

# FREMONT BANK

## Wholesale Rate Sheet

Rates as of **5/28/26 8:30 AM**

### Port Arm Rates Unchanged

<b>Portfolio Lock Eligibility -</b>				
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.				
<b>Lock Extension Fees:</b>	<b>Lock &amp; Extension hours:</b>	<b>Cutoff Dates: Last Day For Closing This Month</b>	<b>Cutoff Date</b>	
GOLD & Standard: 0.02/day - 30 day max	9PM for Agency (GOLD & Standard)	Last day to acknowledge CD (refi)	Thursday, May 21, 2026	
Portfolio ARMs/HELOAN: 0.015/ day; 30 day max	4PM for Portfolio ARM's	Last day to sign to fund and record (refi)	Tuesday, May 26, 2026	
Emerald/GOLD Jumbo: 0.015/day - 30 day max	4pm Relock & Extensions			
<b>Fees &amp; LE's:</b>		<b>Loan Registration</b>	<b>Turn Times</b>	
<b>Lender Origination fees for LE:</b> Delivery Fee \$ 25, Document Preparation Fee \$ 125, <u>Underwriting Fee \$800 = \$950</u> <b>* Section B of LE: Flood \$5.25</b> <b>** Tax Service Fee: \$25 if paying off FB 1st; \$50 if other lender, N/A for FHA</b> <b>Max Comp \$30k</b> <b>Min Loan Amount \$125k</b>		Purchase	24 Hours	
		Refinance	24 Hours	
<b>Contact Us:</b> <a href="mailto:locks@fremontbank.com">locks@fremontbank.com</a> <a href="mailto:submissions@fremontbank.com">submissions@fremontbank.com</a> <a href="mailto:morrisupport@fremontbank.com">morrissupport@fremontbank.com</a>  <b>Scott Borst - Sales Director</b> <a href="mailto:Scott.Borst@fremontbank.com">Scott.Borst@fremontbank.com</a> 714-262-1801		<b>Underwriting</b>	<b>Turn Times</b>	
		<b>Purchase Transactions:</b>	<b>Initial u/w</b>	<b>* Condition u/w</b>
<b>Helpful Links:</b> <a href="#">Website</a> <a href="#">Guidelines</a> <a href="#">Lock Policy</a> <a href="#">Heloc Calculator</a>		Conventional	24 Hours	24 Hours
		Jumbo Portfolio ARMs	24 Hours	24 Hours
<b>Rate Sheet Index:</b> HELOAN- Pg. 2 Portfolio ARMs - Pg. 3 Port ARM Guidelines - Pg. 4 Gold Jumbo Pricing & LLPAs- Pg. 5-7 FNMA (Gold) - Pg.-8 FHLMC (Standard) - Pg. 9 LLPA Purchase - Pg. 10 LLPA R/T Refi - Pg. 11 LLPA Cash Out Refi - Pg. 12 HELOC Combo - Pg. 13		<b>Refinance Transactions</b>	<b>Initial u/w</b>	<b>* Condition u/w</b>
		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		
		<b>Docs &amp; Funding</b>	<b>Turn Times</b>	
		Docs	24 Hours	
		Funding	24-48 hours	
		<b>Loss Payee &amp; CPL:</b>		
		<b>Loss Payee Clause:</b>	<b>CPL:</b> Fremont Bank	
		Fremont Bank	2580 Shea Center Drive	
		ISAOA, ITS SUCCESSORS OR ASSIGNEES	Livermore Ca 94551	
		P.O. Box 7295		
		Fremont, CA 94537-7295		

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**NEW PRODUCT - CLOSED END SECOND LIEN  
HELOAN- Fixed 7 Years; Adjustable 23 Years**

