FREMONT BANK
Wholesale Rate Sheet

Rates as of 4/30/25 8:20 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:*	*Cutoff Dates: Last Day For Closing This Month*	*Cutoff Date*
GOLD & Standard: 0.02/day - 30 day max	9PM for Agency (GOLD & Standard)	Last day to acknowledge CD (refi)	Tuesday, April 22, 2025
Portfolio ARMs: 0.015/ day; 30 day max	4PM for Portfolio ARM's	Last day to sign to fund and record (refi)	Sunday, April 27, 2025
Emerald Jumbo: 0.015/day - 30 day max	4pm Relock & Extensions		

Fees & LE's:

Lender Origination fees for LE: Delivery Fee $ 25, Document Preparation Fee $ 125, *Underwriting Fee $800 =* ***$950***
*** Section B of LE: Flood $5.25**
**** Tax Service Fee: $25 if paying off FB 1st; $50 if other lender, N/A for FHA**
Max Comp $30k
Min Loan Amount $125k

Loan Registration	*Turn Times*	
Purchase	24 Hours	
Refinance	24 Hours	
Underwriting	*Turn Times*	*Turn Times*
Purchase Transactions:	**Initial u/w**	*** Condition u/w**
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

Docs & Funding	*Turn Times*
Docs	24 Hours
Funding	24-48 hours

Contact Us:	*Helpful Links:*
locks@fremontbank.com	***Website***
submissions@fremontbank.com	***Guidelines***
morrissupport@fremontbank.com	***Lock Policy***
	Heloc Calculator

Scott Borst - Sales Director
Scott.Borst@fremontbank.com
714-262-1801

Loss Payee & CPL:

Loss Payee Clause:
Fremont Bank
ISAOA, ITS SUCCESSORS OR ASSIGNEES
P.O. Box 7295
Fremont, CA 94537-7295

CPL: Fremont Bank
2580 Shea Center Drive
Livermore Ca 94551

Rate Sheet Index:

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FREMONT BANK

4/30/2025

30 Day Avg SOFR 4.34%

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**	**6.250%**	2%/1%/5%	3.375%	3.750%	45 Days
463/473	**(0.500)**	**6.375%**	2%/1%/5%	3.375%	3.750%	45 Days
463/473	**(1.000)**	**6.500%**	2%/1%/5%	3.375%	3.750%	45 Days
463/473	**(1.250)**	**6.625%**	2%/1%/5%	3.375%	3.750%	45 Days

5/6m Prime Borrower QM Purchase Example

Adjustments	*Price*	*Note Rate*
Base Price	**(1.250)**	**6.625%**
Prime Borrower QM (b)		**-0.125%**
5/6m Purchase (a)		**-0.250%**
Final Price	**(1.250)**	**6.250%**

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**	**6.500%**	2%/1%/5%	3.375%	3.750%	45 Days
468/478	**(0.500)**	**6.625%**	2%/1%/5%	3.375%	3.750%	45 Days
468/478	**(1.000)**	**6.750%**	2%/1%/5%	3.375%	3.750%	45 Days
468/478	**(1.250)**	**6.875%**	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

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

Expanded Loan Level Rate Adjustments

Considered on an exception only basis. Approval to Process needed prior to lock or submission. Contact your AE

Continuity of Obligation	0.125
Short Sale/ Loan Mod < 4 Years	0.750
2 or More Short Sales	0.250
> 48% DTI	0.500
FICO < 660	1.000
FICO 660-679	0.500
FICO 680-699	0.375
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

FREMONT BANK

4/30/2025

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		
	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

[1]Condominium maximum loan amount $1,000,000

[2]~~Investment Properties not permitted for the 10/6m SOFR ARMs~~

[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

*Loans outside Fremont Bank's Footprint have a 5% reduction to max LTV/CLTV guidelines

Property Types

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

Loan Purpose

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

FICO/DTI/Cash Out

Minimum FICO- Fully Amortizing	Minimum FICO- Interest-Only	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

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

No Exceptions to the following:

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

Underwriting

- Manual underwriting required to current Fannie Mae manual underwriting guidelines for items not covered in this matrix. Any exceptions to this matrix or FNMA manual underwriting guidelines must be approved by ROLC.
- All Condo Projects are subject to FNMA CPM Condo Project Approval guidelines

No Exceptions to the following:

- Eight underwriting criteria must be addressed/documented and must reflect the borrowers ability to repay (general ATR).

