

# FREMONT BANK

## Wholesale Rate Sheet

Rates as of 8/1/19 12:34 PM

Revised Rates	
<b>Announcements &amp; Current Specials -</b>	<b>Weekly Turn Times - Effective for July 29 - Aug 2</b>
	<b>Cutoff Dates: Last Day For Closing This Month</b> <span style="float: right;"><b>Cutoff Date</b></span>
<b>15 Day Purchase Guarantee!</b> Submit a complete file that meets our criteria and we guarantee that your loan will be cleared to close AND docs sent to title/escrow within 15 days of submission, or we will provide a lender credit of \$500 to your borrower at closing! Call your AE for more details!	Last day to acknowledge CD (refi) <span style="float: right;">Wednesday, July 24, 2019</span>
	Last day to sign to fund and record (refi) <span style="float: right;">Saturday, July 27, 2019</span>
<b>Agency Specials - FNMA/FHLMC (GOLD/Standard) - Pg. 2-5 (Updated Aug 1st)</b> 30 Yr Conforming Fixed Purchase + 0.375 30 Yr High Bal Fixed Cash Out + 0.625 The cash out special only applies to primary/second homes - NOO not eligible 30 Yr High Bal Fixed Purchase + 0.25 High Bal Specials not eligible for Home Ready	<b>Loan Registration</b> <span style="float: right;"><b>Turn Times</b></span>
	Purchase <span style="float: right;">24 - 48 hours</span>
	Refinance <span style="float: right;">24 - 48 hours</span>
	<b>Underwriting</b> <span style="float: right;"><b>Turn Times</b> <b>Turn Times</b></span>
	<b>Purchase Transactions:</b> <span style="float: right;"><b>Initial u/w</b> <b>* Condition u/w</b></span>
	Conventional <span style="float: right;">24-48 hrs 24-48 hrs</span>
	Jumbo Gold <span style="float: right;">24-48 hrs 24-48 hrs</span>
	Jumbo Port 406 & 407 <span style="float: right;">24-48 hrs 24-48 hrs</span>
	FHA purchase <span style="float: right;">24-48 hrs 24-48 hrs</span>
	<b>Refinance Transactions:</b> <span style="float: right;"><b>Initial u/w</b> <b>* Condition u/w</b></span>
Conventional <span style="float: right;">3 days 3-4 days</span>	
Jumbo Gold <span style="float: right;">3 days 3-4 days</span>	
Jumbo Port 406 & 407 <span style="float: right;">3 days 3-4 days</span>	
FHA refi/streamline <span style="float: right;">3 days 3-4 days</span>	
* Condition u/w includes processing time!	
Loans in NOI status purchase: condition / re-underwrite review: 2-3 days	
Loans in NOI status refi: condition / re-underwrite review: 4-5 days	
<b>Rate Sheet Index</b>	<b>Docs &amp; Funding</b> <span style="float: right;"><b>Turn Times</b></span>
FNMA (Gold) - Pg. 2	Docs <span style="float: right;">24 hours purch/24 - 48 hours refi</span>
FNMA (Gold) LLPA's - Pg. 3	Funding <span style="float: right;">24 - 48 hours</span>
FHLMC (Standard) - Pg. 4	
FHLMC (Standard) LLPA's - Pg. 5	
Gold Jumbo - Pg. 6	
Gold Jumbo LLPA's - Pg. 7	
Diamond Jumbo - Pg. 8	
FHA - Pg. 9	
Jumbo Port 5/1 & 7/1 Arm - Pg. 10	
Home Equity Line of Credit - Pg. 11	
HELOC 360 - Pg. 12	
AE Contact Info - Pg. 13	
<b>Lock Extension Fees: Must submit lock extension request before 4PM PST on day of expiration</b>	
<b>GOLD &amp; Standard:</b> 1st extension 0.015/day - 20 day max; 2nd extension is 0.03/day - 10 day max	<b>Contact Us:</b> <span style="float: right;"><b>Lock Hours: 9:00AM - 4PM PST</b></span>
<b>GOLD &amp; Diamond Jumbo:</b> 0.10/ 5 days; 0.20/ 10 days; 0.30/ 15 days; 0.40/ 20 days; 0.60/ 30 days-max	<b>Website</b> <span style="float: right;"><b>Guidelines</b> <b>Lock Policy</b> <b>Heloc Calculator</b></span>
<b>FHA:</b> 0.02/day - 30 day max; 5 day min// <b>FHA Relock:</b> 0.36/ 15days; 0.66/ 30days - 30 day max	<a href="mailto:locks@fremontbank.com">locks@fremontbank.com</a>
<b>Jumbo Port 5/1 &amp; 7/1:</b> 0.125/ 7 days; 0.25/ 15 days; 15 day max	<a href="mailto:submissions@fremontbank.com">submissions@fremontbank.com</a>
	<a href="mailto:morrisupport@fremontbank.com">morrisupport@fremontbank.com</a>
	MORRIS Support - 844-766-7747
<b>Lock Eligibility &amp; MISC:</b>	<b>Fees &amp; LE's:</b>
Minimum Loan amount \$125,000 for all terms and products	<b>Lender Origination fees for LE:</b> Delivery Fee \$ 25, Document Preparation Fee \$ 125, <u>Underwriting Fee \$800 = \$ 950</u>
Max broker compensation cannot exceed \$22,000 per transaction	
No relocks allowed on GOLD Jumbo & Diamond Jumbo programs	
All Jumbo locks must be credit approved to lock with the exception of Purchase (allow Advance Locks)	
<b>Jumbo Port 5/1 &amp; 7/1 lock eligibility:</b>	<b>FHA Origination Fees for LE:</b> Delivery Fee \$ 25, Document Preparation Fee \$ 50, Underwriting Fee \$ 395 = \$ 470
Loans that fit guidelines and are < \$1M are lock eligible upon receipt of file submission.	<b>* Section B of LE: Flood \$5.25, Tax \$60 (Tax N/A for FHA)</b>
Loans > \$1M or loans that require a guideline exception must have an 'Approval to Process'	
PIW only eligible on conforming FNMA (GOLD) programs, HB not allowed even if DU allows	<b>Loss Payee &amp; CPL:</b>
<b>FNMA/ FHLMC: File will be underwritten for final determination but below are agency differences</b>	<b>Loss Payee Clause:</b>
<b>Gold - FNMA Only Niche Scenarios:</b>	Fremont Bank
Use of second job income allowed, if at least a 12 month history, under certain conditions	ISAOA, ITS SUCCESSORS OR ASSIGNEES
Minimal losses from a secondary self employed job can potentially be ignored	P.O. Box 7295
Using rental income on purchase of investment property for borrower with No REO	Fremont, CA 94537-7295
Appraisal property condition rating of C5	<b>CPL:</b> Fremont Bank
Use of PIW, excluding High Bal	2580 Shea Center Drive
<b>Standard - FHLMC Only Niche Scenarios:</b>	Livermore Ca 94551
Disburse cash out to the Borrower up to the greater of 1% of the new refinance mortgage or \$2,000 (r/term)	
Use of RSU time based or performance based income	
Use of "short term" rental income reflected on tax returns	
<b>Intended for approved Mortgage Brokers use only and not for consumer use or for public distribution. The terms and programs are subject to change without notice. Please refer to our website or contact us for current information. Pricing subject to change without notice</b>	

