

FREMONT BANK

Wholesale Rate Sheet

Rates as of **4/5/24 8:40 AM**

Portfolio ARM Rates Unchanged

Portfolio Lock Eligibility -			
Effective 01/26/2024 we consolidated our Portfolio lending footprint. Refer to the Portfolio ARM guidelines on page 3 for our revised "Geographic Footprint Restrictions." Portfolio ARM's must have an "Approval to Process" from Loan Committee prior to initial submission. Loan can then be locked after Conditional Approval is issued.			
Lock Extension Fees:		Lock & Extension hours:	
GOLD & Standard: 0.02/day - 30 day max Portfolio ARMs: 0.015/ day; 30 day max		9PM for Agency (GOLD & Standard) 4PM for Portfolio ARM's 4pm Relock & Extensions	
		Cutoff Dates: Last Day For Closing This Month	
		Last day to acknowledge CD (refi) Last day to sign to fund and record (refi)	
		Cutoff Date	
		Monday, April 22, 2024 Thursday, April 25, 2024	
Fees & LE's:		Loan Registration	
Lender Origination fees for LE: Delivery Fee \$ 25, Document Preparation Fee \$ 125, <u>Underwriting Fee \$800 = \$950</u>		Purchase 24 Hours Refinance 24 Hours	
* Section B of LE: Flood \$5.25		Underwriting	
** Tax Service Fee: \$25 if paying off FB 1st; \$50 if other lender, N/A for FHA		Turn Times	
Max Comp \$30k		Initial u/w * Condition u/w	
Min Loan Amount \$125k		Conventional 24 Hours 24 Hours Jumbo Portfolio ARMs 24 Hours 24 Hours	
		Refinance Transactions	
		Initial u/w * Condition u/w	
		Conventional 24 Hours 24 Hours Jumbo Portfolio ARMs 24 Hours 24 Hours	
		* Condition u/w includes processing time!	
		Loans in NOI status: condition / re-underwrite review: 24 Hours	
Contact Us:		Helpful Links:	
locks@fremontbank.com		Website	
submissions@fremontbank.com		Guidelines	
morrissupport@fremontbank.com		Lock Policy	
		Heloc Calculator	
Scott Borst - Sales Director			
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714-262-1801			
Rate Sheet Index:		Docs & Funding	
Portfolio ARMs - Pg. 2		Docs 24 Hours	
Port ARM Guidelines - Pg. 3		Funding 24-48 hours	
Gold Jumbo Pricing & LLPAs- Pg. 4-6		Loss Payee & CPL:	
FNMA (Gold) - Pg. 7		Loss Payee Clause:	
FHLMC (Standard) - Pg. 8		Fremont Bank	
LLPA Purchase - Pg. 9		ISAOA, ITS SUCCESSORS OR ASSIGNEES	
LLPA R/T Refi - Pg. 10		P.O. Box 7295	
LLPA Cash Out Refi - Pg. 11		Fremont, CA 94537-7295	
HELOC Combo - Pg. 12		CPL: Fremont Bank 2580 Shea Center Drive Livermore Ca 94551	
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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	6.750%	2%/1%/5%	3.375%	3.750%	45 Days
463/473	(1.000)	6.875%	2%/1%/5%	3.375%	3.750%	45 Days
463/473	(1.250)	7.000%	2%/1%/5%	3.375%	3.750%	45 Days

5/6m Prime Borrower QM Purchase Example		
Adjustments	Price	Note Rate
Base Price	(1.250)	7.000%
Prime Borrower QM (b)		-0.125%
5/6m Purchase (a)		-0.250%
Final Price	(1.250)	6.625%

5/6m SOFR ARM (Interest Only) 2/1/5 Caps						
MORRIS Plan 468	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment Property	Lock Term
468/478	0.000	7.000%	2%/1%/5%	3.375%	3.750%	45 Days
468/478	(1.000)	7.125%	2%/1%/5%	3.375%	3.750%	45 Days
468/478	(1.250)	7.250%	2%/1%/5%	3.375%	3.750%	45 Days

