | 1.52% | 1.57% | 1.62% |

≤ 20 Year Fixed

| | | | | | | | | | |
|--------------|-----|-------|-------|-------|-------|-------|-------|-------|-------|
| 95% - 90.01% | 25% | 0.95% | 1.24% | 1.50% | 1.74% | 2.08% | 2.66% | 2.77% | 2.91% |
| 90% - 85.01% | 12% | 0.59% | 0.72% | 0.84% | 0.95% | 1.10% | 1.40% | 1.43% | 1.47% |
| 85% & Under | 6% | 0.43% | 0.47% | 0.49% | 0.53% | 0.58% | 0.69% | 0.71% | 0.72% |

| Premium Adjustments | FICO 760+ | FICO 740-759 | FICO 720-739 | FICO 700-719 | FICO 680-699 | FICO 660-679 | FICO 640-659 | FICO 620-639 |
|---------------------|-----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Rate/Term Refinance | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Cash Out | 0.54% | 0.60% | 0.70% | 0.85% | 1.05% | 1.50% | 1.65% | 1.80% |
| Second Home | 0.36% | 0.39% | 0.49% | 0.60% | 0.70% | 1.23% | 1.27% | 1.35% |
| 3 - 4 Unit | 1.02% | 1.19% | 1.33% | 1.50% | 1.75% | 1.90% | 2.00% | 2.63% |
| Investment Property | 1.02% | 1.19% | 1.33% | 1.50% | 1.75% | 1.90% | 2.00% | 2.63% |

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.

| Gold Program & Gold 90- Jumbo Fixed Rate Mortgages | | | | | | | | | | | |
|---|--------------------------------|---------|---------|-----------------|--------------------------------|---------|---------|-----------------|-----------------------------------|---------|---------|
| MORRIS Plan 553 | 30 Year Super Jumbo Fixed Rate | | | MORRIS Plan 554 | 15 Year Super Jumbo Fixed Rate | | | MORRIS Plan 567 | 30 Year Super Jumbo 90 Fixed Rate | | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 4.250 | 1.350 | 1.540 | 1.730 | 3.625 | 0.410 | 0.540 | 0.690 | 4.875 | 1.270 | 1.460 | 1.660 |
| 4.375 | 0.700 | 0.890 | 1.090 | 3.750 | (0.050) | 0.080 | 0.230 | 5.000 | 0.630 | 0.840 | 1.040 |
| 4.500 | 0.130 | 0.320 | 0.520 | 3.875 | (0.440) | (0.300) | (0.150) | 5.125 | 0.010 | 0.220 | 0.420 |
| 4.625 | (0.330) | (0.130) | 0.070 | 4.000 | (0.800) | (0.660) | (0.510) | 5.250 | (0.570) | (0.360) | (0.150) |
| 4.750 | (0.780) | (0.570) | (0.360) | 4.125 | (1.130) | (0.990) | (0.840) | 5.375 | (0.980) | (0.780) | (0.570) |
| 4.875 | (1.200) | (0.990) | (0.780) | 4.250 | (1.410) | (1.270) | (1.130) | 5.500 | (1.390) | (1.180) | (0.970) |
| 5.000 | (1.580) | (1.370) | (1.160) | 4.375 | (1.630) | (1.490) | (1.350) | 5.625 | (1.800) | (1.590) | (1.390) |
| 5.125 | (1.930) | (1.720) | (1.520) | 4.500 | (1.780) | (1.650) | (1.500) | | | | |
| 5.250 | (2.280) | (2.080) | (1.880) | 4.625 | (1.930) | (1.800) | (1.660) | | | | |
| 5.375 | (2.610) | (2.410) | (2.220) | 4.750 | (2.130) | (2.000) | (1.850) | | | | |
| 5.500 | (2.870) | (2.670) | (2.480) | | | | | | | | |