**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>		
3.500	(0.927)	(0.807)	(0.767)	3.750	(2.991)	(2.881)	(2.841)		
3.625	(1.172)	(1.052)	(1.012)	3.875	(3.401)	(3.281)	(3.241)		
3.750	(2.204)	(2.084)	(2.044)	4.000	(3.588)	(3.468)	(3.438)		
3.875	(2.663)	(2.543)	(2.503)	4.125	(3.533)	(3.413)	(3.373)		
4.000	(3.209)	(3.089)	(3.049)	4.250	(3.986)	(3.866)	(3.826)		
4.125	(2.902)	(2.782)	(2.742)	4.375	(4.340)	(4.230)	(4.190)		
4.250	(3.463)	(3.343)	(3.303)	4.500	(4.467)	(4.347)	(4.307)		
4.375	(3.791)	(3.671)	(3.631)	4.625	(4.326)	(4.206)	(4.166)		
4.500	(3.585)	(3.465)	(3.425)	4.750	(4.797)	(4.677)	(4.637)		
4.625	(3.388)	(3.278)	(3.238)	4.875	(5.174)	(5.054)	(5.024)		
4.750	(3.806)	(3.686)	(3.646)	5.000	(5.162)	(5.042)	(5.002)		
4.875	(4.211)	(4.091)	(4.061)	5.125	(5.154)	(5.034)	(5.004)		
5.000	(4.241)	(4.121)	(4.081)	5.250	(5.472)	(5.352)	(5.322)		
5.125	(4.399)	(4.279)	(4.239)						

<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>		
3.250	(1.876)	(1.756)	(1.716)	3.250	(2.056)	(1.936)	(1.896)		
3.375	(2.022)	(1.902)	(1.862)	3.375	(2.352)	(2.232)	(2.192)		
3.500	(2.396)	(2.276)	(2.236)	3.500	(2.618)	(2.498)	(2.458)		
3.625	(2.948)	(2.828)	(2.788)	3.625	(2.874)	(2.754)	(2.714)		
3.750	(3.647)	(3.527)	(3.487)	3.750	(3.165)	(3.045)	(3.005)		
3.875	(3.453)	(3.333)	(3.293)	3.875	(3.405)	(3.285)	(3.245)		
4.000	(3.478)	(3.368)	(3.328)	4.000	(3.644)	(3.524)	(3.484)		
4.125	(3.867)	(3.747)	(3.707)	4.125	(3.833)	(3.713)	(3.683)		
4.250	(4.287)	(4.167)	(4.127)	4.250	(4.031)	(3.911)	(3.871)		
4.375	(4.344)	(4.224)	(4.184)	4.375	(4.071)	(3.951)	(3.911)		
4.500	(4.157)	(4.037)	(3.997)	4.500	(4.058)	(3.938)	(3.898)		
4.625	(4.086)	(3.966)	(3.926)	4.625	(4.025)	(3.905)	(3.865)		
4.750	(4.270)	(4.150)	(4.110)	4.750	(4.211)	(4.091)	(4.051)		

<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>		
3.625	(0.792)	(0.672)	(0.632)	3.250	(0.932)	(0.812)	(0.772)		
3.750	(1.384)	(1.264)	(1.224)	3.375	(1.328)	(1.208)	(1.168)		
3.875	(1.973)	(1.863)	(1.823)	3.500	(1.742)	(1.622)	(1.582)		
4.000	(2.299)	(2.179)	(2.139)	3.625	(2.084)	(1.964)	(1.924)		
4.125	(2.362)	(2.242)	(2.212)	3.750	(2.383)	(2.273)	(2.233)		
4.250	(2.613)	(2.493)	(2.463)	3.875	(2.299)	(2.179)	(2.139)		
4.375	(2.991)	(2.871)	(2.831)	4.000	(2.234)	(2.124)	(2.084)		
4.500	(3.265)	(3.145)	(3.105)	4.125	(2.463)	(2.343)	(2.303)		
4.625	(3.238)	(3.128)	(3.088)	4.250	(2.743)	(2.623)	(2.593)		
4.750	(3.316)	(3.196)	(3.156)	4.375	(2.770)	(2.650)	(2.610)		
4.875	(3.551)	(3.431)	(3.391)	4.500	(2.633)	(2.513)	(2.473)		
5.000	(2.991)	(2.881)	(2.841)	4.625	(2.702)	(2.582)	(2.542)		
5.125	(2.929)	(2.819)	(2.779)	4.750	(2.816)	(2.696)	(2.656)		

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

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

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

FICO / LTV	<= 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
> 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250
< 620 *	0.500	1.500	3.000	3.000	3.250	3.250	3.250

\* A minimum required credit score of 620 applies to all mortgage loans delivered to FNMA in accordance with the Selling Guide.

All Eligible Mortgage Cash Out Refis LLPA's for All Loans -- Add to Price

FICO / LTV	<= 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
> 740	0.375	0.625	0.625	0.875	N/A	N/A	N/A
720 - 739	0.375	1.000	1.000	1.125	N/A	N/A	N/A
700 - 719	0.375	1.000	1.000	1.125	N/A	N/A	N/A
680 - 699	0.375	1.125	1.125	1.750	N/A	N/A	N/A
660 - 679	0.625	1.125	1.125	1.875	N/A	N/A	N/A
640 - 659	0.625	1.625	1.625	2.625	N/A	N/A	N/A
620 - 639	0.625	1.625	1.625	3.125	N/A	N/A	N/A
< 620 *	1.625	2.625	2.625	3.125	N/A	N/A	N/A

All Eligible Mortgage LLPA's (excluding MCM) -- Apply to All Credit Scores -- Add to Price

Product Feature/ LTV	<= 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
<b>Conf. 30Yr FRM Purchase</b>	<b>-0.375</b>	<b>-0.375</b>	<b>-0.375</b>	<b>-0.375</b>	<b>-0.375</b>	<b>-0.375</b>	<b>-0.375</b>
High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A
> 4 Financed Props (a)	0.000	0.000	0.000	0.000	0.000	N/A	N/A
2 - Unit	1.000	1.000	1.000	1.000	1.000	N/A	N/A
3 - 4 Unit	1.000	1.000	1.000	N/A	N/A	N/A	N/A
Condo w/ Term > 15 Year	0.000	0.000	0.000	0.750	0.750	0.750	0.750

(a) &gt; 4 Financed Properties applicable to NOO subject prop only

Additional LLPA's -- Apply to credit scores for High Balance FRM &amp; ARM -- Add to Price - LTV

Product Feature	<= 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
High Bal FRM Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
High Bal FRM Cash Out (C/O)	0.750	0.750	0.750	0.750	N/A	N/A	N/A
<b>High Bal 30 Yr FRM C/O Primary/Second</b>	<b>-0.625</b>	<b>-0.625</b>	<b>-0.625</b>	<b>-0.625</b>	N/A	N/A	N/A
<b>High Bal FRM Purchase</b>	<b>-0.250</b>	<b>-0.250</b>	<b>-0.250</b>	<b>-0.250</b>	<b>-0.250</b>	<b>-0.250</b>	<b>-0.250</b>
High Balance FRM High LTV (2)	0.000	0.000	0.000	0.000	0.375	0.500	0.625

High Bal LLPA's are in addition to All Eligible Mortgage LLPA's above. High Bal specials don't apply for HomeReady