MORRIS Plan	Price	Note Rate	Caps	Margin: Primary	Margin: Second Home	Margin: Investment Property	Lock Term
446/447	0.000	6.250%	5%/1%/5%	3.750%	4.250%	6.500%	45 Days
446/447	(0.375)	6.375%	5%/1%/5%	3.750%	4.250%	6.500%	45 Days
446/447	(0.625)	6.500%	5%/1%/5%	3.750%	4.250%	6.500%	45 Days
446/447	(1.000)	6.625%	5%/1%/5%	3.750%	4.250%	6.500%	45 Days
446/447	(1.250)	6.750%	5%/1%/5%	3.750%	4.250%	6.500%	45 Days
446/447	(1.625)	6.875%	5%/1%/5%	3.750%	4.250%	6.500%	45 Days
446/447	(1.875)	7.000%	5%/1%/5%	3.750%	4.250%	6.500%	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 - Add to Rate
CLTV > 75% to < 80%	0.750
CLTV > 80% to ≤ 85%	1.000
CLTV > 70% (Port ARM Combo)	1.500
Condo	0.250
2-4 Unit Property	0.125
Second Home	0.250
Investment Property	1.500
DTI > 45% ≤ 48%	0.250
Asset Depletion	0.375
> \$1.5mm 1st Lien	0.250
Short Sale 2-4 years	0.750
Short Sale > 4 & < 7 years	0.500
Bankruptcy > 4 & < 7 years	0.500
Foreclosure < 7 years	0.500

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

Up to 10 pts Under Min FICO	0.125
Up to 20 pts Under Min FICO	0.250
>20 pts Under Min FICO	0.500
< \$250k over Max Loan Amount	0.125
> \$250K over Max Loan amount	0.250
Up to 5% Over Max CLTV	0.250
Up to 5% Over Max DTI	0.250
Alternative Income	0.250
Mortgage Laga in Last 12 Months	0.500
Unique Collateral	0.250
> 10 Financed Properties	1.000

Note: All rate adjustments are an add (+) unless otherwise noted

**Important Program Details**

Minimum loan amount is \$50,000

**Other Terms**

Lender Fees: Total Lender Fees are \$950. See page 1 of the rate sheet  
 Lock Extensions: Add to fee - 1.5bps per day; Max 30 days. Worse Case after max ext.  
 Qualifying Payment: Qualifies with the 1% over the higher of the note rate or the fully indexed rate amortized over 30 years

**Rate Lock Requirements**

Loans that meet guides are lock eligible at time of App and after full file review. Loans that require a guideline exception must have an "Approval to Process"

**Northern CA Footprint-Eligible Counties**

Alameda, Contra Costa, Marin, Monterey, Napa, Sacramento, San Francisco, San Mateo, Santa Clara, Santa Cruz, Sonoma, Solano, San Joaquin, Placer and El Dorado

Occupancy	Max Loan Amount 1,2	Max CLTV 3	Min FICO
Primary & Second Home	500,000	80%	740
Primary & Second Home	500,000	75%	700
Investment Property	500,000	60%	700

- 1) Minimum loan amount for primary residence, second homes, and investment properties is \$50,000
- 2) Maximum combined financing allowed is not to exceed \$3,500,000 between the 1st mortgage and 2nd lien
- 3) Maximum CLTV for Condos is 70%. 2nd Deed of Trust Only

## Wholesale Portfolio ARM Ratesheet

### 5/6m SOFR ARM (Fully Amortizing) 2/1/5 Caps

MORRIS Plan 463	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment Property	Lock Term
463/473	0.000	5.875%	2%/1%/5%	3.375%	3.750%	45 Days
463/473	(0.500)	6.000%	2%/1%/5%	3.375%	3.750%	45 Days
463/473	(1.000)	6.125%	2%/1%/5%	3.375%	3.750%	45 Days
463/473	(1.250)	6.250%	2%/1%/5%	3.375%	3.750%	45 Days

### 5/6m Purchase Example

Adjustments	Price	Note Rate
Base Price	(1.250)	6.250%
5/6m Purchase (a)		-0.250%
<b>Final Price</b>	<b>(1.250)</b>	<b>6.000%</b>

### 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	6.125%	2%/1%/5%	3.375%	3.750%	45 Days
468/478	(0.500)	6.250%	2%/1%/5%	3.375%	3.750%	45 Days
468/478	(1.000)	6.375%	2%/1%/5%	3.375%	3.750%	45 Days
468/478	(1.250)	6.500%	2%/1%/5%	3.375%	3.750%	45 Days

### 7/6m Purchase Example

Adjustments	Price	Note Rate
Base Price	(0.500)	6.375%
7/6m Purchase (a)		-0.125%
<b>Final Price</b>	<b>(0.500)</b>	<b>6.250%</b>