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)	-0.250	Foreclosure < 7 Years	0.500
Prime Borrower QM Special 5/6m (b)	-0.125	Short Sale > 4 years & ≤ 7 Years	0.500
> 760 FICO	0.000	> 45% DTI	0.250
Alternative Credit	0.500	Non-Occ Co-Borrower	0.250
Asset Depletion	0.250	FICO 700-719	0.250
Alternative Income (min 720 FICO)	0.250	File Complexity (d)	0.250
Unique Collateral	0.250	>75%-80% LTV	0.250
Cash Out	0.250	2-4 Unit	0.125
BK > 4 years & ≤ 7 Years	0.500	Condo	0.125
		Investment Property (NOO) - Only 5/6m	0.375
		Temporary Financing	0.250
		> Loan Amount \$2.5mm (e)	0.250
		Delayed Financing (outside of guide)	0.250
		Over Max Loan Amount	0.250
		Up to 5% Over Max LTV	0.250
		> 5% - 10% Over Max LTV	0.375
		Outside Footprint	0.375
		Non-Warrantable Condo (c)	0.375
		Reserves Below Guidelines	0.250
		Mortgage Late in last 12 Months	0.250
		5-10 Financed Prop (NOO)	0.250
		Manufactured Home	0.250

Important Program Details

Portfolio ARM's must have an "Approval to Process" from Loan Committee prior to initial submission. Loan can then be locked after Conditional Approval is issued.

Total Lender Fees are \$950 for refi and purchase. 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: Previous short-shale, BK, deed-in-lieu, seasoned foreclosure, 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

- 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 10/6 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	5/6 mo. ARM - 2/1/5 7/6 mo. ARM - 5/1/5 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% ³	80% ^{2,3}	≤ \$1,500,000		
Primary Residence	75%	75%	≤ \$2,000,000		
	70%	70%	≤ \$2,500,000		
Second Home	75%	75%	≤ \$1,000,000		
	70%	70%	≤ \$2,500,000		
Investment Property	70%	70%	≤ \$1,000,000		
	60%	60%	≤ \$1,500,000		
Closing Cost Option: Points and Fees option only			² Investment Properties not permitted for the 10/6m SOFR ARMs		
¹ Condomium maximum loan amount \$1,000,000			³ Interest-Only max LTV/HCLTV is 75%		
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 <small>*Loans outside Fremont Bank's Footprint have a 5% reduction to max LTV/CLTV guidelines</small>				
Property Types	Eligible Single Family Residence (SFR), PUD, Condo, 2-4 Units		Ineligible 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	Maximum DTI- Fully Amort ¹	Maximum DTI- Interest-Only	Maximum Cash Out ²
	700	720	48%	45%	\$500,000
¹ Cash-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	<ul style="list-style-type: none"> 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 <p>No Exceptions to the following:</p> <ul style="list-style-type: none"> 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 <p>No Exceptions to the following:</p> <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	<ul style="list-style-type: none"> 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)	<p>Note: Owner Occupied, ≥ 760 FICO, ≤ 60% LTV/HCLTV, ≤ 38% DTI - Zero months verified²</p> <p>1. ≥ 4 5-10 Financed Properties - Additional 3 6 months' reserves required > 10 Financed properties requires ATP and additional 12 months PITIA reserves)</p> <p>2. Assets to still be stated on the URLA (1003) at time of application</p>				
Appraisal Requirements 3	<ul style="list-style-type: none"> 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 				

Gold Program - Jumbo Fixed Rate Mortgage									
MORRIS Plan 553	30 Year Super Jumbo Fixed Rate			MORRIS Plan 554	15 Year Super Jumbo Fixed Rate			Max Net Rebate	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Loan Amount	30 Yr
6.125	1.940	2.180	2.450	6.125	3.670	3.790	4.040	< \$1,000,000	-0.750
6.250	1.420	1.660	1.930	6.250	3.170	3.290	3.540	> \$1,000,000	-0.750
6.375	0.910	1.150	1.420	6.375	2.680	2.800	3.050	Loan Amount	15 Yr
6.500	0.410	0.650	0.920	6.500	2.200	2.330	2.580	< \$1,000,000	-1.500
6.625	(0.050)	0.180	0.450	6.625	1.740	1.870	2.120	> \$1,000,000	-1.250
6.750	(0.490)	(0.250)	0.010	6.750	1.300	1.420	1.670	<i>Max YSP cannot exceed max net rebate.</i>	
6.875	(0.910)	(0.670)	(0.400)	6.875	0.860	0.990	1.240		
7.000	(1.300)	(1.050)	(0.790)	7.000	0.450	0.570	0.820		
7.125	(1.660)	(1.410)	(1.150)	7.125	0.050	0.170	0.420		
7.250	(1.980)	(1.740)	(1.470)	7.250	(0.330)	(0.200)	0.040		
7.375	(2.270)	(2.020)	(1.750)						