(2) High Balance FRM High LTV - This LLPA applies to all purpose types over 80%

Mortgages with Subordinate Financing -- Add to Price

All mortgages with Subordinate Financing*		0.375	
		FICO scores	
LTV	CLTV *	< 720	>= 720
< 65%	80.01 - 95%	0.500	0.250
65.01 - 75%	80.01 - 95%	0.750	0.500
75.01 - 95%	90.01 - 95%	1.000	0.750
75.01 - 90%	75.01 - 90%	1.000	0.750
< 95%	95.01 - 97%	1.500	1.500

HomeReady -- Cumulative LLPA Caps

Product Feature	LLPA Caps
LTV > 80% and FICO ≥ 680	0.000
All other LTV ratio/FICO's	1.500

\* Pricing unavailable through MORRIS. Please contact your AE

\* If the sum of all applicable LLPA's exceeds the caps listed above, the excess will be waived. LPMI single premium Adj still apply

\* LLPA's in this table are based on CLTV, which does NOT include the undrawn portion of a home equity line of credit. Other LTV/CLTV hits are cumulative

**LPMI Single Premium Adjustments**

30 Year Fixed - HomeReady

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

30 Year Fixed &amp; ARM's &gt; 5 Years

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

&lt; 20 Year Fixed - HomeReady

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

&lt; 20 Year Fixed

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

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

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

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

MORRIS Plan 210				MORRIS Plan 211				MORRIS Plan 212			
30 Year Fixed Rate Conf				20 Year Fixed Rate Conf				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
3.500	(1.127)	(0.997)	(0.917)	3.750	(3.141)	(3.011)	(2.961)	3.250	(1.946)	(1.866)	(1.836)
3.625	(1.362)	(1.232)	(1.152)	3.875	(3.531)	(3.401)	(3.351)	3.375	(2.092)	(2.012)	(1.982)
3.750	(2.194)	(2.084)	(2.054)	4.000	(3.738)	(3.618)	(3.568)	3.500	(2.466)	(2.386)	(2.366)
3.875	(2.673)	(2.563)	(2.543)	4.125	(3.683)	(3.563)	(3.513)	3.625	(2.868)	(2.788)	(2.768)
4.000	(3.279)	(3.179)	(3.169)	4.250	(4.146)	(4.026)	(3.986)	3.750	(3.567)	(3.497)	(3.467)
4.125	(3.092)	(2.992)	(2.992)	4.375	(4.500)	(4.370)	(4.340)	3.875	(3.513)	(3.443)	(3.423)
4.250	(3.403)	(3.293)	(3.283)	4.500	(4.627)	(4.497)	(4.467)	4.000	(3.538)	(3.468)	(3.448)
4.375	(3.721)	(3.611)	(3.601)	4.625	(4.486)	(4.366)	(4.336)	4.125	(3.977)	(3.847)	(3.827)
4.500	(3.785)	(3.685)	(3.675)	4.750	(4.967)	(4.837)	(4.817)	4.250	(4.407)	(4.277)	(4.257)
4.625	(3.588)	(3.478)	(3.478)	4.875	(5.344)	(5.214)	(5.194)	4.375	(4.454)	(4.324)	(4.304)
4.750	(4.016)	(3.906)	(3.906)	5.000	(5.332)	(5.212)	(5.192)	4.500	(3.997)	(3.867)	(3.787)
4.875	(4.421)	(4.311)	(4.311)	5.125	(5.334)	(5.204)	(5.184)	4.625	(4.176)	(4.056)	(3.966)
5.000	(4.451)	(4.341)	(4.351)	5.250	(5.642)	(5.512)	(5.502)	4.750	(4.380)	(4.250)	(4.170)
5.125	(4.609)	(4.509)	(4.519)								

  

MORRIS Plan 227				MORRIS Plan 228			
30 Year High Balance Fixed Rate				15 Year High Balance Fixed Rate			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.625	(0.742)	(0.622)	(0.582)	3.250	(0.932)	(0.812)	(0.772)
3.750	(1.334)	(1.214)	(1.174)	3.375	(1.328)	(1.208)	(1.168)
3.875	(1.923)	(1.813)	(1.773)	3.500	(1.742)	(1.622)	(1.582)
4.000	(2.249)	(2.129)	(2.089)	3.625	(2.084)	(1.964)	(1.924)
4.125	(2.312)	(2.192)	(2.162)	3.750	(2.383)	(2.273)	(2.233)
4.250	(2.563)	(2.443)	(2.413)	3.875	(2.299)	(2.179)	(2.139)
4.375	(2.941)	(2.821)	(2.781)	4.000	(2.234)	(2.124)	(2.084)
4.500	(3.215)	(3.095)	(3.055)	4.125	(2.463)	(2.343)	(2.303)
4.625	(3.188)	(3.078)	(3.038)	4.250	(2.743)	(2.623)	(2.593)
4.750	(3.266)	(3.146)	(3.106)	4.375	(2.770)	(2.650)	(2.610)
4.875	(3.501)	(3.381)	(3.341)	4.500	(2.633)	(2.513)	(2.473)
5.000	(2.941)	(2.831)	(2.791)	4.625	(2.702)	(2.582)	(2.542)
5.125	(2.879)	(2.769)	(2.729)	4.750	(2.816)	(2.696)	(2.656)

 1 Yr Libor **2.18863%**
**FHLMC (Standard): Conforming & High Balance ARM's - LP Only**

MORRIS Plan 273				MORRIS Plan 274				MORRIS Plan 275			
5/1 LIBOR ARM Conf Margin 2.250 - Caps 2/2/5				7/1 LIBOR ARM Conf Margin 2.250 - Caps 5/2/5				10/1 LIBOR ARM Conf Margin 2.250 - Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.500	1.710	1.835	1.960	3.500	1.870	1.995	2.120	3.750	2.190	2.315	2.440
3.625	1.440	1.565	1.690	3.625	1.530	1.655	1.780	3.875	1.840	1.965	2.090
3.750	1.110	1.235	1.360	3.750	1.170	1.295	1.420	4.000	1.410	1.535	1.660
3.875	0.890	1.015	1.140	3.875	0.840	0.965	1.090	4.125	1.140	1.265	1.390
4.000	0.680	0.805	0.930	4.000	0.460	0.585	0.710	4.250	0.850	0.975	1.100
4.125	0.460	0.585	0.710	4.125	0.190	0.315	0.440	4.375	0.610	0.735	0.860
4.250	0.230	0.355	0.480	4.250	(0.090)	0.035	0.160	4.500	0.290	0.415	0.540
4.375	0.000	0.125	0.250	4.375	(0.370)	(0.245)	(0.120)	4.625	0.130	0.255	0.380
4.500	(0.300)	(0.175)	(0.050)	4.500	(0.740)	(0.615)	(0.490)	4.750	(0.030)	0.095	0.220
4.625	(0.460)	(0.335)	(0.210)	4.625	(0.890)	(0.765)	(0.640)	4.875	(0.180)	(0.055)	0.070
4.750	(0.610)	(0.485)	(0.360)	4.750	(1.050)	(0.925)	(0.800)	5.000	(0.350)	(0.225)	(0.100)

  