### 7/6m SOFR ARM (Fully Amortizing) 5/1/5 Caps

MORRIS Plan 468	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment Property	Lock Term
468/478	0.000	6.125%	5%/1%/5%	3.375%	3.750%	45 Days
468/478	(0.250)	6.250%	5%/1%/5%	3.375%	3.750%	45 Days
468/478	(0.500)	6.375%	5%/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
Purchase Specials 7/6m (a)	-0.125	Short Sale > 4 years & ≤ 7 Years	0.500
Prime Borrower QM Special 5/6m (b)	0.000	> 45% DTI	0.250
> 760 FICO	0.000	Non-Occ Co-Borrower	0.250
Alternative Credit	0.500	FICO 700-719	0.250
Asset Depletion	0.250	File Complexity (d)	0.250
Alternative Income (min 720 FICO)	0.250	>75%-80% LTV	0.250
Unique Collateral	0.250	2-4 Unit	0.125
Cash Out	0.250	Condo	0.125
BK > 4 years & ≤ 7 Years	0.500	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
		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 <del>10/6 mo. ARM - 5/1/5</del>
	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 <del>10/6 mo. ARM - 5/1/5</del>
	Investment	3.750%			

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

Occupancy	Maximum LTV	Maximum HCLTV	Loan Amount <sup>1,2</sup>
Primary Residence - Purchase or Rate & Term Only, Fully Amortizing Only	80% <sup>3</sup>	80% <sup>2,3</sup>	≤ \$1,500,000
	75%	75%	≤ \$2,000,000
Primary Residence	70%	70%	≤ \$2,500,000
	75%	75%	≤ \$1,000,000
Second Home	70%	70%	≤ \$2,500,000
	70%	70%	≤ \$1,000,000
Investment Property	70%	70%	≤ \$1,000,000
	60%	60%	≤ \$1,500,000

Closing Cost Option: Points and Fees option only

<sup>1</sup>Condomium maximum loan amount \$1,000,000

<sup>2</sup>Investment Properties not permitted for the 10/6m SOFR ARMs

<sup>3</sup>Interest-Only max LTV/HCLTV is 75%

**Underwriting Guidelines**

<b>Geographic Footprint Restrictions*</b>	<b>Northern California</b> - 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				
<b>Property Types</b>	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		
<b>Loan Purpose</b>	Purchase, Rate & Term Refinance, Cash-Out Refinance (Rate & Term refinance allowed with up to 1% cash back)				
<b>FICO/DTI/Cash Out</b>	Minimum FICO- Fully Amortizing	Minimum FICO- Interest-Only	Maximum DTI- Fully Amort <sup>1</sup>	Maximum DTI- Interest-Only	Maximum Cash Out <sup>2</sup>
	700	720	48%	45%	\$500,000
	<sup>1</sup> Cash-out amount excludes payoff of second lien when seasoned at least 12 months or HELOC with < \$2k in most recent 6 months				
<b>Prime Borrower QM</b>	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) <b>No exceptions allowed.</b>				
<b>Maximum Financed Properties</b>	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
<b>Credit Requirements</b>	<ul style="list-style-type: none"> <li>FICO Score required for all borrowers- lowest middle score used</li> <li>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 &gt; 2x30 or 1x60 in last 12 months.</li> <li>Lender must obtain a payment history for each residential mortgage or rental history, including accounts that do not appear on the credit report</li> </ul> <b>No Exceptions to the following:</b> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>No previous Deed-in-Lieu/Short Sale or Bankruptcy/Foreclosure regardless of waiting period for interest-only option Investment Properties</li> </ul>				
<b>Underwriting</b>	<ul style="list-style-type: none"> <li>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.</li> <li>All Condo Projects are subject to FNMA CPM Condo Project Approval guidelines</li> </ul> <b>No Exceptions to the following:</b> <ul style="list-style-type: none"> <li>Eight underwriting criteria must be addressed/documented and must reflect the borrowers ability to repay (general ATR).</li> </ul>				
	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 - Fully-Amortizing	Fully amortizing payment (PITIA) at the higher of the fully indexed rate or note rate			30-year
ATR Port 7/6 - Interest-Only	Fully amortizing payment (PITIA) at higher of fully indexed rate or note rate			20-year	
<b>Documentation Requirements</b>	<ul style="list-style-type: none"> <li>Full documentation covering the most recent 2 years required</li> <li>Executed 4506C with personal 1040 tax transcripts required (Broker provided transcripts from third party allowed)</li> <li>Full ALTA Lenders Title Policy</li> <li>Fraud evaluation required on all loans</li> </ul>				
<b>Reserve Requirements (Fully amortizing and Interest only)</b>	<ul style="list-style-type: none"> <li>6 months PITIA for Owner Occupied/Second Home and 12 months PITIA for investment<sup>1</sup> and/or Interest only</li> </ul> <b>Note: Owner Occupied, ≥ 760 FICO, ≤ 60% LTV/HCLTV, ≤ 38% DTI - Zero months verified<sup>2</sup></b> <ol style="list-style-type: none"> <li>≥ 4 5-10 Financed Properties - Additional 3 6 months' reserves required &gt; 10 Financed properties requires ATP and additional 12 months PITIA reserves)</li> <li>Assets to still be stated on the URLA (1003) at time of application</li> </ol>				
<b>Appraisal Requirements</b>	<ul style="list-style-type: none"> <li>Full Appraisal required (Form 1004/1073) (Loan amounts &gt;\$2.5MM may require a Field Review or Second appraisal based on review by Chief Appraiser)</li> <li>Internal Desk Review required on all loans outside NorCal footprint and loan amounts ≥ \$1,500,000</li> <li>Internal Desk Review required on all loans = or &gt; \$1,500,000</li> <li>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</li> </ul>				