1 Yr Libor 3.02913%

| Gold Program - Jumbo Arm's | | | | | | | | | | | |
|-----------------------------------|--|---------|---------|-----------------|---|---------|---------|-----------------|--|---------|---------|
| MORRIS Plan 574 | 5/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5 | | | MORRIS Plan 576 | 10/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5 | | | MORRIS Plan 575 | 7/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5 | | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 3.625 | (0.180) | (0.080) | 0.020 | 3.875 | 0.540 | 0.680 | 0.830 | 3.500 | 0.810 | 0.930 | 1.060 |
| 3.750 | (0.500) | (0.400) | (0.290) | 4.000 | 0.000 | 0.130 | 0.280 | 3.625 | 0.280 | 0.400 | 0.530 |
| 3.875 | (0.780) | (0.680) | (0.580) | 4.125 | (0.450) | (0.310) | (0.160) | 3.750 | (0.160) | (0.030) | 0.080 |
| 4.000 | (1.030) | (0.930) | (0.830) | 4.250 | (0.920) | (0.780) | (0.630) | 3.875 | (0.590) | (0.470) | (0.340) |
| 4.125 | (1.280) | (1.170) | (1.070) | 4.375 | (1.370) | (1.240) | (1.090) | 4.000 | (0.960) | (0.840) | (0.720) |
| 4.250 | (1.500) | (1.400) | (1.300) | 4.500 | (1.730) | (1.600) | (1.460) | 4.125 | (1.240) | (1.130) | (1.010) |
| 4.375 | (1.700) | (1.600) | (1.500) | 4.625 | (2.000) | (1.880) | (1.740) | 4.250 | (1.460) | (1.350) | (1.230) |
| 4.500 | (1.870) | (1.770) | (1.670) | 4.750 | (2.280) | (2.150) | (2.010) | 4.375 | (1.690) | (1.570) | (1.450) |
| 4.625 | (2.000) | (1.900) | (1.800) | 4.875 | (2.530) | (2.400) | (2.260) | 4.500 | (1.900) | (1.790) | (1.670) |
| 4.750 | (2.130) | (2.030) | (1.930) | 5.000 | (2.730) | (2.600) | (2.470) | 4.625 | (2.070) | (1.960) | (1.840) |

| Gold Program - Jumbo Plus (Non-QM) | | | | Max Net Rebate | | | |
|---|-------------------------------------|---------|---------|---|-----------|---------|--------------|
| MORRIS Plan 562 | 30 Year Super Jumbo Plus Fixed Rate | | | Loan Amount | 30 Yr | 15 Yr | 90LTV* 30 Yr |
| Rate | 15 Day | 30 Day | 45 Day | < \$1,000,000 | -2.675 | -2.175 | -2.175 |
| 4.875 | 0.620 | 0.820 | 1.020 | > \$1,000,000 | -2.175 | -1.925 | -1.675 |
| 5.000 | 0.150 | 0.350 | 0.560 | Loan Amount | 10/1 ARM | 5/1 ARM | 7/1 ARM |
| 5.125 | (0.300) | (0.090) | 0.100 | < \$1,000,000 | -1.925 | -1.550 | -1.550 |
| 5.250 | (0.760) | (0.550) | (0.340) | > \$1,000,000 | -1.675 | -1.425 | -1.425 |
| 5.375 | (1.170) | (0.960) | (0.760) | Loan Amount | (non-QM)* | | |
| 5.500 | (1.530) | (1.320) | (1.110) | < \$1,000,000 | -2.675 | | |
| 5.625 | (1.920) | (1.710) | (1.510) | > \$1,000,000 | -2.175 | | |
| 5.750 | (2.270) | (2.080) | (1.880) | Max YSP cannot exceed max net rebate above. A full ALTA is required for all Gold Jumbo products | | | |
| 5.875 | (2.590) | (2.390) | (2.200) | *non-QM & 90: Loan must be approved in order to lock | | | |
| 6.000 | (2.870) | (2.680) | (2.480) | | | | |

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.