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Gold Program Jumbo LLPA's - 30 yr Fixed Rate

FICO & LTV/CLTV LLPA's (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	0.125	0.125	0.375	0.500	1.500	NA	NA	NA	
700-719	(0.125)	(0.125)	0.000	0.250	0.500	1.125	1.500	NA	
720-739	(0.125)	(0.125)	(0.125)	0.000	0.375	0.375	0.750	NA	
740-759	(0.250)	(0.250)	(0.250)	(0.125)	0.125	0.125	0.500	3.375	
760-779	(0.375)	(0.375)	(0.250)	(0.125)	0.000	0.125	0.250	2.375	
≥ 780	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)	0.000	0.125	1.375	
FICO & LTV/ CLTV LLPA's (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	0.250	0.250	0.500	0.625	1.625	NA	NA	NA	
700-719	0.000	0.000	0.125	0.375	0.625	1.250	1.625	NA	
720-739	0.000	0.000	0.000	0.125	0.500	0.500	0.875	NA	
740-759	(0.125)	(0.125)	(0.125)	0.000	0.250	0.250	0.625	3.500	
760-779	(0.250)	(0.250)	(0.125)	0.000	0.125	0.250	0.375	2.500	
≥ 780	(0.375)	(0.375)	(0.250)	(0.125)	0.000	0.125	0.250	1.500	
FICO & LTV/ CLTV LLPA's (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	0.125	0.125	0.250	0.500	NA	NA	NA	NA	
720-739	0.125	0.125	0.125	0.250	0.625	NA	NA	NA	
740-759	0.000	0.000	0.000	0.125	0.375	NA	NA	NA	
760-779	(0.125)	(0.125)	0.000	0.125	0.250	NA	NA	NA	
≥ 780	(0.250)	(0.250)	(0.125)	0.000	0.125	NA	NA	NA	
Loan Amount & LTV, CLTV LLPA's 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	NA	
1,500,001-2,000,000	0.000	0.000	0.000	0.000	0.000	0.125	NA	NA	
2,000,001-2,500,000	0.000	0.000	0.000	0.000	0.125	NA	NA	NA	
2,500,001-3,000,000	0.250	0.375	0.500	NA	NA	NA	NA	NA	
Feature LLPA's 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	0.125	0.125	0.250	0.375	0.500	1.000	1.500	NA	
Investment	2.250	2.375	2.750	3.250	4.000	NA	NA	NA	
Non-War Condo	NA	NA	NA	NA	NA	NA	NA	NA	
Condo-Hotel	NA	NA	NA	NA	NA	NA	NA	NA	
Product LLPA's 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(add to 30 yr Fi	NA	NA	NA	NA	NA	NA	NA	NA	
30 yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
State LLPA's 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 LLPA's 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	1.000								
45.01 to 47.00	2.000								
> 47.00	3.000								

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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	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	NA	NA	NA	NA	NA	NA	NA	NA	NA
720-739	(0.125)	0.000	0.000	0.000	0.000	0.375	0.500	NA	NA
740-759	(0.125)	0.000	0.000	0.000	0.000	0.250	0.375	NA	NA
760-779	(0.250)	(0.125)	(0.125)	0.000	0.000	0.250	0.250	NA	NA
≥ 780	(0.375)	(0.250)	(0.125)	0.000	0.000	0.125	0.250	NA	NA
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	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	NA	NA	NA	NA	NA	NA	NA	NA	NA
720-739	0.000	0.000	0.000	0.000	0.000	0.375	0.500	NA	NA
740-759	0.000	0.000	0.000	0.000	0.000	0.250	0.375	NA	NA
760-779	(0.125)	(0.125)	(0.125)	0.000	0.000	0.250	0.250	NA	NA
≥ 780	(0.250)	(0.250)	(0.125)	0.000	0.000	0.125	0.250	NA	NA
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	NA
700-719	NA	NA	NA	NA	NA	NA	NA	NA	NA
720-739	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
740-759	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
760-779	(0.125)	(0.125)	(0.125)	0.000	NA	NA	NA	NA	NA
≥ 780	(0.250)	(0.250)	(0.125)	0.000	NA	NA	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	(0.125)	(0.125)	0.000	0.000	0.000	0.000	0.000	NA	NA
1,000,001-1,500,000	(0.125)	(0.125)	0.000	0.000	0.000	0.000	0.000	NA	NA
1,500,001-2,000,000	(0.125)	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
2,000,001-2,500,000	(0.125)	0.000	0.000	0.000	0.000	NA	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	NA	NA	NA	NA	NA	NA	NA	NA	NA
3-4 Units	NA	NA	NA	NA	NA	NA	NA	NA	NA
Second Home	NA	NA	NA	NA	NA	NA	NA	NA	NA
Condo (LR & HR)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Investment	NA	NA	NA	NA	NA	NA	NA	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	NA
7 yr Hybrid	NA	NA	NA	NA	NA	NA	NA	NA	NA
10 yr Hybrid	NA	NA	NA	NA	NA	NA	NA	NA	NA
15 yr Fixed	NA	NA	NA	NA	NA	NA	NA	NA	NA
State LLPAs for all Loans -- Add to Price									No MI
CA	0.000	0.000	0.000	0.500	0.750	1.000	1.250	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	0.750								
45.01 to 47.00	1.250								
> 47.00	1.750								