**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	Loan Amount	15 Yr
5.875	1.130	1.270	1.430	6.125	0.520	0.580	0.640	< \$1,000,000	-1.500	< \$1,000,000	-1.500
6.000	0.700	0.840	1.000	6.250	0.190	0.250	0.310	> \$1,000,000	-1.500	> \$1,000,000	-1.500
6.125	0.280	0.420	0.590	6.375	(0.110)	(0.050)	0.000	Loan Amount	15 Yr	Loan Amount	15 Yr
6.250	(0.100)	0.030	0.200	6.500	(0.330)	(0.270)	(0.210)	< \$1,000,000	-0.750	< \$1,000,000	-0.750
6.375	(0.460)	(0.320)	(0.150)	6.625	(0.540)	(0.470)	(0.410)	> \$1,000,000	-0.750	> \$1,000,000	-0.750
6.500	(0.800)	(0.660)	(0.500)	6.750	(0.720)	(0.660)	(0.600)	<i>Max YSP cannot exceed max net rebate.</i>			
6.625	(1.130)	(0.990)	(0.820)	6.875	(0.900)	(0.830)	(0.770)				
6.750	(1.450)	(1.310)	(1.140)	7.000	(1.050)	(0.990)	(0.930)				
6.875	(1.750)	(1.610)	(1.440)	7.125	(1.190)	(1.130)	(1.070)				
7.000	(2.040)	(1.900)	(1.720)								
7.125	(2.310)	(2.160)	(1.980)								