| Gold Program & Gold Plus Jumbo LLPAs | | | | | | | | |
|---|---------|----------|----------|----------|----------|----------|----------|----------|
| FICO & LTV/ HCLTV LLPAs (Purchase)-- Add to Price | | | | | | | | |
| FICO / LTV (HCLTV) | ≤ 50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
| 661-679 | NA | NA | NA | NA | NA | NA | NA | NA |
| 680-699 | (0.500) | (0.250) | (0.125) | NA | NA | NA | NA | NA |
| 700-719 | (0.750) | (0.625) | (0.375) | (0.125) | 0.000 | 0.250 | 0.625 | NA |
| 720-739 | (0.750) | (0.750) | (0.625) | (0.375) | (0.250) | 0.000 | 0.375 | NA |
| 740-759 | (0.875) | (0.875) | (0.750) | (0.625) | (0.375) | (0.125) | 0.000 | NA |
| 760-779 | (0.875) | (0.875) | (0.875) | (0.750) | (0.625) | (0.500) | (0.375) | 0.250 |
| ≥ 780 | (1.000) | (0.875) | (0.875) | (0.875) | (0.750) | (0.625) | (0.500) | 0.125 |
| FICO & LTV/ HCLTV LLPAs (Rate/Term Refi)-- Add to Price | | | | | | | | |
| FICO / LTV (HCLTV) | ≤ 50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
| 661-679 | NA | NA | NA | NA | NA | NA | NA | NA |
| 680-699 | (0.250) | 0.000 | 0.125 | NA | NA | NA | NA | NA |
| 700-719 | (0.500) | (0.375) | (0.125) | 0.125 | 0.375 | 0.750 | 1.125 | NA |
| 720-739 | (0.500) | (0.500) | (0.375) | (0.125) | 0.000 | 0.375 | 0.875 | NA |
| 740-759 | (0.750) | (0.625) | (0.500) | (0.375) | (0.125) | 0.125 | 0.375 | NA |
| 760-779 | (0.750) | (0.750) | (0.625) | (0.500) | (0.375) | (0.250) | (0.125) | 0.625 |
| ≥ 780 | (0.750) | (0.750) | (0.750) | (0.625) | (0.500) | (0.375) | (0.250) | 0.375 |
| FICO & LTV/ HCLTV LLPAs (Cash Out Refi)-- Add to Price | | | | | | | | |
| FICO / LTV (HCLTV) | ≤ 50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
| 661-679 | NA | NA | NA | NA | NA | NA | NA | NA |
| 680-699 | NA | NA | NA | NA | NA | NA | NA | NA |
| 700-719 | (0.375) | (0.250) | 0.000 | 0.375 | 0.500 | NA | NA | NA |
| 720-739 | (0.375) | (0.375) | (0.250) | 0.000 | 0.250 | NA | NA | NA |
| 740-759 | (0.625) | (0.500) | (0.375) | (0.250) | 0.000 | NA | NA | NA |
| 760-779 | (0.625) | (0.625) | (0.500) | (0.375) | (0.250) | NA | NA | NA |
| ≥ 780 | (0.625) | (0.625) | (0.625) | (0.500) | (0.375) | NA | NA | NA |
| Loan Amount & LTV, CLTV (HCLTV) LLPAs for all Loans -- Add to Price | | | | | | | | |
| 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 | 0.250 | 0.250 | 0.250 | 0.375 | NA |
| 1,500,001-2,000,000 | 0.125 | 0.125 | 0.125 | 0.250 | 0.375 | 0.375 | NA | NA |
| 2,000,001-2,500,000 | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 | NA | NA | NA |
| Feature LLPAs for all Loans -- Add to Price | | | | | | | | |
| 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 | 0.375 | 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 | 0.375 | NA |
| Investment | 1.125 | 1.125 | 1.250 | 1.500 | 1.750 | NA | NA | NA |
| Non-War. Condo | NA | NA | NA | NA | NA | NA | NA | NA |
| Condo-Hotel | NA | NA | NA | NA | NA | NA | NA | NA |
| Product LLPAs for all Loans -- Add to Price | | | | | | | | |
| 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 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | (0.375) |
| 7 yr Hybrid | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | (0.250) |
| 10 yr Hybrid | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.500 |
| 15 yr Fixed | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | (0.125) | (0.250) | (0.500) |
| 20 yr Fixed | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) |
| 30 yr Fixed | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| State LLPAs for all Loans -- Add to Price | | | | | | | | |
| CA | ≤ 50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
| 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 | | | | | | | | |
| With Escrows | ≤ 50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
| With Escrows | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) |

| Jumbo 90 Only | |
|---------------|----------|
| No MI | No MI |
| 80.01-85 | 85.01-90 |
| NA | NA |
| NA | NA |
| NA | NA |
| 0.000 | 0.375 |
| (0.375) | (0.125) |
| (0.625) | (0.500) |
| (0.875) | (0.750) |
| No MI | No MI |
| 80.01-85 | 85.01-90 |
| NA | NA |
| NA | NA |
| NA | NA |
| 0.375 | 0.875 |
| 0.000 | 0.375 |
| (0.250) | 0.000 |
| (0.625) | (0.375) |
| No MI | No MI |
| 80.01-85 | 85.01-90 |
| NA | NA |
| NA | NA |
| NA | NA |
| NA | NA |
| NA | NA |
| NA | NA |
| NA | NA |
| No MI | No MI |
| 80.01-85 | 85.01-90 |
| NA | NA |
| 0.000 | 0.000 |
| 0.375 | 0.375 |
| NA | NA |
| NA | NA |
| NA | NA |
| No MI | No MI |
| 80.01-85 | 85.01-90 |
| NA | NA |
| (0.250) | (0.250) |
| 0.000 | 0.000 |
| (0.125) | 0.250 |
| (0.125) | (0.125) |