Product	Qualify based on	Qualifying
ATR Port 5/6 ARM- Fully-Amortizing	Fully amortizing payment (PITIA) at higher of start rate + 2% or the fully indexed rate	30-year
ATR Port 5/6 ARM- Interest-Only	Fully amortizing payment (PITIA) at higher of start rate + 2% or the fully indexed rate	20-year
~~ATR Port 7/6 & 10/6 ARM- Fully-Amortizing~~	~~Fully amortizing payment (PITIA) at the higher of the fully indexed rate or note rate~~	~~30-year~~
~~ATR Port 7/6 & 10/6 ARM- Interest-Only~~	~~Fully amortizing payment (PITIA) at higher of fully indexed rate or note rate~~	~~20-year~~

Documentation Requirements

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

Reserve Requirements (Fully amortizing and Interest only)

- 6 months PITIA for Owner Occupied/Second Home and 12 months PITIA for Investment[1] and/or Interest only

Note: Owner Occupied, ≥ 760 FICO, ≤ 60% LTV/HCLTV, ≤ 38% DTI - Zero months verified[2]

1. ~~>4~~ 5-10 Financed Properties - Aditional ~~3~~ 6 months' reserves required > 10 Financed properties requires ATP and additioal 12 months PITIA reserves)
2. Assets to still be stated on the URLA (1003) at time of application

Appraisal Requirements

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

Emerald Program - Jumbo Fixed Rate Mortgage

MORRIS Plan 752	*30 Year Super Jumbo Fixed Rate*		
Rate	**15 Day**	**30 Day**	**45 Day**
5.990	1.710	1.840	1.910
6.000	1.580	1.700	1.780
6.125	1.100	1.230	1.300
6.250	0.630	0.760	0.830
6.375	0.160	0.290	0.360
6.490	(0.120)	0.000	0.070
6.500	(0.270)	(0.140)	(0.070)
6.625	(0.650)	(0.530)	(0.450)
6.750	(0.990)	(0.870)	(0.790)
6.875	(1.230)	(1.110)	(1.030)
6.990	(1.330)	(1.200)	(1.130)
7.000	(1.450)	(1.330)	(1.250)
7.125	(1.730)	(1.600)	(1.530)

Max Net Rebate

Loan Amount	30 Yr
< $1,500,000	-2.750
> $1,500,000	-2.250

Max YSP cannot exceed max net rebate.

Emerald Program Jumbo LLPAs - 30 yr Fixed Rate

CLTV/FICO LLPAs - Add to Price					**No MI**	**No MI**
CLTV/FICO	**≤ 60**	**60.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-89.99**
<620	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**
620-639	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**
640-659	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**
660-679	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**
680-699	**-0.040**	**0.295**	**NA**	**NA**	**NA**	**NA**
700-719	**-0.130**	**0.115**	**0.290**	**0.555**	**NA**	**NA**
720-739	**-0.260**	**-0.060**	**0.095**	**0.275**	**1.095**	**NA**
740-759	**-0.335**	**-0.180**	**-0.055**	**0.150**	**0.890**	**1.505**
760-779	**-0.405**	**-0.295**	**-0.140**	**-0.015**	**0.685**	**1.270**
≥780	**-0.490**	**-0.360**	**-0.235**	**-0.140**	**0.485**	**1.025**

Occupancy-- Add to Price						
Occupancy	**≤ 60**	**60.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-89.99**
Primary	0.000	0.000	0.000	0.000	0.250	0.500
Second	0.245	0.390	0.540	0.690	2.690	NA
Investment	**0.880**	**1.155**	**NA**	**NA**	**NA**	**NA**

Purpose-- Add to Price						
Purpose	**≤ 60**	**60.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-89.99**
Purchase	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refinance	0.130	0.240	0.310	0.385	0.705	0.835
Cash-Out Refinance	0.380	0.725	1.010	NA	NA	NA

Property Type -- Add to Price						
Property	**≤ 60**	**60.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-89.99**
SFR	0.000	0.000	0.000	0.000	0.000	0.000
Condominium	0.140	0.165	0.175	0.195	0.250	0.300
Two Family	0.315	0.435	0.530	0.620	NA	NA
Three/Four Family	0.315	0.435	NA	NA	NA	NA