MORRIS Plan 290				MORRIS Plan 291				MORRIS Plan 292			
5/1 LIBOR ARM HB 2.250 - Caps 2/2/5				7/1 LIBOR ARM HB Margin 2.250 - Caps 5/2/5				10/1 LIBOR ARM HB Margin 2.250 - Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.500	2.710	2.835	2.960	3.375	3.170	3.295	3.420	3.625	3.670	3.795	3.920
3.625	2.440	2.565	2.690	3.500	2.870	2.995	3.120	3.750	3.190	3.315	3.440
3.750	2.110	2.235	2.360	3.625	2.530	2.655	2.780	3.875	2.840	2.965	3.090
3.875	1.890	2.015	2.140	3.750	2.170	2.295	2.420	4.000	2.410	2.535	2.660
4.000	1.680	1.805	1.930	3.875	1.840	1.965	2.090	4.125	2.140	2.265	2.390
4.125	1.460	1.585	1.710	4.000	1.460	1.585	1.710	4.250	1.850	1.975	2.100
4.250	1.230	1.355	1.480	4.125	1.190	1.315	1.440	4.375	1.610	1.735	1.860
4.375	1.000	1.125	1.250	4.250	0.910	1.035	1.160	4.500	1.290	1.415	1.540
4.500	0.710	0.835	0.960	4.375	0.640	0.765	0.890	4.625	1.130	1.255	1.380
4.625	0.550	0.675	0.800	4.500	0.270	0.395	0.520	4.750	0.970	1.095	1.220
4.750	0.400	0.525	0.650	4.625	0.120	0.245	0.370	4.875	0.820	0.945	1.070

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

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

FICO / LTV	<= 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
> 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250
< 620 *	0.500	1.500	3.000	3.000	3.250	3.250	3.250

**Cash Out Refis LLPA's for all Loans -- Add to Price**

FICO / LTV	<= 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
> 740	0.375	0.625	0.625	0.875	N/A	N/A	N/A
720 - 739	0.375	1.000	1.000	1.125	N/A	N/A	N/A
700 - 719	0.375	1.000	1.000	1.125	N/A	N/A	N/A
680 - 699	0.375	1.125	1.125	1.750	N/A	N/A	N/A
660 - 679	0.625	1.125	1.125	1.875	N/A	N/A	N/A
640 - 659	0.625	1.625	1.625	2.625	N/A	N/A	N/A
620 - 639	0.625	1.625	1.625	3.125	N/A	N/A	N/A
< 620 *	1.625	2.625	2.625	3.125	N/A	N/A	N/A

**Additional LLPA's -- Apply to All Credit Scores -- Add to Price**

Product Feature / LTV	<= 60%	60.01-70	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
<b>Conf 30 Yr Purchase Special</b>	<b>-0.375</b>	<b>-0.375</b>	<b>-0.375</b>	<b>-0.375</b>	<b>-0.375</b>	<b>-0.375</b>	<b>-0.375</b>
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.250
Condo w/ Term > 15 Year	0.000	0.000	0.000	0.750	0.750	0.750	0.750
Investment Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A
> 4 Financed Prop (a)	0.000	0.000	0.000	0.000	0.000	N/A	N/A
2-4 Unit	1.000	1.000	1.000	1.000	N/A	N/A	N/A
Second Home > 85%	0.000	0.000	0.000	0.000	0.000	0.250	N/A

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

**Additional LLPA's -- Apply to credit scores for High Balance FRM & ARM -- Add to Price - LTV**

Product Feature	<= 60%	60.01-70	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
High Bal FRM Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
High Bal FRM Cash Out (C/O)	0.750	0.750	0.750	0.750	N/A	N/A	N/A
High Bal 30 Yr FRM C/O Primary/Second	-0.625	-0.625	-0.625	-0.625	N/A	N/A	N/A
High Balance FRM Purchase	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
High Balance FRM High LTV (1)	0.000	0.000	0.000	0.000	0.375	0.500	0.625

High Bal LLPA's are in addition to All Eligible Mortgage LLPA's above. (1) High Balance FRM High LTV - This LLPA applies to all purpose types over 80%

High Balance ARM Refi	0.000	0.000	0.000	0.750	0.750	0.750	0.750
High Balance ARM CashOut	0.750	0.750	0.750	1.500	N/A	N/A	N/A
High Balance ARM Purchase	0.000	0.000	0.000	0.750	0.750	0.750	1.000

**Mortgages with Subordinate Financing -- Add to Price**

LTV	TLTV *	FICO scores	
		< 720	>= 720
≤ 75.00%	< 80.00%	0.375	0.375
≤ 65.00%	80.01 - 95.0%	0.875	0.625
65.01 - 75.00%	80.01 - 95.0%	1.125	0.875
75.01 - 95.00%	76.01 - 95.0%	1.375	1.125

\* LLPA's in this table are based on TLTV, which does NOT include the undrawn portion of a home equity line of credit. Other LTV/TLTV hits are cumulative

**LPMI Single Premium Adjustments**

30 Year Fixed & ARM's > 5 Years									
Base LTV	Coverage	FICO 760+	FICO 740-759	FICO 720-739	FICO 700-719	FICO 680-699	FICO 660-679	FICO 640-659	FICO 620-639
95% - 90.01%	30%	1.60%	2.22%	2.75%	3.21%	3.94%	5.16%	5.48%	5.83%
90% - 85.01%	25%	1.20%	1.68%	2.08%	2.49%	3.01%	4.06%	4.22%	4.42%
85% & Under	12%	0.59%	0.72%	0.83%	0.97%	1.13%	1.52%	1.57%	1.62%
≤ 20 Year Fixed									
95% - 90.01%	25%	0.95%	1.24%	1.50%	1.74%	2.08%	2.66%	2.77%	2.91%
90% - 85.01%	12%	0.59%	0.72%	0.84%	0.95%	1.10%	1.40%	1.43%	1.47%
85% & Under	6%	0.43%	0.47%	0.49%	0.53%	0.58%	0.69%	0.71%	0.72%
Premium Adjustments		FICO 760+	FICO 740-759	FICO 720-739	FICO 700-719	FICO 680-699	FICO 660-679	FICO 640-659	FICO 620-639
Rate/Term Refinance		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cash Out		0.54%	0.60%	0.70%	0.85%	1.05%	1.50%	1.65%	1.80%
Second Home		0.36%	0.39%	0.49%	0.60%	0.70%	1.23%	1.27%	1.35%
3 - 4 Unit		1.02%	1.19%	1.33%	1.50%	1.75%	1.90%	2.00%	2.63%
Investment Property		1.02%	1.19%	1.33%	1.50%	1.75%	1.90%	2.00%	2.63%

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**Gold Program & Gold 90- Jumbo Fixed Rate Mortgages**