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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	2.125	3.125	NA	NA	
680-699	(0.500)	(0.250)	0.000	0.125	0.625	1.125	1.875	5.625	6.000	
700-719	(0.750)	(0.500)	(0.375)	0.000	0.000	0.625	1.000	4.875	5.250	
720-739	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.000	0.250	4.125	4.500	
740-759	(1.000)	(0.750)	(0.625)	(0.375)	(0.125)	(0.125)	0.000	3.375	3.750	
760-779	(1.250)	(0.875)	(0.625)	(0.375)	(0.250)	(0.125)	(0.125)	2.375	2.750	
≥ 780	(1.375)	(1.000)	(0.750)	(0.500)	(0.375)	(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	(0.375)	(0.125)	0.000	0.250	1.000	2.125	3.125	NA	NA	
680-699	(0.500)	(0.250)	0.000	0.125	0.625	1.125	1.875	5.625	6.000	
700-719	(0.750)	(0.500)	(0.375)	0.000	0.000	0.625	1.000	4.875	5.250	
720-739	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.000	0.250	4.125	4.500	
740-759	(1.000)	(0.750)	(0.625)	(0.375)	(0.125)	(0.125)	0.000	3.375	3.750	
760-779	(1.250)	(0.875)	(0.625)	(0.375)	(0.250)	(0.125)	(0.125)	2.375	2.750	
≥ 780	(1.375)	(1.000)	(0.750)	(0.500)	(0.375)	(0.250)	(0.250)	1.375	1.750	
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	85.01-90	
660-679	NA	NA	NA	NA	NA	NA	NA	NA	NA	
680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA	
700-719	(0.625)	(0.375)	(0.250)	0.125	0.125	0.750	NA	NA	NA	
720-739	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.125	0.375	NA	NA	
740-759	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.000	0.125	NA	NA	
760-779	(1.125)	(0.750)	(0.500)	(0.250)	(0.125)	0.000	0.000	NA	NA	
≥ 780	(1.250)	(0.875)	(0.625)	(0.375)	(0.250)	(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	0.500	0.500	0.875	1.500	2.250	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	
yr Fixed(add to 30 yr Fixed)	NA	NA	NA	NA	NA	NA	NA	NA	0.250	
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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<b>Gold Program Jumbo LLPAs - 15 Yr Fixed Rate</b>								
<b>FICO &amp; LTV/CLTV LLPAs (Purchase)-- Add to Price</b>								<b>No MI</b>
<b>FICO / LTV (CLTV)</b>	<b>≤ 50</b>	<b>50.01-55</b>	<b>55.01-60</b>	<b>60.01-65</b>	<b>65.01-70</b>	<b>70.01-75</b>	<b>75.01-80</b>	<b>80.01-85</b>
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
<b>FICO &amp; LTV/ CLTV LLPAs (Rate/Term Refi)-- Add to Price</b>								<b>No MI</b>
<b>FICO / LTV (CLTV)</b>	<b>≤ 50</b>	<b>50.01-55</b>	<b>55.01-60</b>	<b>60.01-65</b>	<b>65.01-70</b>	<b>70.01-75</b>	<b>75.01-80</b>	<b>80.01-85</b>
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
<b>FICO &amp; LTV/ CLTV LLPAs (Cash Out Refi)-- Add to Price</b>								<b>No MI</b>
<b>FICO / LTV (CLTV)</b>	<b>≤ 50</b>	<b>50.01-55</b>	<b>55.01-60</b>	<b>60.01-65</b>	<b>65.01-70</b>	<b>70.01-75</b>	<b>75.01-80</b>	<b>80.01-85</b>
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
<b>Loan Amount &amp; LTV, CLTV LLPAs for all Loans -- Add to Price</b>								<b>No MI</b>
<b>Loan Amounts</b>	<b>≤ 50</b>	<b>50.01-55</b>	<b>55.01-60</b>	<b>60.01-65</b>	<b>65.01-70</b>	<b>70.01-75</b>	<b>75.01-80</b>	<b>80.01-85</b>
≤ 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
<b>Feature LLPAs for all Loans -- Add to Price</b>								<b>No MI</b>
<b>Feature</b>	<b>≤ 50</b>	<b>50.01-55</b>	<b>55.01-60</b>	<b>60.01-65</b>	<b>65.01-70</b>	<b>70.01-75</b>	<b>75.01-80</b>	<b>80.01-85</b>
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
<b>Product LLPAs for all Loans -- Add to Price</b>								<b>No MI</b>
<b>Product</b>	<b>≤ 50</b>	<b>50.01-55</b>	<b>55.01-60</b>	<b>60.01-65</b>	<b>65.01-70</b>	<b>70.01-75</b>	<b>75.01-80</b>	<b>80.01-85</b>
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
<b>State LLPAs for all Loans -- Add to Price</b>								<b>No MI</b>
CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<b>Escrow LLPAs for all Loans -- Add to Price</b>								<b>No MI</b>
With Escrows	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
<b>DTI</b>								
< 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**