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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
6.000	2.082	2.312	2.242	6.000	1.620	1.750	1.850
6.125	1.687	1.917	1.857	6.125	0.935	1.065	1.165
6.250	1.052	1.272	1.212	6.250	0.079	0.209	0.309
6.375	0.530	0.760	0.700	6.375	(0.385)	(0.255)	(0.165)
6.500	0.230	0.460	0.400	6.500	(0.495)	(0.365)	(0.265)
6.625	0.166	0.386	0.326	6.625	(0.562)	(0.432)	(0.332)
6.750	(0.399)	(0.169)	(0.239)	6.750	(1.048)	(0.918)	(0.818)
6.875	(0.864)	(0.644)	(0.704)	6.875	(1.473)	(1.343)	(1.243)
7.000	(1.086)	(0.866)	(0.926)	7.000	(1.517)	(1.397)	(1.297)
7.125	(1.236)	(1.006)	(1.076)	7.125	(1.568)	(1.438)	(1.338)
7.250	(1.690)	(1.470)	(1.530)	7.250	(1.954)	(1.834)	(1.734)
7.375	(2.097)	(1.877)	(1.937)	7.375	(2.333)	(2.203)	(2.103)
7.500	(2.294)	(2.074)	(2.134)	7.500	(2.362)	(2.242)	(2.142)
7.625	(2.444)	(2.224)	(2.284)				
7.750	(2.674)	(2.444)	(2.504)				
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
5.000	2.006	2.126	2.176	5.000	2.134	2.264	2.314
5.125	1.563	1.693	1.743	5.125	1.720	1.850	1.900
5.250	1.189	1.319	1.369	5.250	1.365	1.495	1.535
5.375	1.098	1.228	1.268	5.375	1.277	1.397	1.447
5.500	0.707	0.827	0.877	5.500	0.544	0.664	0.714
5.625	0.270	0.400	0.450	5.625	0.135	0.255	0.305
5.750	(0.098)	0.033	0.083	5.750	(0.214)	(0.094)	(0.044)
5.875	(0.195)	(0.075)	(0.025)	5.875	(0.315)	(0.195)	(0.145)
6.000	(0.235)	(0.105)	(0.055)	6.000	(0.355)	(0.225)	(0.175)
6.125	(0.557)	(0.427)	(0.387)	6.125	(0.651)	(0.521)	(0.471)
6.250	(0.894)	(0.764)	(0.714)	6.250	(0.970)	(0.840)	(0.790)
6.375	(0.991)	(0.871)	(0.821)	6.375	(1.068)	(0.938)	(0.888)
6.500	(0.908)	(0.788)	(0.738)				
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
5.500	6.385	6.615	6.555	5.000	4.882	4.932	4.972
5.625	5.643	5.863	5.813	5.125	4.488	4.528	4.578
5.750	5.000	5.220	5.170	5.250	4.155	4.205	4.245
5.875	4.529	4.759	4.699	5.375	4.033	4.083	4.123
6.000	3.852	4.072	4.022	5.500	3.573	3.623	3.673
6.125	3.177	3.397	3.347	5.625	3.196	3.246	3.296
6.250	2.622	2.852	2.792	5.750	2.889	2.939	2.989
6.375	2.170	2.400	2.350	5.875	2.821	2.871	2.921
6.500	1.550	1.780	1.730	6.000	2.701	2.751	2.801
6.625	1.016	1.246	1.186	6.125	2.380	2.430	2.470
6.750	0.562	0.782	0.732	6.250	2.123	2.173	2.223
6.875	0.197	0.427	0.377	6.375	2.046	2.096	2.146
7.000	0.105	0.335	0.285	6.500	2.148	2.198	2.238