MORRIS Plan 553	30 Year Super Jumbo Fixed Rate			MORRIS Plan 554	15 Year Super Jumbo Fixed Rate			MORRIS Plan 567	30 Year Super Jumbo 90 Fixed Rate		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.500	1.800	1.990	2.190	3.250	2.160	2.290	2.430	4.000	1.610	1.810	2.010
3.625	1.150	1.340	1.540	3.375	1.490	1.620	1.750	4.125	0.980	1.180	1.380
3.750	0.500	0.690	0.890	3.500	0.860	0.990	1.130	4.250	0.350	0.560	0.760
3.875	(0.010)	0.170	0.370	3.625	0.330	0.470	0.610	4.375	(0.190)	0.010	0.220
4.000	(0.470)	(0.270)	(0.070)	3.750	(0.120)	0.010	0.160	4.500	(0.620)	(0.410)	(0.200)
4.125	(0.910)	(0.710)	(0.500)	3.875	(0.500)	(0.360)	(0.210)	4.625	(1.010)	(0.800)	(0.590)
4.250	(1.320)	(1.110)	(0.900)	4.000	(0.870)	(0.730)	(0.580)	4.750	(1.410)	(1.210)	(1.010)
4.375	(1.690)	(1.480)	(1.270)	4.125	(1.180)	(1.040)	(0.900)				
4.500	(2.040)	(1.840)	(1.630)	4.250	(1.450)	(1.320)	(1.170)				
4.625	(2.390)	(2.190)	(1.990)	4.375	(1.660)	(1.530)	(1.390)				

1 Yr Libor 2.18863%

**Gold Program - Jumbo Arm's**

MORRIS Plan 574	5/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5			MORRIS Plan 575	7/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5			MORRIS Plan 576	10/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.125	1.890	1.980	2.080	3.000	3.040	3.150	3.260	3.125	3.750	3.880	4.010
3.250	1.380	1.470	1.570	3.125	2.390	2.500	2.620	3.250	2.970	3.100	3.230
3.375	0.850	0.960	1.060	3.250	1.750	1.860	1.980	3.375	2.200	2.330	2.470
3.500	0.390	0.500	0.600	3.375	1.150	1.260	1.390	3.500	1.420	1.560	1.700
3.625	(0.010)	0.090	0.190	3.500	0.600	0.720	0.840	3.625	0.680	0.820	0.970
3.750	(0.330)	(0.230)	(0.120)	3.625	0.070	0.200	0.320	3.750	0.090	0.230	0.380
3.875	(0.650)	(0.540)	(0.440)	3.750	(0.360)	(0.240)	(0.110)	3.875	(0.340)	(0.200)	(0.050)
4.000	(0.900)	(0.800)	(0.700)	3.875	(0.770)	(0.650)	(0.520)	4.000	(0.800)	(0.670)	(0.520)
4.125	(1.140)	(1.040)	(0.940)	4.000	(1.110)	(0.990)	(0.870)	4.125	(1.270)	(1.140)	(0.990)
4.250	(1.390)	(1.280)	(1.190)	4.125	(1.360)	(1.240)	(1.120)	4.250	(1.650)	(1.520)	(1.380)

**Gold Program - Jumbo Plus (Non-QM)**

MORRIS Plan 562	30 Year Super Jumbo Plus Fixed Rate		
Rate	15 Day	30 Day	45 Day
3.875	1.150	1.340	1.540
4.000	0.660	0.860	1.050
4.125	0.180	0.380	0.590
4.250	(0.280)	(0.070)	0.120
4.375	(0.700)	(0.490)	(0.280)
4.500	(1.090)	(0.880)	(0.670)
4.625	(1.460)	(1.250)	(1.040)
4.750	(1.810)	(1.610)	(1.400)
4.875	(2.070)	(1.880)	(1.680)
5.000	(2.380)	(2.180)	(1.990)

**Max Net Rebate**

Loan Amount	30 Yr	15 Yr	90LTV* 30 Yr
< \$1,000,000	-2.675	-2.175	-2.175
> \$1,000,000	-2.175	-1.925	-1.675
Loan Amount	10/1 ARM	5/1 ARM	7/1 ARM
< \$1,000,000	-1.925	-1.550	-1.550
> \$1,000,000	-1.675	-1.425	-1.425
Loan Amount	(non-QM)*		
< \$1,000,000	-2.675		
> \$1,000,000	-2.175		

Max YSP cannot exceed max net rebate above. A full ALTA is required for all Gold Jumbo products

\*non-QM &amp; 90: Loan must be approved in order to lock

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Gold Program & Gold Plus Jumbo LLPAs								
FICO & LTV/ HCLTV LLPAs (Purchase)-- Add to Price								
FICO / LTV (HLTV)	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	No MI 80.01-85
661-679	NA	NA	NA	NA	NA	NA	NA	NA
680-699	(0.500)	(0.250)	(0.125)	NA	NA	NA	NA	NA
700-719	(0.750)	(0.625)	(0.375)	(0.125)	0.000	0.250	0.625	NA
720-739	(0.750)	(0.750)	(0.625)	(0.375)	(0.250)	0.000	0.375	NA
740-759	(0.875)	(0.875)	(0.750)	(0.625)	(0.375)	(0.125)	0.000	NA
760-779	(0.875)	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	0.250
≥ 780	(1.000)	(0.875)	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	0.125
FICO & LTV/ HCLTV LLPAs (Rate/Term Refi)-- Add to Price								
FICO / LTV (HCLTV)	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	No MI 80.01-85
661-679	NA	NA	NA	NA	NA	NA	NA	NA
680-699	(0.250)	0.000	0.125	NA	NA	NA	NA	NA
700-719	(0.500)	(0.375)	(0.125)	0.125	0.375	0.750	1.125	NA
720-739	(0.500)	(0.500)	(0.375)	(0.125)	0.000	0.375	0.875	NA
740-759	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	0.125	0.375	NA
760-779	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	(0.250)	(0.125)	0.625
≥ 780	(0.750)	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	(0.250)	0.375
FICO & LTV/ HCLTV LLPAs (Cash Out Refi)-- Add to Price								
FICO / LTV (HCLTV)	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	No MI 80.01-85
661-679	NA	NA	NA	NA	NA	NA	NA	NA
680-699	NA	NA	NA	NA	NA	NA	NA	NA
700-719	(0.375)	(0.250)	0.000	0.375	0.500	NA	NA	NA
720-739	(0.375)	(0.375)	(0.250)	0.000	0.250	NA	NA	NA
740-759	(0.625)	(0.500)	(0.375)	(0.250)	0.000	NA	NA	NA
760-779	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	NA	NA	NA
≥ 780	(0.625)	(0.625)	(0.625)	(0.500)	(0.375)	NA	NA	NA
Loan Amount & LTV, CLTV (HCLTV) LLPAs for all Loans -- Add to Price								
Loan Amounts	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	No MI 80.01-85
≤ 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1,000,001-1,500,000	0.000	0.000	0.000	0.250	0.250	0.250	0.375	NA
1,500,001-2,000,000	0.125	0.125	0.125	0.250	0.375	0.375	NA	NA
2,000,001-2,500,000	0.250	0.250	0.250	0.375	0.375	NA	NA	NA
Feature LLPAs for all Loans -- Add to Price								
Feature	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	No MI 80.01-85
2 Unit	0.250	0.250	0.250	0.375	0.375	NA	NA	NA
3-4 Units	0.375	0.375	0.375	0.500	0.625	NA	NA	NA
Second Home	0.125	0.125	0.125	0.125	0.125	0.250	0.375	NA
Investment	1.125	1.125	1.250	1.500	1.750	NA	NA	NA
Non-War. Condo	NA	NA	NA	NA	NA	NA	NA	NA
Condo-Hotel	NA	NA	NA	NA	NA	NA	NA	NA
Product LLPAs for all Loans -- Add to Price								
Product	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	No MI 80.01-85
5 yr Hybrid	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.375)
7 yr Hybrid	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)
10 yr Hybrid	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500
15 yr Fixed	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.500)
30 yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
State LLPAs for all Loans -- Add to Price								
30 Yr Fixed CA	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.250
All Hybrid ARM CA	0.000	0.000	0.000	0.125	0.125	0.125	0.250	0.375
Escrow LLPAs for all Loans -- Add to Price								
With Escrows	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	No MI (0.125)