<b>MORRIS Plan 113</b>		<b>30 Year Fixed Rate Conf</b>			<b>MORRIS Plan 114</b>		<b>20 Year Fixed Rate Conf</b>		
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>		
5.750	2.270	2.610	2.570	5.500	2.109	2.269	2.399		
5.875	1.749	2.099	2.049	5.625	1.586	1.746	1.876		
6.000	1.242	1.592	1.542	5.750	0.753	0.923	1.073		
6.125	0.747	1.097	1.057	5.875	0.279	0.459	0.599		
6.250	0.282	0.652	0.622	6.000	(0.201)	(0.021)	0.120		
6.375	(0.180)	0.190	0.160	6.125	(0.656)	(0.476)	(0.336)		
6.500	(0.640)	(0.270)	(0.290)	6.250	(0.692)	(0.502)	(0.342)		
6.625	(0.985)	(0.615)	(0.635)	6.375	(1.125)	(0.935)	(0.775)		
6.750	(1.329)	(0.959)	(0.979)	6.500	(1.555)	(1.375)	(1.215)		
6.875	(1.624)	(1.234)	(1.244)	6.625	(1.912)	(1.722)	(1.562)		
7.000	(2.036)	(1.646)	(1.656)	6.750	(1.948)	(1.758)	(1.598)		
7.125	(2.396)	(2.016)	(2.026)	6.875	(2.323)	(2.133)	(1.973)		
7.250	(3.140)	(2.800)	(2.850)	7.000	(2.657)	(2.467)	(2.307)		
7.375	(3.427)	(3.087)	(3.137)	7.125	(2.958)	(2.768)	(2.608)		
<b>MORRIS Plan 115</b>		<b>15 Year Fixed Rate Conf</b>			<b>MORRIS Plan 116</b>		<b>10 Year Fixed Rate Conf</b>		
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>		
5.125	1.653	1.783	1.823	5.125	1.330	1.460	1.530		
5.250	1.139	1.279	1.339	5.250	0.985	1.135	1.215		
5.375	0.798	0.938	0.998	5.375	0.737	0.887	0.957		
5.500	0.447	0.577	0.647	5.500	0.464	0.614	0.684		
5.625	0.100	0.230	0.300	5.625	(0.156)	(0.006)	0.075		
5.750	(0.228)	(0.098)	(0.028)	5.750	(0.404)	(0.254)	(0.184)		
5.875	(0.515)	(0.375)	(0.315)	5.875	(0.635)	(0.495)	(0.425)		
6.000	(0.815)	(0.685)	(0.615)	6.000	(0.905)	(0.755)	(0.685)		
6.125	(1.097)	(0.957)	(0.887)	6.125	(1.111)	(0.971)	(0.901)		
6.250	(1.394)	(1.254)	(1.184)	6.250	(1.450)	(1.320)	(1.280)		
6.375	(1.681)	(1.541)	(1.471)	6.375	(1.678)	(1.558)	(1.508)		
6.500	(1.938)	(1.798)	(1.728)	6.500	(1.890)	(1.770)	(1.720)		
<b>MORRIS Plan 127</b>		<b>30 Year High Balance Fixed Rate</b>			<b>MORRIS Plan 128</b>		<b>15 Year High Balance Fixed Rate</b>		
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>		
5.500	3.125	3.375	3.345	5.000	3.282	3.332	3.392		
5.625	2.483	2.733	2.693	5.125	2.908	2.958	3.028		
5.750	1.770	2.010	1.980	5.250	2.025	2.085	2.165		
5.875	1.269	1.519	1.479	5.375	1.693	1.763	1.843		
6.000	0.782	1.022	0.992	5.500	1.363	1.423	1.503		
6.125	0.307	0.547	0.517	5.625	1.036	1.106	1.186		
6.250	0.432	0.722	0.732	5.750	0.729	0.799	0.879		
6.375	(0.010)	0.280	0.290	5.875	0.471	0.541	0.621		
6.500	(0.470)	(0.180)	(0.170)	6.000	0.191	0.261	0.341		
6.625	(0.795)	(0.505)	(0.495)	6.125	(0.011)	0.060	0.140		
6.750	(0.809)	(0.519)	(0.509)	6.250	0.153	0.223	0.313		
6.875	(1.054)	(0.764)	(0.754)	6.375	(0.085)	(0.005)	0.076		