Jumbo Locks - Advance Locks eligible on purchase

- Gold Jumbo locks must be credit approved prior to lock, besides purchase transactions
- Gold Jumbo Plus & Jumbo 90 locks must be approved prior to lock
- All self-employed jumbo loans which need 2016 tax returns to qualify, we will need proof of refund prior to lock.

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.

FHA Program - Conforming & High Balance Fixed Rate First Mortgages

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

| MORRIS Plan 303 | | | | 30 Yr Fixed Gov - Conf. | | | | MORRIS Plan 313 | | | | 30 Yr Fixed Gov - High Bal | | | |
|-----------------|---------|---------|---------|-------------------------|---------|---------|---------|-----------------|---------|---------|---------|----------------------------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 3.750 | (0.670) | (0.610) | (0.530) | 3.750 | 0.890 | 0.950 | 1.090 | 3.750 | 0.890 | 0.950 | 1.090 | 3.750 | 0.890 | 0.950 | 1.090 |
| 3.875 | (1.220) | (1.170) | (1.080) | 3.875 | 0.370 | 0.430 | 0.570 | 3.875 | 0.370 | 0.430 | 0.570 | 3.875 | 0.370 | 0.430 | 0.570 |
| 4.000 | (1.760) | (1.700) | (1.620) | 4.000 | (0.120) | (0.070) | 0.060 | 4.000 | (0.120) | (0.070) | 0.060 | 4.000 | (0.120) | (0.070) | 0.060 |
| 4.125 | (2.290) | (2.230) | (2.150) | 4.125 | (0.610) | (0.550) | (0.410) | 4.125 | (0.610) | (0.550) | (0.410) | 4.125 | (0.610) | (0.550) | (0.410) |
| 4.250 | (2.470) | (2.390) | (2.300) | 4.250 | (0.970) | (0.900) | (0.760) | 4.250 | (0.970) | (0.900) | (0.760) | 4.250 | (0.970) | (0.900) | (0.760) |
| 4.375 | (2.980) | (2.910) | (2.820) | 4.375 | (1.430) | (1.360) | (1.220) | 4.375 | (1.430) | (1.360) | (1.220) | 4.375 | (1.430) | (1.360) | (1.220) |
| 4.500 | (3.460) | (3.390) | (3.290) | 4.500 | (1.820) | (1.750) | (1.620) | 4.500 | (1.820) | (1.750) | (1.620) | 4.500 | (1.820) | (1.750) | (1.620) |
| 4.625 | (3.890) | (3.820) | (3.730) | 4.625 | (2.140) | (2.070) | (1.930) | 4.625 | (2.140) | (2.070) | (1.930) | 4.625 | (2.140) | (2.070) | (1.930) |
| 4.750 | (3.560) | (3.480) | (3.390) | 4.750 | (1.950) | (1.860) | (1.730) | 4.750 | (1.950) | (1.860) | (1.730) | 4.750 | (1.950) | (1.860) | (1.730) |
| 4.875 | (3.960) | (3.870) | (3.780) | 4.875 | (2.260) | (2.170) | (2.040) | 4.875 | (2.260) | (2.170) | (2.040) | 4.875 | (2.260) | (2.170) | (2.040) |
| 5.000 | (4.350) | (4.270) | (4.180) | 5.000 | (2.500) | (2.410) | (2.280) | 5.000 | (2.500) | (2.410) | (2.280) | 5.000 | (2.500) | (2.410) | (2.280) |
| 5.125 | (4.700) | (4.610) | (4.530) | 5.125 | (2.250) | (2.170) | (2.040) | 5.125 | (2.250) | (2.170) | (2.040) | 5.125 | (2.250) | (2.170) | (2.040) |
| 5.250 | (4.460) | (4.350) | (4.250) | 5.250 | (2.220) | (2.120) | (1.970) | 5.250 | (2.220) | (2.120) | (1.970) | 5.250 | (2.220) | (2.120) | (1.970) |
| 5.375 | (4.730) | (4.630) | (4.530) | 5.375 | (2.410) | (2.310) | (2.160) | 5.375 | (2.410) | (2.310) | (2.160) | 5.375 | (2.410) | (2.310) | (2.160) |
| 5.500 | (4.990) | (4.890) | (4.790) | 5.500 | (2.570) | (2.470) | (2.320) | 5.500 | (2.570) | (2.470) | (2.320) | 5.500 | (2.570) | (2.470) | (2.320) |