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

**Jumbo Locks - Advance Locks eligible on purchase**

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

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**Diamond Program - Jumbo Fixed Rate Mortgages**

MORRIS Plan 528/532		30 Year Jumbo Fixed Rate			MORRIS Plan 529		15 Year Jumbo Fixed Rate			Max Net Rebate			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	30 Yr	15 Yr				
3.875	0.000	0.050	0.110	3.375	1.090	1.220	1.340		-1.850	-1.850			
4.000	(0.410)	(0.350)	(0.280)	3.500	0.450	0.580	0.700	5/1 ARM		7/1 ARM	10/1 ARM		
4.125	(0.640)	(0.580)	(0.510)	3.625	(0.080)	0.030	0.160		-1.850	-1.850	-1.850		
4.250	(0.830)	(0.760)	(0.700)	3.750	(0.580)	(0.460)	(0.330)	** Max YSP cannot exceed max net rebate above.					
4.375	(1.080)	(1.020)	(0.950)	3.875	(1.070)	(0.950)	(0.820)						
4.500	(1.320)	(1.250)	(1.190)	4.000	(1.280)	(1.150)	(1.030)						
4.625	(1.420)	(1.360)	(1.300)	4.125	(1.500)	(1.370)	(1.250)						
4.750	(1.610)	(1.540)	(1.480)	4.250	(1.810)	(1.680)	(1.560)						
4.875	(1.870)	(1.810)	(1.740)	4.375	(2.100)	(1.970)	(1.850)						
5.000	(2.120)	(2.060)	(1.990)	4.500	(2.290)	(2.170)	(2.040)						
5.125	(2.370)	(2.310)	(2.250)									1 Yr Libor	2.18863%
5.250	(2.600)	(2.530)	(2.470)										

**Diamond Program - Jumbo Arm's**

MORRIS Plan 539/547		5/1 LIBOR ARM Jumbo Margin 2.250 - Caps 2/2/5			MORRIS Plan 540/548		7/1 LIBOR ARM Jumbo Margin 2.250 - Caps 2/2/5			MORRIS Plan 541/549		10/1 LIBOR ARM Jumbo Margin 2.250 - Caps 2/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.375	0.880	1.000	1.130	3.375	1.890	2.010	2.140	3.375	3.130	3.250	3.380	3.375	3.130	3.250	3.380
3.500	0.560	0.690	0.810	3.500	1.470	1.600	1.720	3.500	2.410	2.530	2.660	3.500	2.410	2.530	2.660
3.625	0.260	0.390	0.510	3.625	1.110	1.240	1.360	3.625	1.770	1.900	2.020	3.625	1.770	1.900	2.020
3.750	(0.010)	0.110	0.230	3.750	0.700	0.820	0.950	3.750	1.180	1.310	1.430	3.750	1.180	1.310	1.430
3.875	(0.370)	(0.250)	(0.120)	3.875	0.150	0.270	0.400	3.875	0.750	0.870	1.000	3.875	0.750	0.870	1.000
4.000	(0.690)	(0.570)	(0.440)	4.000	(0.120)	0.000	0.120	4.000	0.390	0.520	0.640	4.000	0.390	0.520	0.640
4.125	(0.990)	(0.870)	(0.740)	4.125	(0.440)	(0.320)	(0.190)	4.125	0.190	0.320	0.440	4.125	0.190	0.320	0.440
4.250	(1.280)	(1.150)	(1.030)	4.250	(0.740)	(0.610)	(0.490)	4.250	(0.140)	(0.020)	0.100	4.250	(0.140)	(0.020)	0.100
4.375	(1.540)	(1.420)	(1.290)	4.375	(1.010)	(0.880)	(0.760)	4.375	(0.440)	(0.320)	(0.190)	4.375	(0.440)	(0.320)	(0.190)
4.500	(1.810)	(1.690)	(1.560)	4.500	(1.250)	(1.120)	(1.000)	4.500	(0.710)	(0.590)	(0.460)	4.500	(0.710)	(0.590)	(0.460)

**Diamond Program Jumbo LLPAs**

FICO &amp; LTV/ HCLTV LLPAs for all Loans -- Add to Price

FICO / LTV (HCLTV)	<= 55%	55.01 - 60.0%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%
700-719	(0.375)	(0.250)	(0.125)	0.000	0.250	n/a	n/a	n/a
720-739	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.500	0.750	1.000
740-759	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.250	0.500	0.750
760-779	(0.500)	(0.375)	(0.375)	(0.375)	(0.125)	0.125	0.250	0.500
780-850	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	0.000	0.125	0.375
<b>Purpose LLPAs - Add to Price</b>								
Purpose	<= 55%	55.01 - 60.0%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%
CashOutRefi (Full AM)	0.000	0.000	0.250	0.750	n/a	n/a	n/a	n/a
Purchase (Full AM)	(0.375)	(0.375)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000
<b>Expanded-- Add to Price</b>								
Expanded	<= 55%	55.01 - 60.0%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%
> 80 LTV NO MI (Full AM)	n/a	n/a	n/a	n/a	n/a	n/a	0.250	0.750
Investor (Full AM)	0.750	0.750	1.000	1.000	n/a	n/a	n/a	n/a

Jumbo Locks - Advance Locks eligible on purchase

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

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

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

MORRIS Plan 303				30 Yr Fixed Gov - Conf.				MORRIS Plan 313				30 Yr Fixed Gov - High Bal			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.000	(0.550)	(0.640)	(0.600)	3.000	1.850	1.860	1.900	3.000	1.850	1.860	1.900	3.000	1.850	1.860	1.900
3.125	(1.130)	(1.220)	(1.190)	3.125	1.330	1.340	1.380	3.125	1.330	1.340	1.380	3.125	1.330	1.340	1.380
3.250	(1.710)	(1.920)	(1.870)	3.250	0.170	0.030	0.080	3.250	0.170	0.030	0.080	3.250	0.170	0.030	0.080
3.375	(2.290)	(2.500)	(2.440)	3.375	(0.340)	(0.480)	(0.420)	3.375	(0.340)	(0.480)	(0.420)	3.375	(0.340)	(0.480)	(0.420)
3.500	(2.830)	(3.040)	(2.980)	3.500	(0.830)	(0.970)	(0.910)	3.500	(0.830)	(0.970)	(0.910)	3.500	(0.830)	(0.970)	(0.910)
3.625	(3.310)	(3.520)	(3.460)	3.625	(1.270)	(1.410)	(1.350)	3.625	(1.270)	(1.410)	(1.350)	3.625	(1.270)	(1.410)	(1.350)
3.750	(3.110)	(3.270)	(3.190)	3.750	(1.430)	(1.590)	(1.520)	3.750	(1.430)	(1.590)	(1.520)	3.750	(1.430)	(1.590)	(1.520)
3.875	(3.520)	(3.730)	(3.660)	3.875	(1.830)	(1.990)	(1.920)	3.875	(1.830)	(1.990)	(1.920)	3.875	(1.830)	(1.990)	(1.920)
4.000	(4.030)	(4.250)	(4.180)	4.000	(2.150)	(2.320)	(2.240)	4.000	(2.150)	(2.320)	(2.240)	4.000	(2.150)	(2.320)	(2.240)
4.125	(4.330)	(4.550)	(4.470)	4.125	(2.390)	(2.560)	(2.480)	4.125	(2.390)	(2.560)	(2.480)	4.125	(2.390)	(2.560)	(2.480)
4.250	(3.690)	(3.910)	(3.810)	4.250	(1.920)	(2.160)	(2.070)	4.250	(1.920)	(2.160)	(2.070)	4.250	(1.920)	(2.160)	(2.070)
4.375	(3.890)	(4.170)	(4.080)	4.375	(2.170)	(2.410)	(2.310)	4.375	(2.170)	(2.410)	(2.310)	4.375	(2.170)	(2.410)	(2.310)
4.500	(4.510)	(4.720)	(4.620)	4.500	(2.350)	(2.600)	(2.500)	4.500	(2.350)	(2.600)	(2.500)	4.500	(2.350)	(2.600)	(2.500)
4.625	(4.630)	(4.910)	(4.810)	4.625	(2.490)	(2.730)	(2.640)	4.625	(2.490)	(2.730)	(2.640)	4.625	(2.490)	(2.730)	(2.640)
4.750	(4.280)	(4.610)	(4.490)	4.750	(2.080)	(2.380)	(2.260)	4.750	(2.080)	(2.380)	(2.260)	4.750	(2.080)	(2.380)	(2.260)