Loan Amount -- Add to Price						
Loan Amount	**≤ 60**	**60.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-89.99**
≤ 1,000,000	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	0.350	0.400
1,500,001 - 2,000,000	0.150	0.200	0.250	0.300	NA	NA
2,000,001 - 2,500,000	0.300	0.350	NA	NA	NA	NA
> 2,500,000	0.400	NA	NA	NA	NA	NA

Escrow LLPAs for all Loans -- Add to Price						
With Escrows	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)

DTI	
≤ 25	0.000
25.01 - 30	0.000
30.01 - 35	0.000
35.01 - 40	0.000
40.01 - 45	0.250
45.01 - 50	NA
> 50	NA

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FREMONT BANK

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Gold Program - Jumbo Fixed Rate Mortgage

MORRIS Plan 553	*30 Year Super Jumbo Fixed Rate*		
Rate	**15 Day**	**30 Day**	**45 Day**
6.125	1.370	1.510	1.680
6.250	0.940	1.090	1.250
6.375	0.510	0.650	0.820
6.500	0.110	0.250	0.420
6.625	(0.250)	(0.110)	0.040
6.750	(0.610)	(0.470)	(0.300)
6.875	(0.950)	(0.810)	(0.640)
7.000	(1.270)	(1.130)	(0.960)
7.125	(1.580)	(1.440)	(1.280)
7.250	(1.880)	(1.740)	(1.570)
7.375	(2.160)	(2.020)	(1.840)

MORRIS Plan 554	*15 Year Super Jumbo Fixed Rate*		
Rate	**15 Day**	**30 Day**	**45 Day**
7.000	0.520	0.580	0.650
7.125	0.190	0.250	0.320
7.250	(0.110)	(0.050)	0.000
7.375	(0.330)	(0.270)	(0.200)
7.500	(0.530)	(0.470)	(0.410)
7.625	(0.720)	(0.660)	(0.590)
7.750	(0.890)	(0.830)	(0.770)
7.875	(1.050)	(0.990)	(0.920)
8.000	(1.190)	(1.130)	(1.060)

Max Net Rebate	
Loan Amount	**30 Yr**
< $1,000,000	-1.000
> $1,000,000	-1.000
Loan Amount	**15 Yr**
< $1,000,000	-1.750
> $1,000,000	-1.500

Max YSP cannot exceed max net rebate.

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Gold Program Jumbo LLPAs - 30 yr Fixed Rate

FICO & LTV/CLTV LLPAs (Purchase)-- Add to Price								No MI	*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**	**85.01-90**
660-679	(0.375)	(0.125)	0.000	0.250	1.000	2.000	3.000	NA	NA
680-699	(0.500)	(0.250)	0.000	0.125	0.625	1.000	1.750	5.625	6.000
700-719	(0.625)	(0.375)	(0.250)	0.000	0.000	0.625	1.000	4.875	5.250
720-739	(0.750)	(0.500)	(0.375)	(0.250)	0.000	0.000	0.250	4.125	4.500
740-759	(0.875)	(0.625)	(0.500)	(0.250)	(0.125)	(0.125)	0.000	3.375	3.750
760-779	(1.125)	(0.750)	(0.500)	(0.250)	(0.125)	(0.125)	(0.125)	2.375	2.750
≥ 780	(1.250)	(0.875)	(0.625)	(0.375)	(0.250)	(0.250)	(0.250)	1.375	1.750

FICO & LTV/ CLTV LLPAs (Rate/Term Refi)-- Add to Price								No MI	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**	**85.01-90**
660-679	(0.250)	0.000	0.125	0.375	1.125	2.125	3.125	NA	NA
680-699	(0.375)	(0.125)	0.125	0.250	0.750	1.125	1.875	5.750	6.125
700-719	(0.500)	(0.250)	(0.125)	0.125	0.125	0.750	1.125	5.000	5.375
720-739	(0.625)	(0.375)	(0.250)	(0.125)	0.125	0.125	0.375	4.250	4.625
740-759	(0.750)	(0.500)	(0.375)	(0.125)	0.000	0.000	0.125	3.500	3.875
760-779	(1.000)	(0.625)	(0.375)	(0.125)	0.000	0.000	0.000	2.500	2.875
≥ 780	(1.125)	(0.750)	(0.500)	(0.250)	(0.125)	(0.125)	(0.125)	1.500	1.875