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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
5.750	1.262	1.582	1.572	5.500	1.819	1.939	2.159	5.125	1.693	1.823	1.853				
5.875	0.757	1.077	1.097	5.625	1.286	1.406	1.646	5.250	1.329	1.459	1.499				
6.000	0.652	1.002	0.952	5.750	0.763	0.893	1.113	5.375	1.008	1.138	1.188				
6.125	0.130	0.470	0.460	5.875	0.269	0.399	0.649	5.500	0.647	0.777	0.847				
6.250	(0.520)	(0.170)	(0.160)	6.000	(0.231)	(0.101)	0.170	5.625	0.070	0.210	0.260				
6.375	(1.045)	(0.695)	(0.615)	6.125	(0.566)	(0.436)	(0.136)	5.750	(0.288)	(0.148)	(0.078)				
6.500	(1.289)	(0.939)	(0.969)	6.250	(0.582)	(0.432)	(0.202)	5.875	(0.575)	(0.425)	(0.345)				
6.625	(1.664)	(1.314)	(1.314)	6.375	(0.995)	(0.835)	(0.575)	6.000	(0.915)	(0.765)	(0.665)				
6.750	(2.086)	(1.726)	(1.696)	6.500	(1.415)	(1.255)	(0.965)	6.125	(1.197)	(1.037)	(0.967)				
6.875	(2.466)	(2.116)	(2.026)	6.625	(1.762)	(1.602)	(1.292)	6.250	(1.524)	(1.374)	(1.284)				
7.000	(2.980)	(2.610)	(2.650)	6.750	(1.548)	(1.368)	(1.238)	6.375	(1.861)	(1.701)	(1.601)				
7.125	(3.347)	(2.977)	(2.977)	6.875	(1.903)	(1.723)	(1.563)	6.500	(2.138)	(1.988)	(1.858)				
7.250	(3.664)	(3.284)	(3.394)	7.000	(2.187)	(2.007)	(1.837)	6.625	(2.222)	(2.102)	(2.082)				
7.375	(4.024)	(3.664)	(3.724)	7.125	(2.638)	(2.438)	(2.308)								

  

MORRIS Plan 227		30 Year High Balance Fixed Rate			MORRIS Plan 228		15 Year High Balance Fixed Rate		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
5.500	3.125	3.375	3.345	5.000	3.282	3.332	3.392		
5.625	2.483	2.733	2.693	5.125	2.908	2.958	3.028		
5.750	1.770	2.010	1.980	5.250	2.025	2.085	2.165		
5.875	1.269	1.519	1.479	5.375	1.693	1.763	1.843		
6.000	0.782	1.022	0.992	5.500	1.363	1.423	1.503		
6.125	0.307	0.547	0.517	5.625	1.036	1.106	1.186		
6.250	0.432	0.722	0.732	5.750	0.729	0.799	0.879		
6.375	(0.010)	0.280	0.290	5.875	0.471	0.541	0.621		
6.500	(0.470)	(0.180)	(0.170)	6.000	0.191	0.261	0.341		
6.625	(0.795)	(0.505)	(0.495)	6.125	(0.011)	0.060	0.140		
6.750	(0.809)	(0.519)	(0.509)	6.250	0.153	0.223	0.313		
6.875	(1.054)	(0.764)	(0.754)	6.375	(0.085)	(0.005)	0.076		
7.000	(1.326)	(1.036)	(1.026)	6.500	(0.263)	(0.193)	(0.103)		

 30 Day Avg SOFR **3.592**
**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
5.250	2.080	2.130	2.170	5.250	2.620	2.680	2.730	5.250	4.140	4.210	4.260				
5.375	1.760	1.810	1.860	5.375	2.130	2.190	2.250	5.375	3.680	3.740	3.800				
5.500	1.440	1.500	1.550	5.500	1.820	1.890	1.950	5.500	3.210	3.280	3.350				
5.625	1.120	1.190	1.240	5.625	1.470	1.550	1.600	5.625	2.740	2.820	2.890				
5.750	0.820	0.890	0.950	5.750	1.140	1.210	1.270	5.750	2.330	2.410	2.470				
5.875	0.550	0.620	0.680	5.875	0.890	0.970	1.030	5.875	1.970	2.050	2.120				
6.000	0.270	0.350	0.420	6.000	0.660	0.740	0.800	6.000	1.610	1.700	1.770				
6.125	0.000	0.080	0.150	6.125	0.400	0.490	0.560	6.125	1.260	1.350	1.430				
6.250	(0.160)	(0.080)	(0.020)	6.250	0.210	0.300	0.360	6.250	1.030	1.110	1.180				
6.375	(0.180)	(0.100)	(0.030)	6.375	0.040	0.130	0.210	6.375	0.940	1.030	1.100				
6.500	(0.200)	(0.110)	(0.050)	6.500	(0.110)	(0.010)	0.060	6.500	0.860	0.950	1.030				