FHA Info:  
Fremont Banks Originator ID is 0483609998

Address:  
39150 Fremont Blvd  
Fremont, CA 94538

Phone:  
1-800-659-7334

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

MORRIS Plan 323				30 Yr Fixed Gov - Conf.				MORRIS Plan 324				15 Yr Fixed Gov - Conf.				MORRIS Plan 332				30 Yr Fixed Gov - High Bal			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.000	(0.550)	(0.640)	(0.600)	2.875	0.040	(0.180)	(0.140)	3.000	1.850	1.860	1.900	3.000	1.850	1.860	1.900	3.000	1.850	1.860	1.900	3.000	1.850	1.860	1.900
3.125	(1.130)	(1.220)	(1.190)	3.000	(0.420)	(0.640)	(0.600)	3.125	1.330	1.340	1.380	3.125	1.330	1.340	1.380	3.125	1.330	1.340	1.380	3.125	1.330	1.340	1.380
3.250	(1.710)	(1.920)	(1.870)	3.125	(0.860)	(1.080)	(1.040)	3.250	0.170	0.030	0.080	3.250	0.170	0.030	0.080	3.250	0.170	0.030	0.080	3.250	0.170	0.030	0.080
3.375	(2.290)	(2.500)	(2.440)	3.250	(1.310)	(1.550)	(1.490)	3.375	(0.340)	(0.480)	(0.420)	3.375	(0.340)	(0.480)	(0.420)	3.375	(0.340)	(0.480)	(0.420)	3.375	(0.340)	(0.480)	(0.420)
3.500	(2.830)	(3.040)	(2.980)	3.375	(1.740)	(1.980)	(1.920)	3.500	(0.830)	(0.970)	(0.910)	3.500	(0.830)	(0.970)	(0.910)	3.500	(0.830)	(0.970)	(0.910)	3.500	(0.830)	(0.970)	(0.910)
3.625	(3.310)	(3.520)	(3.460)	3.500	(2.140)	(2.380)	(2.320)	3.625	(1.270)	(1.410)	(1.350)	3.625	(1.270)	(1.410)	(1.350)	3.625	(1.270)	(1.410)	(1.350)	3.625	(1.270)	(1.410)	(1.350)
3.750	(3.110)	(3.270)	(3.190)	3.625	(2.510)	(2.760)	(2.700)	3.750	(1.430)	(1.590)	(1.520)	3.750	(1.430)	(1.590)	(1.520)	3.750	(1.430)	(1.590)	(1.520)	3.750	(1.430)	(1.590)	(1.520)
3.875	(3.520)	(3.730)	(3.660)	3.750	(2.550)	(2.840)	(2.760)	3.875	(1.830)	(1.990)	(1.920)	3.875	(1.830)	(1.990)	(1.920)	3.875	(1.830)	(1.990)	(1.920)	3.875	(1.830)	(1.990)	(1.920)
4.000	(4.030)	(4.250)	(4.180)	3.875	(2.920)	(3.210)	(3.130)	4.000	(2.150)	(2.320)	(2.240)	4.000	(2.150)	(2.320)	(2.240)	4.000	(2.150)	(2.320)	(2.240)	4.000	(2.150)	(2.320)	(2.240)
4.125	(4.330)	(4.550)	(4.470)	4.000	(3.270)	(3.550)	(3.470)	4.125	(2.390)	(2.560)	(2.480)	4.125	(2.390)	(2.560)	(2.480)	4.125	(2.390)	(2.560)	(2.480)	4.125	(2.390)	(2.560)	(2.480)
4.250	(3.690)	(3.910)	(3.810)	4.125	(3.580)	(3.870)	(3.790)	4.250	(1.920)	(2.160)	(2.070)	4.250	(1.920)	(2.160)	(2.070)	4.250	(1.920)	(2.160)	(2.070)	4.250	(1.920)	(2.160)	(2.070)
4.375	(3.890)	(4.170)	(4.080)	4.250	(2.170)	(2.410)	(2.310)	4.375	(2.170)	(2.410)	(2.310)	4.375	(2.170)	(2.410)	(2.310)	4.375	(2.170)	(2.410)	(2.310)	4.375	(2.170)	(2.410)	(2.310)
4.500	(4.510)	(4.720)	(4.620)	4.500	(2.350)	(2.600)	(2.500)	4.500	(2.350)	(2.600)	(2.500)	4.500	(2.350)	(2.600)	(2.500)	4.500	(2.350)	(2.600)	(2.500)	4.500	(2.350)	(2.600)	(2.500)
4.625	(4.630)	(4.910)	(4.810)	4.625	(2.490)	(2.730)	(2.640)	4.625	(2.490)	(2.730)	(2.640)	4.625	(2.490)	(2.730)	(2.640)	4.625	(2.490)	(2.730)	(2.640)	4.625	(2.490)	(2.730)	(2.640)
4.750	(4.280)	(4.610)	(4.490)	4.750	(2.080)	(2.380)	(2.260)	4.750	(2.080)	(2.380)	(2.260)	4.750	(2.080)	(2.380)	(2.260)	4.750	(2.080)	(2.380)	(2.260)	4.750	(2.080)	(2.380)	(2.260)

FHA LLPAs - Applies to all FHA programs - Add to Price	
FICO	All Loans
720 +	-0.25
680-719	0
640-679	0.5
OTHER FHA Price Adjustments - Add to Price	
FHA Streamline Refi 0-115% LTV	0.375
FHA Streamline Refi 115.01-135% LTV	0.75