FICO & LTV/ CLTV LLPAs (Cash Out Refi)-- Add to Price								No MI	*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**	**No MI**
660-679	NA	NA	NA	NA	NA	NA	NA	NA	NA
680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	(0.500)	(0.250)	(0.125)	0.125	0.125	0.750	NA	NA	NA
720-739	(0.625)	(0.375)	(0.250)	(0.125)	0.125	0.125	0.375	NA	NA
740-759	(0.750)	(0.500)	(0.375)	(0.125)	0.000	0.000	0.125	NA	NA
760-779	(1.000)	(0.625)	(0.375)	(0.125)	0.000	0.000	0.000	NA	NA
≥ 780	(1.125)	(0.750)	(0.500)	(0.250)	(0.125)	(0.125)	(0.125)	NA	NA

Loan Amount & LTV, CLTV 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**	**85.01-90**
≤ 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1,000,001-1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1,500,001-2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2,000,001-2,500,000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
2,500,001-3,000,000	0.125	0.125	0.250	0.375	0.500	NA	NA	NA	NA
3,000,001-3,500,000	0.250	0.250	0.375	NA	NA	NA	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**	**85.01-90**
2 Unit	0.250	0.250	0.250	0.375	0.500	NA	NA	NA	NA
3-4 Units	0.375	0.375	0.375	0.500	0.625	NA	NA	NA	NA
Second Home	0.125	0.125	0.250	0.375	0.500	0.750	1.250	1.750	(2.250)
Investment	1.250	1.375	1.750	2.250	3.000	NA	NA	NA	NA
Non-War. Condo	NA	NA	NA	NA	NA	NA	NA	NA	NA
Condo-Hotel	NA	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**	**85.01-90**
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
20 yr Fixed	NA	NA	NA	NA	NA	NA	NA	NA	0.250
(add to 30 yr Fixed)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

State LLPAs for all Loans -- Add to Price									
30 Yr Fixed CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500

Escrow LLPAs for all Loans -- Add to Price									
With Escrows	(0.125)	(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	0.125
45.01 to 47.00	0.250
> 47.00	0.500

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Rates as of 4/30/25 8:20 AM

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
700-719	NA	NA	NA	NA	NA	NA	NA	NA
720-739	0.000	0.000	0.000	0.000	0.125	0.250	0.375	NA
740-759	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.125	0.250	NA
760-779	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.000	0.125	NA
≥ 780	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.000	0.000	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
700-719	NA	NA	NA	NA	NA	NA	NA	NA
720-739	0.125	0.125	0.125	0.125	0.250	0.375	0.500	NA
740-759	0.000	0.000	0.000	0.000	0.125	0.250	0.375	NA
760-779	(0.125)	(0.125)	(0.125)	0.000	0.125	0.125	0.250	NA
≥ 780	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.125	0.125	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
700-719	NA	NA	NA	NA	NA	NA	NA	NA
720-739	0.125	0.125	0.125	0.125	NA	NA	NA	NA
740-759	0.000	0.000	0.000	0.000	NA	NA	NA	NA
760-779	(0.125)	(0.125)	(0.125)	0.000	NA	NA	NA	NA
≥ 780	(0.250)	(0.250)	(0.250)	(0.125)	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
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	0.000	NA	NA
2,000,001-2,500,000	0.000	0.000	0.000	0.000	0.000	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
3-4 Units	NA	NA	NA	NA	NA	NA	NA	NA
Second Home	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
Investment	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
7 yr Hybrid	NA	NA	NA	NA	NA	NA	NA	NA
10 yr Hybrid	NA	NA	NA	NA	NA	NA	NA	NA
15 yr Fixed	NA	NA	NA	NA	NA	NA	NA	NA

State LLPAs for all Loans -- Add to Price — No MI

CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Escrow LLPAs for all Loans -- Add to Price — No MI

With Escrows	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)