  

MORRIS Plan 865		5/6m SOFR ARM HB Margin 2.750 - Caps 2/1/5			MORRIS Plan 866		7/6m SOFR ARM HB Margin 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
5.250	3.080	3.130	3.170	5.250	3.620	3.680	3.730	5.250	5.640	5.710	5.760				
5.375	2.760	2.810	2.860	5.375	3.130	3.190	3.250	5.375	5.180	5.240	5.300				
5.500	2.440	2.500	2.550	5.500	2.820	2.890	2.950	5.500	4.710	4.780	4.850				
5.625	2.120	2.190	2.240	5.625	2.470	2.550	2.600	5.625	4.240	4.320	4.390				
5.750	1.820	1.890	1.950	5.750	2.140	2.210	2.270	5.750	3.830	3.910	3.970				
5.875	1.550	1.620	1.680	5.875	1.890	1.970	2.030	5.875	3.470	3.550	3.620				
6.000	1.270	1.350	1.420	6.000	1.660	1.740	1.800	6.000	3.110	3.200	3.270				
6.125	1.000	1.080	1.150	6.125	1.400	1.490	1.560	6.125	2.760	2.850	2.930				
6.250	0.840	0.920	0.980	6.250	1.210	1.300	1.360	6.250	2.530	2.610	2.680				
6.375	0.820	0.900	0.970	6.375	1.040	1.130	1.210	6.375	2.440	2.530	2.600				
6.500	0.800	0.890	0.950	6.500	0.890	0.990	1.060	6.500	2.360	2.450	2.530				

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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%	>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	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 manufactured homes. For Standard 97%, at least one borrower must 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) Not applicable to co-ops or detached condo units (identified by SFC 588).
- (2) Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
- (3) 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).
- (4) 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 - 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	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 manufactured homes. For Standard 97%, at least one borrower must be a first time home buyer

**Footnotes**

- (1) Not applicable to co-ops or detached condo units (identified by SFC 588).  
 (2) Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).  
 (3) 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).  
 (4) 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	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) Not applicable to co-ops or detached condo units (identified by SFC 588).
- (2) Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
- (3) 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).
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Combo - Home Equity Line of Credit - 360 and Interest-Only			
Rates & Terms	Primary	Second Home	Investment
Base Start Rate <sup>1</sup>	7.500%	7.750%	9.000%
Index - WSJ Prime Rate	6.75%		
Base Margin	0.750%	1.000%	2.25%
Introductory Rate	5.250%	5.250%	5.750%
Floor Rate / Life Cap	3.99% / 18%	3.99% / 18%	5.99% / 18%
Margin Adjustments (Cumulative to Net Margin Adjustment)			
Description	Margin	Description	Margin
<b>Agency 1st Lien</b>		Short Sale > 4 & ≤ 7 years	0.500%
HCLTV >75% - ≤ 80%	0.750%	Bankruptcy > 4 & ≤ 7 years	0.500%
HCLTV >80% - ≤ 85%	1.000%	ALP <sup>2</sup>	-0.250%
		2-4 Unit Property	0.125%
<b>Portfolio ARM 1st Lien</b>		Condo	0.250%
HCLTV ≥70% - ≤ 80%	1.500%	Mortgage Lage in Last 12 Months	0.250%
		Unique Collateral	0.25%
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. <b>Min FICO 700</b>			
<b>Introductory Rate</b>	Introductory rate applies to the first 6 months of account opening. No initial draw required and available for all draws during the introductory period.		
<b>Term</b>	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)		
<b>App Fee</b>	\$250 (Promo: Waived)		
<b>Annual Fee</b>	\$75 (Promo: Waived first 1 year)		
<b>Set Up Charge</b>	\$95 (Promo: Waived)		
<b>Early Closure Fee</b>	\$500 for all HELOCs with line amounts ≥ \$25,000, voluntarily terminated in the first 3 years		
Eligible Counties			
<b>Northern CA Footprint</b> (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		
<b>Southern CA Footprint</b> (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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