FHA Info:
Fremont Banks Originator ID is 0483609998

Address:
39150 Fremont Blvd
Fremont, CA 94538

Phone:
1-800-659-7334

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

| MORRIS Plan 323 | | | | 30 Yr Fixed Gov - Conf. | | | | MORRIS Plan 324 | | | | 15 Yr Fixed Gov - Conf. | | | | MORRIS Plan 332 | | | | 30 Yr Fixed Gov - High Bal | | | |
|-----------------|---------|---------|---------|-------------------------|---------|---------|---------|-----------------|---------|---------|---------|-------------------------|---------|---------|---------|-----------------|---------|---------|---------|----------------------------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 3.750 | (0.670) | (0.610) | (0.530) | 3.125 | 1.190 | 1.210 | 1.280 | 3.750 | 1.040 | 1.100 | 1.240 | 3.750 | 1.040 | 1.100 | 1.240 | 3.750 | 1.040 | 1.100 | 1.240 | 3.750 | 1.040 | 1.100 | 1.240 |
| 3.875 | (1.220) | (1.170) | (1.080) | 3.250 | 0.700 | 0.740 | 0.790 | 3.875 | 0.520 | 0.580 | 0.720 | 3.875 | 0.520 | 0.580 | 0.720 | 3.875 | 0.520 | 0.580 | 0.720 | 3.875 | 0.520 | 0.580 | 0.720 |
| 4.000 | (1.760) | (1.700) | (1.620) | 3.375 | 0.220 | 0.250 | 0.300 | 4.000 | 0.020 | 0.070 | 0.210 | 4.000 | 0.020 | 0.070 | 0.210 | 4.000 | 0.020 | 0.070 | 0.210 | 4.000 | 0.020 | 0.070 | 0.210 |
| 4.125 | (2.290) | (2.230) | (2.150) | 3.500 | (0.240) | (0.210) | (0.160) | 4.125 | (0.460) | (0.400) | (0.260) | 4.125 | (0.460) | (0.400) | (0.260) | 4.125 | (0.460) | (0.400) | (0.260) | 4.125 | (0.460) | (0.400) | (0.260) |
| 4.250 | (2.470) | (2.390) | (2.300) | 3.625 | (0.700) | (0.660) | (0.610) | 4.250 | (0.820) | (0.750) | (0.610) | 4.250 | (0.820) | (0.750) | (0.610) | 4.250 | (0.820) | (0.750) | (0.610) | 4.250 | (0.820) | (0.750) | (0.610) |
| 4.375 | (2.980) | (2.910) | (2.820) | 3.750 | (1.380) | (1.330) | (1.250) | 4.375 | (1.280) | (1.210) | (1.070) | 4.375 | (1.280) | (1.210) | (1.070) | 4.375 | (1.280) | (1.210) | (1.070) | 4.375 | (1.280) | (1.210) | (1.070) |
| 4.500 | (3.460) | (3.390) | (3.290) | 3.875 | (1.830) | (1.780) | (1.690) | 4.500 | (1.670) | (1.600) | (1.470) | 4.500 | (1.670) | (1.600) | (1.470) | 4.500 | (1.670) | (1.600) | (1.470) | 4.500 | (1.670) | (1.600) | (1.470) |
| 4.625 | (3.890) | (3.820) | (3.730) | 4.000 | (2.240) | (2.200) | (2.110) | 4.625 | (1.990) | (1.920) | (1.780) | 4.625 | (1.990) | (1.920) | (1.780) | 4.625 | (1.990) | (1.920) | (1.780) | 4.625 | (1.990) | (1.920) | (1.780) |
| 4.750 | (3.560) | (3.480) | (3.390) | 4.125 | (2.630) | (2.580) | (2.500) | 4.750 | (1.800) | (1.710) | (1.580) | 4.750 | (1.800) | (1.710) | (1.580) | 4.750 | (1.800) | (1.710) | (1.580) | 4.750 | (1.800) | (1.710) | (1.580) |
| 4.875 | (3.960) | (3.870) | (3.780) | 4.250 | (2.270) | (2.200) | (2.090) | 4.875 | (2.110) | (2.020) | (1.890) | 4.875 | (2.110) | (2.020) | (1.890) | 4.875 | (2.110) | (2.020) | (1.890) | 4.875 | (2.110) | (2.020) | (1.890) |
| 5.000 | (4.350) | (4.270) | (4.180) | 4.375 | (2.620) | (2.560) | (2.450) | 5.000 | (2.350) | (2.260) | (2.130) | 5.000 | (2.350) | (2.260) | (2.130) | 5.000 | (2.350) | (2.260) | (2.130) | 5.000 | (2.350) | (2.260) | (2.130) |
| 5.125 | (4.700) | (4.610) | (4.530) | | | | | 5.125 | (2.100) | (2.020) | (1.890) | | | | | 5.125 | (2.100) | (2.020) | (1.890) | | | | |
| 5.250 | (4.460) | (4.350) | (4.250) | | | | | 5.250 | (2.070) | (1.970) | (1.820) | | | | | 5.250 | (2.070) | (1.970) | (1.820) | | | | |
| 5.375 | (4.730) | (4.630) | (4.530) | | | | | 5.375 | (2.260) | (2.160) | (2.010) | | | | | 5.375 | (2.260) | (2.160) | (2.010) | | | | |
| 5.500 | (4.990) | (4.890) | (4.790) | | | | | 5.500 | (2.420) | (2.320) | (2.170) | | | | | 5.500 | (2.420) | (2.320) | (2.170) | | | | |