DTI

≤ 43.00	0.000
43.01 to 45.00	0.750
45.01 to 47.00	1.250
> 47.00	1.750

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Rates as of 4/30/25 8:20 AM

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	1.422	1.722	1.642	6.000	(0.011)	0.120	0.230
6.125	0.917	1.227	1.137	6.125	(0.476)	(0.336)	(0.236)
6.250	0.712	1.022	0.942	6.250	(0.752)	(0.602)	(0.492)
6.375	0.220	0.540	0.460	6.375	(1.185)	(1.045)	(0.935)
6.500	(0.240)	0.070	(0.010)	6.500	(1.635)	(1.495)	(1.375)
6.625	(0.645)	(0.335)	(0.405)	6.625	(2.012)	(1.872)	(1.762)
6.750	(0.829)	(0.509)	(0.579)	6.750	(1.478)	(1.328)	(1.208)
6.875	(1.264)	(0.944)	(1.014)	6.875	(1.883)	(1.733)	(1.613)
7.000	(1.656)	(1.336)	(1.406)	7.000	(2.247)	(2.097)	(1.977)
7.125	(2.016)	(1.696)	(1.766)	7.125	(2.578)	(2.428)	(2.308)
7.250	(2.130)	(1.810)	(1.880)	7.250	(2.474)	(2.364)	(2.274)
7.375	(2.507)	(2.197)	(2.257)	7.375	(2.873)	(2.763)	(2.673)
7.500	(2.834)	(2.514)	(2.574)	7.500	(3.222)	(3.102)	(3.022)
7.625	(3.164)	(2.854)	(2.914)				
7.750	(3.314)	(2.994)	(3.064)				

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
5.375	0.608	0.708	0.728	5.375	0.147	0.257	0.297
5.500	0.277	0.387	0.407	5.500	(0.097)	0.024	0.054
5.625	(0.021)	0.090	0.120	5.625	(0.376)	(0.256)	(0.226)
5.750	(0.308)	(0.198)	(0.168)	5.750	(0.434)	(0.304)	(0.264)
5.875	(0.585)	(0.475)	(0.445)	5.875	(1.065)	(0.945)	(0.895)
6.000	(0.825)	(0.715)	(0.685)	6.000	(1.305)	(1.185)	(1.145)
6.125	(1.167)	(1.057)	(1.027)	6.125	(1.641)	(1.521)	(1.481)
6.250	(1.304)	(1.194)	(1.164)	6.250	(1.360)	(1.240)	(1.200)
6.375	(1.611)	(1.501)	(1.481)	6.375	(1.678)	(1.558)	(1.518)
6.500	(2.008)	(1.898)	(1.868)	6.500	(2.080)	(1.950)	(1.910)
6.625	(2.282)	(2.172)	(2.142)	6.625	(2.357)	(2.227)	(2.187)
6.750	(2.293)	(2.173)	(2.133)	6.750	(2.322)	(2.202)	(2.162)
6.875	(2.574)	(2.454)	(2.414)				

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	4.655	4.905	4.875	5.000	3.072	3.112	3.142
5.625	4.043	4.293	4.263	5.125	2.748	2.788	2.818
5.750	3.460	3.710	3.670	5.250	2.285	2.325	2.365
5.875	2.919	3.159	3.129	5.375	2.023	2.063	2.113
6.000	2.372	2.612	2.582	5.500	1.733	1.773	1.813
6.125	1.837	2.077	2.047	5.625	1.476	1.516	1.556
6.250	1.352	1.592	1.562	5.750	1.199	1.239	1.279
6.375	0.940	1.180	1.150	5.875	0.971	1.011	1.051
6.500	0.540	0.780	0.750	6.000	0.691	0.731	0.771
6.625	0.216	0.456	0.426	6.125	0.500	0.540	0.580
6.750	0.032	0.282	0.252	6.250	0.253	0.293	0.343
6.875	(0.334)	(0.084)	(0.104)	6.375	0.016	0.056	0.096
7.000	(0.626)	(0.376)	(0.406)	6.500	(0.283)	(0.243)	(0.203)

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FHLMC (Standard): Conforming & High Balance Fixed First Mortgages - LP Only

MORRIS Plan 210	30 Year Fixed Rate Conf		
Rate	15 Day	30 Day	45 Day
6.000	1.642	1.952	1.902
6.125	1.177	1.477	1.437
6.250	0.852	1.152	1.102
6.375	0.350	0.660	0.610
6.500	(0.140)	0.160	0.120
6.625	(0.515)	(0.215)	(0.245)
6.750	(0.649)	(0.319)	(0.389)
6.875	(1.134)	(0.804)	(0.864)
7.000	(1.516)	(1.186)	(1.246)
7.125	(1.826)	(1.506)	(1.556)
7.250	(2.110)	(1.840)	(1.920)
7.375	(2.467)	(2.187)	(2.257)
7.500	(2.744)	(2.464)	(2.524)
7.625	(3.114)	(2.804)	(2.904)
7.750	(3.264)	(2.954)	(3.044)