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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	Rate	15 Day	30 Day	45 Day		
6.000	2.122	2.312	2.222	6.000	1.400	1.550	1.620	5.000	2.266	2.366	2.386						
6.125	1.607	1.797	1.697	6.125	0.715	0.865	0.935	5.125	1.683	1.783	1.803						
6.250	1.302	1.482	1.382	6.250	(0.132)	0.009	0.089	5.250	1.339	1.439	1.459						
6.375	0.810	0.990	0.890	6.375	(0.605)	(0.455)	(0.375)	5.375	1.078	1.178	1.198						
6.500	0.290	0.480	0.380	6.500	(0.715)	(0.565)	(0.485)	5.500	0.747	0.857	0.877						
6.625	0.046	0.226	0.136	6.625	(0.772)	(0.632)	(0.552)	5.625	0.430	0.530	0.540						
6.750	(0.229)	(0.049)	(0.119)	6.750	(1.078)	(0.988)	(0.918)	5.750	0.163	0.263	0.273						
6.875	(0.684)	(0.504)	(0.584)	6.875	(1.443)	(1.353)	(1.283)	5.875	(0.105)	(0.005)	0.005						
7.000	(1.096)	(0.916)	(0.996)	7.000	(1.697)	(1.597)	(1.537)	6.000	(0.385)	(0.285)	(0.275)						
7.125	(1.386)	(1.196)	(1.276)	7.125	(1.738)	(1.638)	(1.578)	6.125	(0.567)	(0.467)	(0.437)						
7.250	(1.500)	(1.290)	(1.350)	7.250	(1.854)	(1.744)	(1.664)	6.250	(0.724)	(0.614)	(0.594)						
7.375	(1.897)	(1.697)	(1.757)	7.375	(2.153)	(2.043)	(1.963)	6.375	(0.921)	(0.821)	(0.791)						
7.500	(2.194)	(1.994)	(2.054)	7.500	(2.412)	(2.302)	(2.222)	6.500	(1.088)	(0.978)	(0.958)						
7.625	(2.574)	(2.364)	(2.434)														
7.750	(2.294)	(2.054)	(2.114)														
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										
5.500	6.385	6.615	6.555	5.000	4.882	4.932	4.972										
5.625	5.643	5.863	5.813	5.125	4.488	4.528	4.578										
5.750	5.000	5.220	5.170	5.250	4.155	4.205	4.245										
5.875	4.529	4.759	4.699	5.375	4.033	4.083	4.123										
6.000	3.852	4.072	4.022	5.500	3.573	3.623	3.673										
6.125	3.177	3.397	3.347	5.625	3.196	3.246	3.296										
6.250	2.622	2.852	2.792	5.750	2.889	2.939	2.989										
6.375	2.170	2.400	2.350	5.875	2.821	2.871	2.921										
6.500	1.550	1.780	1.730	6.000	2.701	2.751	2.801										
6.625	1.016	1.246	1.186	6.125	2.380	2.430	2.470										
6.750	0.562	0.782	0.732	6.250	2.123	2.173	2.223										
6.875	0.197	0.427	0.377	6.375	2.046	2.096	2.146										
7.000	0.105	0.335	0.285	6.500	2.148	2.198	2.238										
										30 Day Avg SOFR		5.33%					