| 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 | |
| Purchase Loan | -0.125 |
| Refi Loan (Non Streamline) | 0.125 |
| 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 | < 95% | 0.45 | 1.75 |
| < \$625,500 | > 95% | 0.85 | 1.75 | < \$625,500 | > 95% | 0.70 | 1.75 |
| > \$625,500 | < 95% | 1.00 | 1.75 | > \$625,500 | < 95% | 0.70 | 1.75 |
| > \$625,500 | > 95% | 1.05 | 1.75 | > \$625,500 | > 95% | 0.95 | 1.75 |

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.

Wholesale Portfolio Ratesheet

1 YR LIBOR 3.0291%

| 5/1 Libor ARM (Fully Amortizing) 2/2/5 Caps | | | | | | |
|--|---------|-----------|----------|---------------------------------------|-----------------------------------|-----------|
| MORRIS Plan 403 | Price | Note Rate | Caps | Margin: Primary and Second Home | Margin: Investment Property | Lock Term |
| 406/403 | 0.000 | 3.875% | 2%/2%/5% | 2.875% | 3.250% | 45 Days |
| 406/403 | (1.000) | 4.000% | 2%/2%/5% | 2.875% | 3.250% | 45 Days |
| 406/403 | (1.250) | 4.125% | 2%/2%/5% | 2.875% | 3.250% | 45 Days |
| 406/403 | (1.375) | 4.250% | 2%/2%/5% | 2.875% | 3.250% | 45 Days |
| 406/403 | (1.500) | 4.375% | 2%/2%/5% | 2.875% | 3.250% | 45 Days |

| 7/1 Libor ARM (Fully Amortizing) 5/2/5 Caps | | | | | | |
|--|---------|-----------|----------|---------------------------------------|-----------------------------------|-----------|
| MORRIS Plan 408 | Price | Note Rate | Caps | Margin: Primary and Second Home | Margin: Investment Property | Lock Term |
| 407/408 | 0.000 | 4.250% | 5%/2%/5% | 2.875% | 3.250% | 45 Days |
| 407/408 | (1.000) | 4.375% | 5%/2%/5% | 2.875% | 3.250% | 45 Days |
| 407/408 | (1.125) | 4.500% | 5%/2%/5% | 2.875% | 3.250% | 45 Days |
| 407/408 | (1.250) | 4.625% | 5%/2%/5% | 2.875% | 3.250% | 45 Days |