MORRIS Plan 211	20 Year Fixed Rate Conf		
Rate	15 Day	30 Day	45 Day
6.000	(0.121)	(0.031)	0.200
6.125	(0.486)	(0.386)	(0.146)
6.250	(0.612)	(0.502)	(0.322)
6.375	(0.925)	(0.815)	(0.615)
6.500	(1.265)	(1.155)	(0.945)
6.625	(1.522)	(1.412)	(1.202)
6.750	(1.218)	(1.078)	(0.908)
6.875	(1.533)	(1.393)	(1.213)
7.000	(1.827)	(1.687)	(1.507)
7.125	(2.118)	(1.988)	(1.798)
7.250	(2.344)	(2.254)	(2.174)
7.375	(2.643)	(2.563)	(2.473)
7.500	(2.922)	(2.832)	(2.742)

MORRIS Plan 212	15 Year Fixed Rate Conf		
Rate	15 Day	30 Day	45 Day
5.375	0.518	0.618	0.668
5.500	0.187	0.287	0.347
5.625	(0.041)	0.060	0.080
5.750	(0.378)	(0.278)	(0.238)
5.875	(0.635)	(0.545)	(0.495)
6.000	(0.965)	(0.865)	(0.805)
6.125	(1.077)	(0.977)	(0.957)
6.250	(1.404)	(1.304)	(1.274)
6.375	(1.581)	(1.491)	(1.451)
6.500	(1.788)	(1.688)	(1.648)
6.625	(1.972)	(1.862)	(1.822)
6.750	(2.213)	(2.103)	(2.053)
6.875	(2.474)	(2.364)	(2.314)

MORRIS Plan 227	30 Year High Balance Fixed Rate		
Rate	15 Day	30 Day	45 Day
5.500	4.655	4.905	4.875
5.625	4.043	4.293	4.263
5.750	3.460	3.710	3.670
5.875	2.919	3.159	3.129
6.000	2.372	2.612	2.582
6.125	1.837	2.077	2.047
6.250	1.352	1.592	1.562
6.375	0.940	1.180	1.150
6.500	0.540	0.780	0.750
6.625	0.216	0.456	0.426
6.750	0.032	0.282	0.252
6.875	(0.334)	(0.084)	(0.104)
7.000	(0.626)	(0.376)	(0.406)

MORRIS Plan 228	15 Year High Balance Fixed Rate		
Rate	15 Day	30 Day	45 Day
5.000	3.072	3.112	3.142
5.125	2.748	2.788	2.818
5.250	2.285	2.325	2.365
5.375	2.023	2.063	2.113
5.500	1.733	1.773	1.813
5.625	1.476	1.516	1.556
5.750	1.199	1.239	1.279
5.875	0.971	1.011	1.051
6.000	0.691	0.731	0.771
6.125	0.500	0.540	0.580
6.250	0.253	0.293	0.343
6.375	0.016	0.056	0.096
6.500	(0.283)	(0.243)	(0.203)

30 Day Avg SOFR 4.34%

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

MORRIS Plan 848	5/6m SOFR ARM Conf Margin 2.750 - Caps 2/1/5		
Rate	15 Day	30 Day	45 Day
5.250	1.880	1.880	1.890
5.375	1.560	1.570	1.580
5.500	1.240	1.250	1.270
5.625	0.930	0.940	0.960
5.750	0.620	0.630	0.660
5.875	0.320	0.340	0.370
6.000	0.030	0.050	0.090
6.125	(0.270)	(0.240)	(0.200)
6.250	(0.480)	(0.450)	(0.400)
6.375	(0.620)	(0.590)	(0.530)
6.500	(0.770)	(0.720)	(0.670)

MORRIS Plan 849	7/6m SOFR ARM Conf Margin 2.750 - Caps 5/1/5		
Rate	15 Day	30 Day	45 Day
5.250	2.540	2.540	2.550
5.375	2.150	2.150	2.160
5.500	1.760	1.760	1.780
5.625	1.360	1.380	1.400
5.750	0.950	0.960	0.990
5.875	0.510	0.530	0.560
6.000	0.070	0.100	0.130
6.125	(0.370)	(0.340)	(0.300)
6.250	(0.600)	(0.570)	(0.520)
6.375	(0.680)	(0.650)	(0.590)
6.500	(0.760)	(0.720)	(0.660)