FHA Single Family Mortgage Insurance Premiums - Upfront and Annual MIP							
Terms > 15 Years				Term <= 15 Years			
MIP - Upfront & Annual - Effective 01-26-15				MIP - Upfront & Annual - Effective 01-26-15			
Base Loan Amount	LTV	Annual MIP	Upfront MIP	Base Loan Amount	LTV	Annual MIP	Upfront MIP
< \$625,500	< 95%	0.80	1.75	< \$625,500	< 95%	0.45	1.75
< \$625,500	> 95%	0.85	1.75	< \$625,500	> 95%	0.70	1.75
> \$625,500	< 95%	1.00	1.75	> \$625,500	< 95%	0.70	1.75
> \$625,500	> 95%	1.05	1.75	> \$625,500	> 95%	0.95	1.75

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**Wholesale Portfolio Ratesheet**

1 YR LIBOR 2.1886%

<b>5/1 Libor ARM (Fully Amortizing) 2/2/5 Caps</b>						
MORRIS Plan 403	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment Property	Lock Term
406/403	0.000	3.500%	2%/2%/5%	2.875%	3.250%	45 Days
406/403	(1.000)	3.625%	2%/2%/5%	2.875%	3.250%	45 Days
406/403	(1.250)	3.750%	2%/2%/5%	2.875%	3.250%	45 Days
406/403	(1.375)	3.875%	2%/2%/5%	2.875%	3.250%	45 Days
406/403	(1.500)	4.000%	2%/2%/5%	2.875%	3.250%	45 Days

<b>7/1 Libor ARM (Fully Amortizing) 5/2/5 Caps</b>						
MORRIS Plan 408	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment Property	Lock Term
407/408	0.000	3.875%	5%/2%/5%	2.875%	3.250%	45 Days
407/408	(1.000)	4.000%	5%/2%/5%	2.875%	3.250%	45 Days
407/408	(1.125)	4.125%	5%/2%/5%	2.875%	3.250%	45 Days
407/408	(1.250)	4.250%	5%/2%/5%	2.875%	3.250%	45 Days

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

<b>Loan Level Rate Adjustments Add to Rate</b>	
All Adjustments are independent of each other	
<b>5/1 Purchase Special (a)</b>	<b>-0.125</b>
7/1 Purchase Special (a)	-0.250
Investment Property	0.250
Condo Adjustment	0.125
Cash Out ≤ \$250,000	0.125
Cash Out > \$250,000 - \$500,000	0.250
>75%- 80% LTV	0.125
> 760 FICO	0.000
700-719 FICO	0.125
DTI >43% - 45%	0.250
DTI >45% - 48%	0.500
2-4 Unit Property	0.125
5-10 financed properties (c)	0.250

<b>Expanded Loan Level Rate Adjustments Add to Rate</b>	
Approval to Process needed prior to lock/submission (contact your AE)	
All Adjustments are independent of each other	
Non- Warrantable Condo (b)	0.500
Asset Depletion	0.250
Alternative Income	0.250
Alternative Credit Program	0.500
> 10 financed properties (c)	0.500
Short Sale >4 years seasoning	0.250
BK > 4 years	0.250
Seasoned Foreclosure > 7 years	0.500
680-699 FICO	0.375
File Complexity (d)	0.250
>75%- 80% LTV for I/O	0.250
<b>I/O (min720, max LTV 65% NOO/70% OO. No exceptions)</b>	<b>0.000</b>

(a) Purchase Specials Not Applicable for: Major Derogatory Credit & Outside Footprint

(b) Non-Warrantable Condo adjustment is in addition to standard condo adjustment if applicable.

(c) > 4 financed property adjustments do not apply if subject property is a primary residence

(d) File Complexity: 2 or more of following - >10 Fin Props, Leaseholds, 3 or more Biz Tax Returns, New Condo Proj. w/Full Legal Review

- DTI to 48% for fully Amortizing

- DTI to 43% for I/O (Please consult your AE for qualifying purposes)

**Lock Extensions: Add to fee**

7 days + 0.125; 15 days + 0.25; Max 15 days. Worse Case after max ext.

\* I/O hit is normally 0.25; If loan doesn't meet above min/max the 0.25 applies

**Loan Amount and LTV Limitations**

**• Fully Amortizing and Interest Only•**

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

**RATE LOCK AND SUBMISSION REQUIREMENTS**

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

**\*\* To receive an 'Approval to Process', send your Account Executive your scenario.**

**Accuracy is Critical. Be sure to indicate retirement accounts.**

Loss Payee: Fremont Bank, Its' Successors and/or Assigns. PO Box 7295, Fremont, CA 94536



**Home Equity Line of Credit - Prime Combo**
**Rates & Terms**

	Primary	Second Home	Investment	Margin Adjustment	
Base Start Rate <sup>1</sup>	5.750%	6.000%	7.000%	ALP <sup>(2)</sup>	-0.500%
Index	WSJ Prime Rate is 5.25% as of Thursday, August 01, 2019			HCLTV > 75% to ≤ 80%	+0.500%
Base Margin *	+0.500%	+0.750%	+1.750%	HCLTV > 80% to ≤ 85%	+1.000%
Floor Rate	3.990%	3.990%	5.990%	HCLTV > 85% to ≤ 89.99%	+1.500%

**Additional Margin Adjustments (Cumulative to Net Margin Adj)**

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

**Other Terms**

Life Cap	18%
Amortization	Adjustable Rate
Term	25-years (10-year draw period then 15-year repayment)
Minimum Payment	Interest Only during 10-year draw period and fully amortizing payments during 15-year repayment period
Annual Fee	\$75.00 (Promo: Annual Fee waived first 3 years, offer good until Sept 30th)
Set Up Charge	\$95.00 (Promo: Set up Fee waived, offer good until Sept 30th)
Early Closure Fee	\$500.00 for all HELOCs with line amounts ≥ \$25,000 voluntarily terminated in the first 3 years

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

**Eligible Counties**

Northern CA Footprint (limited to the following counties)	Alameda, Contra Costa, Marin, Monterey, Napa, Sacramento, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Sonoma
Southern CA Footprint (limited to the following counties)	Los Angeles, Orange, San Diego, San Luis Obispo, Santa Barbara, and Ventura

See guidelines for details

[HelocGuide](#)

**Home Equity Line of Credit - 360 Combo**
**Rates & Terms**

	Primary	Second Home	Investment	Margin Adjustment	
Base Start Rate <sup>1</sup>	5.625%	6.000%	7.000%	ALP <sup>(2)</sup>	-0.500%
Index	WSJ Prime Rate is 5.25% as of Thursday, August 01, 2019			HCLTV > 75% to ≤ 80%	+0.500%
Base Margin *	+0.3750%	+0.750%	+1.750%	HCLTV > 80% to ≤ 85%	+1.000%
Floor Rate	3.990%	3.990%	5.990%	HCLTV > 85% to ≤ 89.99%	+1.500%

**Additional Margin Adjustments (Cumulative to Net Margin Adj)**

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

**Other Terms**

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

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

**Eligible Counties**

Northern CA Footprint (limited to the following counties)	Alameda, Contra Costa, Marin, Monterey, Napa, Sacramento, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Sonoma
Southern CA Footprint (limited to the following counties)	Los Angeles, Orange, San Diego, San Luis Obispo, Santa Barbara, and Ventura

See guidelines for details

[Heloc360Guide](#)

**WHOLESALE SALES TEAMS**
**NORTHERN CALIFORNIA**
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Nafice Amini	949-767-7004	<a href="mailto:nafice.amini@fremontbank.com">nafice.amini@fremontbank.com</a>	Orange County, San Bernadino/Riverside

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