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

| Loan Level Rate Adjustments Add to Rate All Adjustments are independent of each other | Expanded Loan Level Rate Adjustments Add to Rate All Adjustments are independent of each other |
|---|--|
| 5/1 Purchase Special (a) -0.250 | Non- Warrantable Condo (b) 0.500 |
| 7/1 Purchase Special (a) -0.125 | Asset Depletion 0.250 |
| Investment Property 0.250 | Alternative Income 0.250 |
| Condo Adjustment 0.125 | Alternative Credit Program 0.500 |
| Cash Out > \$100,000 - \$250,000 0.125 | > 10 financed properties (c) 0.500 |
| Cash Out > \$250,000 - \$500,000 0.250 | Short Sale >4 years seasoning 0.250 |
| >75%- 80% LTV 0.125 | BK > 4 years 0.250 |
| > 760 FICO 0.000 | Seasoned Foreclosure > 7 years 0.500 |
| 700-719 FICO 0.125 | 680-699 FICO 0.375 |
| DTI >43% - 45% 0.250 | File Complexity (d) 0.250 |
| DTI >45% - 48% 0.500 | >75%- 80% LTV for I/O 0.250 |
| 2-4 Unit Property 0.125 | I/O (min720, max LTV 65% NOO/70% OO. No exceptions) 0.000 |
| 5-10 financed properties (c) 0.250 | |

- (a) Purchase Specials Not Applicable for: Major Derogatory Credit & Outside Footprint
 - (b) Non-Warrantable Condo adjustment is in addition to standard condo adjustment if applicable.
 - (c) > 4 financed property adjustments do not apply if subject property is a primary residence
 - (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
 - DTI to 48% for fully Amortizing
 - DTI to 43% for I/O (Please consult your AE for qualifying purposes)
- Lock Extensions: Add to fee**
7 days + 0.125; 15 days + 0.25; Max 15 days. Worse Case after max ext.

**Loan Amount and LTV Limitations
• Fully Amortizing and Interest Only•**

| Occupancy | LTV | CLTV | Loan Amount |
|--|-----|------|------------------------------|
| Primary | 80% | 80% | \$100,000 to ≤ \$1,000,000 |
| | 75% | 75% | \$1,000,001 to ≤ \$1,500,000 |
| | 70% | 70% | \$1,500,001 to ≤ \$2,500,000 |
| Second Home | 80% | 80% | \$100,000 to ≤ \$1,000,000 |
| Investment Property - Fully Amortizing | 70% | 70% | \$100,000 to ≤ \$1,000,000 |
| Investment Property - Interest Only | 65% | 65% | \$100,000 to ≤ \$1,000,000 |
| Investment Property & Second Home > 4 financed | 65% | 65% | \$100,000 to ≤ \$1,000,000 |

RATE LOCK AND SUBMISSION REQUIREMENTS

- Loans that fit guidelines and are ≤ \$1M are lock eligible upon receipt of file submission.
- Loans > \$1M or loans that require a guideline exception must have an 'Approval to Process' to be lock eligible. **
- Rate Lock Term is 45 Days - File delivery within 5 business days or Lock Subject to Cancellation.

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



Home Equity Line of Credit - Prime Combo
Rates & Terms

| | Primary | Second Home | Investment | Margin Adjustment | |
|------------------------------|---|-------------|------------|----------------------------|---------|
| Base Start Rate ¹ | 6.000% | 6.250% | 7.250% | ALP ⁽²⁾ | -0.500% |
| Index | WSJ Prime Rate is 5.5% as of Friday, January 25, 2019 | | | HCLTV > 75% to ≤ 80% | +0.500% |
| Base Margin * | +0.500% | +0.750% | +1.750% | HCLTV > 80% to ≤ 85% | +1.000% |
| Floor Rate | 2.990% | 2.990% | 4.990% | HCLTV > 85% to ≤ 89.99% | +1.500% |

Additional Margin Adjustments (Cumulative to Net Margin Adj)

| | |
|-------------------|---------|
| Condo | +0.250% |
| 2-4 Unit Property | +0.125% |

Other Terms

| | |
|-------------------|--|
| Life Cap | 18% |
| Amortization | Adjustable Rate |
| Term | 25-years (10-year draw period then 15-year repayment) |
| Minimum Payment | Interest Only during 10-year draw period and fully amortizing payments during 15-year repayment period |
| Annual Fee | \$75.00 (Promo: Waived for first 3 Years) |
| Set Up Charge | \$95.00 (Promo: Waived Set up fee) |
| Early Closure Fee | \$500.00 for all HELOCs with line amounts ≥ \$25,000 voluntarily terminated in the first 3 years |

¹ Base Start Rate includes index + margin. For total rate add all applicable margin adjustments to the base start rate. ² ALP (Automatic Loan Payment) discount is applied after closing and is subject to disbursements from a Fremont Bank checking account.