MORRIS Plan 850	10/6m SOFR ARM Conf Margin 2.750 - Caps 5/1/5		
Rate	15 Day	30 Day	45 Day
5.250	3.740	3.740	3.750
5.375	3.350	3.350	3.370
5.500	2.960	2.970	2.990
5.625	2.570	2.580	2.610
5.750	2.240	2.250	2.280
5.875	1.940	1.970	2.000
6.000	1.650	1.680	1.720
6.125	1.360	1.390	1.440
6.250	1.180	1.210	1.270
6.375	1.080	1.130	1.180
6.500	0.990	1.040	1.100

MORRIS Plan 865	5/6m SOFR ARM HB Margin 2.750 - Caps 2/1/5		
Rate	15 Day	30 Day	45 Day
5.250	2.880	2.880	2.890
5.375	2.560	2.570	2.580
5.500	2.240	2.250	2.270
5.625	1.930	1.940	1.960
5.750	1.620	1.630	1.660
5.875	1.320	1.340	1.370
6.000	1.030	1.050	1.090
6.125	0.730	0.760	0.800
6.250	0.520	0.550	0.600
6.375	0.380	0.410	0.470
6.500	0.230	0.280	0.330

MORRIS Plan 866	7/6m SOFR ARM HB Margin 2.750 - Caps 5/1/5		
Rate	15 Day	30 Day	45 Day
5.250	3.540	3.540	3.550
5.375	3.150	3.150	3.160
5.500	2.760	2.760	2.780
5.625	2.360	2.380	2.400
5.750	1.950	1.960	1.990
5.875	1.510	1.530	1.560
6.000	1.070	1.100	1.130
6.125	0.630	0.660	0.700
6.250	0.400	0.430	0.480
6.375	0.320	0.350	0.410
6.500	0.240	0.280	0.340

MORRIS Plan 867	10/6m SOFR ARM HB Margin 2.750 - Caps 5/1/5		
Rate	15 Day	30 Day	45 Day
5.250	5.240	5.240	5.250
5.375	4.850	4.850	4.870
5.500	4.460	4.470	4.490
5.625	4.070	4.080	4.110
5.750	3.740	3.750	3.780
5.875	3.440	3.470	3.500
6.000	3.150	3.180	3.220
6.125	2.860	2.890	2.940
6.250	2.680	2.710	2.770
6.375	2.580	2.630	2.680
6.500	2.490	2.540	2.600

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%	>95%*
≥ 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
< 639 (1)	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750

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%	>95%*
ARM (LP Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Condo (2)	0.000	0.000	0.125	0.125	0.750	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	4.125
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	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	0.500
Two- to four - unit property	0.000	0.000	0.375	0.375	0.625	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	1.000
High-Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750
Subordinate Financing (4)	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
Conf. 30Yr FRM Purchase	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)

** > 95% LTV - Not available for High Balance or manufactued homes. For Standard 97%, at least one borrower much be a first time home buyer*

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 that 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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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%	>95%*
≥ 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
< 639 (1)	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	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%	>95%*
ARM (LP Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Condo (2)	0.000	0.000	0.125	0.125	0.750	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	4.125
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	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	0.500
Two- to four - unit property	0.000	0.000	0.375	0.375	0.625	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	1.000
High-Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750
Subordinate Financing (4)	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875

** > 95% LTV - Not available for High Balance or manufactued homes. For Standard 97%, at least one borrower much be a first time home buyer*

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 that 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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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).
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Combo - Home Equity Line of Credit - 360 and Interest-Only

Rates & Terms	Primary	Second Home	Investment
Base Start Rate[1]	8.250%	8.500%	9.750%
Index - WSJ Prime Rate	7.50%		
Base Margin	0.750%	1.000%	2.25%
Introductory Rate	5.990%	5.990%	6.490%
Floor Rate / Life Cap	3.99% / 18%	3.99% / 18%	5.99% / 18%

Margin Adjustments (Cumulative to Net Margin Adjustment)

Description	Margin	Description	Margin
Agency 1st Lien		Short Sale > 4 & < 7 years	0.500%
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%	Mortgage Lage in Last 12 Months	0.250%

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 strarting 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