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	Rate	15 Day	30 Day	45 Day		
4.250	#N/A	#N/A	#N/A	4.250	#N/A	#N/A	#N/A	4.500	#N/A	#N/A	#N/A						
4.375	#N/A	#N/A	#N/A	4.375	#N/A	#N/A	#N/A	4.625	#N/A	#N/A	#N/A						
4.500	#N/A	#N/A	#N/A	4.500	#N/A	#N/A	#N/A	4.750	#N/A	#N/A	#N/A						
4.625	6.280	6.230	6.180	4.625	#N/A	#N/A	#N/A	4.875	8.900	8.860	8.820						
4.750	5.850	5.800	5.760	4.750	7.220	7.180	7.130	5.000	8.190	8.160	8.120						
4.875	5.460	5.410	5.370	4.875	6.740	6.700	6.660	5.125	7.480	7.450	7.420						
5.000	5.060	5.020	4.980	5.000	6.270	6.230	6.190	5.250	6.910	6.890	6.860						
5.125	4.670	4.630	4.600	5.125	5.790	5.760	5.720	5.375	6.440	6.420	6.400						
5.250	4.310	4.280	4.250	5.250	5.370	5.340	5.310	5.500	5.970	5.960	5.940						
5.375	3.990	3.960	3.940	5.375	4.990	4.960	4.940	5.625	5.510	5.490	5.470						
5.500	3.670	3.650	3.620	5.500	4.610	4.590	4.570	5.750	5.060	5.050	5.040						
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	Rate	15 Day	30 Day	45 Day		
4.250	#N/A	#N/A	#N/A	4.250	#N/A	#N/A	#N/A	4.500	#N/A	#N/A	#N/A						
4.375	#N/A	#N/A	#N/A	4.375	#N/A	#N/A	#N/A	4.625	#N/A	#N/A	#N/A						
4.500	#N/A	#N/A	#N/A	4.500	#N/A	#N/A	#N/A	4.750	#N/A	#N/A	#N/A						
4.625	7.280	7.230	7.180	4.625	#N/A	#N/A	#N/A	4.875	10.400	10.360	10.320						
4.750	6.850	6.800	6.760	4.750	8.220	8.180	8.130	5.000	9.690	9.660	9.620						
4.875	6.460	6.410	6.370	4.875	7.740	7.700	7.660	5.125	8.980	8.950	8.920						
5.000	6.060	6.020	5.980	5.000	7.270	7.230	7.190	5.250	8.410	8.390	8.360						
5.125	5.670	5.630	5.600	5.125	6.790	6.760	6.720	5.375	7.940	7.920	7.900						
5.250	5.310	5.280	5.250	5.250	6.370	6.340	6.310	5.500	7.470	7.460	7.440						
5.375	4.990	4.960	4.940	5.375	5.990	5.960	5.940	5.625	7.010	6.990	6.970						
5.500	4.670	4.650	4.620	5.500	5.610	5.590	5.570	5.750	6.560	6.550	6.540						

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Conforming & High Balance LLPA's - Purchase
Purchase Money Loans - LLPA by Credit Score/LTV Ratio -- Add to Price

Credit Score	LTV Range							
	Applicable for all loans with terms greater than 15 years							
	<= 30%	30.01 - 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
≥ 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250
760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500
740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625
720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875
700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125
680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375
660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625
640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875
< 639 (1)	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250

Additional LLPA's by Loan Attribute Applicable to Purchase Money Loans -- Add to Price

Credit Score	LTV Range							
	Applicable for all loans							
	<= 30%	30.01 - 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
ARM (LP Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250
Condo (2)	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125
Manufactured Home (3)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Two- to four - unit property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625
High-Balance Fixed	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000
High-Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750
Subordinate Financing (4)	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875
Conf. 30Yr FRM Purchase	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)

LLA Waivers - All LLPA's will be waived for the following loans

Product Feature - * Pricing unavailable through MORRIS. Please contact your AE	SFC
HomeReady loans < 80% AMI (DU only)	900
HomePossible loans < 80% AMI (LP Only)	
Loans to first-time homebuyers with qualifying income ≤100% AMI or 120% AMI in high-cost areas	NA (DU/LP will determine)

Footnotes

- (1) A minimum required credit score of 620 generally applies to all loans delivered to Fannie Mae.
- (2) Not applicable to co-ops or detached condo units (identified by SFC 588).
- (3) Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
- (4) The subordinate financing LLPA will be charged if the CLTV is greater than the LTV; the undrawn portion of a HELOC is not included in CLTV. Also, if the subordinate financing is a Community Seconds® loan, these LLPAs do not apply (SFC 118).
- (5) Student loan cash-out refinances (identified by SFC 841) will be charged the LLPAs for limited cash-out refinances

Mortgage Insurance - For estimates on BPMI or LPMI please use one of our MI Partners online pricing tools
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MGIC
ARCH
Radian
Essent
National

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Conforming & High Balance LLPA's - Limited Cash-Out Refinance
Limited Cash-Out Refinances - LLPA by Credit Score/LTV Ratio -- Add to Price