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 |
| Southern CA Footprint (limited to the following counties) | Los Angeles, Orange, San Diego, San Luis Obispo, Santa Barbara, and Ventura |

See guidelines for details

[HelocGuide](#)

Home Equity Line of Credit - 360 Combo
Rates & Terms

| | Primary | Second Home | Investment | Margin Adjustment | |
|------------------------------|---|-------------|------------|----------------------------|---------|
| Base Start Rate ¹ | 5.875% | 6.250% | 7.250% | ALP ⁽²⁾ | -0.500% |
| Index | WSJ Prime Rate is 5.5% as of Friday, January 25, 2019 | | | HCLTV > 75% to ≤ 80% | +0.500% |
| Base Margin * | +0.3750% | +0.750% | +1.750% | HCLTV > 80% to ≤ 85% | +1.000% |
| Floor Rate | 2.990% | 2.990% | 4.990% | HCLTV > 85% to ≤ 89.99% | +1.500% |

Additional Margin Adjustments (Cumulative to Net Margin Adj)

| | |
|-------------------|---------|
| Condo | +0.250% |
| 2-4 Unit Property | +0.125% |

Other Terms

| | |
|-------------------|--|
| Life Cap | 18% |
| Amortization | Adjustable Rate |
| Term | 30-years (10-year draw period then 20-year repayment) |
| Minimum Payment | Draw Period: Principal over 30-year or remaining term plus periodic finance charges. Repayment Period: Principal over 20-year or remaining term plus periodic finance charges |
| Annual Fee | \$75.00 (Promo: Waived for first 3 Years) |
| Set Up Charge | \$95.00 (Promo: Waived Set up fee) |
| Early Closure Fee | \$500.00 for all HELOCs with line amounts ≥ \$25,000 voluntarily terminated in the first 3 years |

¹ Base Start Rate includes index + margin. For total rate add all applicable margin adjustments to the base start rate. ² ALP (Automatic Loan Payment) discount is applied after closing and is subject to disbursements from a Fremont Bank checking account.

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 |
| Southern CA Footprint (limited to the following counties) | Los Angeles, Orange, San Diego, San Luis Obispo, Santa Barbara, and Ventura |

See guidelines for details

[Heloc360Guide](#)

WHOLESALE SALES TEAMS
NORTHERN CALIFORNIA

| Name | Contact # | Email Address | Region |
|------|-----------|---------------|--------|
|------|-----------|---------------|--------|

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 |

SALES SUPPORT

| Name | Contact # | Email Address | Region |
|---------------|--------------|--|---------------------|
| Scott Parrott | 949-297-1166 | Scott.Parrott@fremontbank.com | Southern California |

ACCOUNT EXECUTIVES

| Name | Contact # | Email Address | Account Exec. Region |
|------------------|--------------|--|--|
| Scott McCarthy | 858-243-5659 | Scott.McCarthy@fremontbank.com | San Diego |
| Jillian Polce | 619-541-0946 | Jillian.polce@fremontbank.com | San Diego |
| Howard Goldman | 949-435-9383 | Howard.Goldman@fremontbank.com | Orange County/Los Angeles |
| John Chang | 909-851-2938 | john.chang@fremontbank.com | San Gabriel, South LA/North Orange |
| Lisa Kocsis | 949-230-8006 | lisa.kocsis@fremontbank.com | Orange County, LA |
| Bonnie Kalem | 310-614-1699 | bonnie.kalem@fremontbank.com | LA, Ventura & Santa Barbara |
| Abdul Aref | 949-466-6644 | abdul.aref@fremontbank.com | Los Angeles/Orange County |
| Celia Margison | 310-902-7970 | Celia.Margison@fremontbank.com | Los Angeles, Ventura |
| George Caramihai | 818-269-9966 | George.Caramihai@fremontbank.com | San Fernando Valley/Los Angeles |
| Nafice Amini | 949-767-7004 | nafice.amini@fremontbank.com | Orange County, San Bernadino/Riverside |

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.