Credit Score	LTV Range							
	Applicable for all loans with terms greater than 15 years							
	<= 30%	30.01 - 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
≥ 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375
760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625
740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000
720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250
700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625
680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750
660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125
640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500
< 639 (1)	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500

Additional LLPA's by Loan Attribute Applicable to Limited Cash-Out Refinances -- Add to Price

Credit Score	LTV Range							
	Applicable for all loans							
	<= 30%	30.01 - 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
ARM (LP Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250
Condo (2)	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125
Manufactured Home (3)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Two- to four - unit property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625
High-Balance Fixed	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000
High-Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750
Subordinate Financing (4)	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875

Footnotes

- (1) A minimum required credit score of 620 generally applies to all loans delivered to Fannie Mae.
 (2) Not applicable to co-ops or detached condo units (identified by SFC 588).
 (3) Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
 (4) The subordinate financing LLPA will be charged if the CLTV is greater than the LTV; the undrawn portion of a HELOC is not included in CLTV. Also, if the subordinate financing is a Community Seconds® loan, these LLPAs do not apply (SFC 118).
 (5) Student loan cash-out refinances (identified by SFC 841) will be charged the LLPAs for limited cash-out refinances

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 National

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Conforming & High Balance LLPA's - Cash-Out
Cash-Out Refinance Loans (5) - LLPA by Credit Score/LTV Ratio -- Add to Price

Credit Score	LTV Range				
	Applicable for all loans with terms greater than 15 years				
	<= 30%	30.01 - 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%
≥ 780	0.375	0.375	0.625	0.875	1.375
760 - 779	0.375	0.375	0.875	1.250	1.875
740 - 759	0.375	0.375	1.000	1.625	2.375
720 - 739	0.375	0.500	1.375	2.000	2.750
700 - 719	0.375	0.500	1.625	2.625	3.250
680 - 699	0.375	0.625	2.000	2.875	3.750
660 - 679	0.375	0.875	2.750	4.000	4.750
640 - 659	0.375	1.375	3.125	4.625	5.125
< 639 (1)	0.375	1.375	3.375	4.875	5.125

Additional LLPA's by Loan Attribute Applicable to Cash-Out Refinances -- Add to Price

Credit Score	LTV Range				
	Applicable for all loans				
	<= 30%	30.01 - 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%
Condo (2)	0.000	0.000	0.125	0.125	0.750
Investment Property	1.125	1.125	1.625	2.125	3.375
Second Home	1.125	1.125	1.625	2.125	3.375
Manufactured Home (3)	0.500	0.500	0.500	0.500	0.500
Two- to four - unit property	0.000	0.000	0.375	0.375	0.625
High-Balance Fixed	1.250	1.250	1.500	1.500	1.750
High-Balance ARM	2.000	2.000	2.250	2.250	3.250
Subordinate Financing (4)	0.625	0.625	0.625	0.875	1.125
<\$225k Amount (rate adj)	0.125	0.125	0.125	0.125	0.125

Footnotes

- (1) A minimum required credit score of 620 generally applies to all loans delivered to Fannie Mae.
 (2) Not applicable to co-ops or detached condo units (identified by SFC 588).
 (3) Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
 (4) The subordinate financing LLPA will be charged if the CLTV is greater than the LTV; the undrawn portion of a HELOC is not included in CLTV. Also, if the subordinate financing is a Community Seconds® loan, these LLPAs do not apply (SFC 118).
 (5) Student loan cash-out refinances (identified by SFC 841) will be charged the LLPAs for limited cash-out refinances

Mortgage Insurance - For estimates on BPMI or LPMI please use one of our MI Partners online pricing tools
Approved MI Partners

MGIC

ARCH

Radian

Essent

National

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Combo - Home Equity Line of Credit - 360 and Interest-Only			
Rates & Terms	Primary	Second Home	Investment
Base Start Rate ¹	9.250%	9.750%	12.000%
Index - WSJ Prime Rate	8.50%		
Base Margin	0.750%	1.250%	3.50%
Introductory Rate	6.990%	6.990%	7.990%
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	0.500%
HCLTV >75% - ≤ 80%	0.750%	Bankruptcy > 4 & ≤ 7 years	0.500%
HCLTV >80% - ≤ 85%	1.000%	ALP ²	-0.250%
		2-4 Unit Property	0.125%
Portfolio ARM 1st Lien		Condo	0.250%
HCLTV ≥70% - ≤ 80%	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	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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