

# FREMONT BANK

## Wholesale Rate Sheet

Rates as of 8/27/25 9:21 AM

| Port Arm Rates Unchanged                                                                                                                                                                                                                                                                                                                                                            |                                    |                                                                 |                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|-----------------------------------------------------------------|-----------------------------|
| <b>Portfolio Lock Eligibility -</b><br>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, August 21, 2025   |
| Portfolio ARMs: 0.015/ day; 30 day max                                                                                                                                                                                                                                                                                                                                              | 4PM for Portfolio ARM's            | Last day to sign to fund and record (refi)                      | Tuesday, August 26, 2025    |
| Emerald Jumbo: 0.015/day - 30 day max                                                                                                                                                                                                                                                                                                                                               | 4pm Rerock & 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><br><b>* Section B of LE: Flood \$5.25</b><br><b>** Tax Service Fee: \$25 if paying off FB 1st; \$50 if other lender, N/A for FHA</b><br><b>Max Comp \$30k</b><br><b>Min Loan Amount \$125k</b>                                                    |                                    | Purchase                                                        | 24 Hours                    |
|                                                                                                                                                                                                                                                                                                                                                                                     |                                    | Refinance                                                       | 24 Hours                    |
|                                                                                                                                                                                                                                                                                                                                                                                     |                                    | <b>Underwriting</b>                                             | <b>Turn Times</b>           |
|                                                                                                                                                                                                                                                                                                                                                                                     |                                    | 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 |                             |
|                                                                                                                                                                                                                                                                                                                                                                                     |                                    | <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                                          |                             |
| <b>Contact Us:</b>                                                                                                                                                                                                                                                                                                                                                                  | <b>Helpful Links:</b>              |                                                                 |                             |
| <a href="mailto:locks@fremontbank.com">locks@fremontbank.com</a>                                                                                                                                                                                                                                                                                                                    | <a href="#">Website</a>            |                                                                 |                             |
| <a href="mailto:submissions@fremontbank.com">submissions@fremontbank.com</a>                                                                                                                                                                                                                                                                                                        | <a href="#">Guidelines</a>         |                                                                 |                             |
| <a href="mailto:morrisupport@fremontbank.com">morrisupport@fremontbank.com</a>                                                                                                                                                                                                                                                                                                      | <a href="#">Lock Policy</a>        |                                                                 |                             |
|                                                                                                                                                                                                                                                                                                                                                                                     | <a href="#">Heloc Calculator</a>   |                                                                 |                             |
| <b>Scott Borst - Sales Director</b>                                                                                                                                                                                                                                                                                                                                                 |                                    |                                                                 |                             |
| <a href="mailto:Scott.Borst@fremontbank.com">Scott.Borst@fremontbank.com</a>                                                                                                                                                                                                                                                                                                        |                                    |                                                                 |                             |
| 714-262-1801                                                                                                                                                                                                                                                                                                                                                                        |                                    |                                                                 |                             |
| <b>Rate Sheet Index:</b>                                                                                                                                                                                                                                                                                                                                                            |                                    |                                                                 |                             |
| Portfolio ARMs - Pg. 2                                                                                                                                                                                                                                                                                                                                                              |                                    |                                                                 |                             |
| Port ARM Guidelines - Pg. 3                                                                                                                                                                                                                                                                                                                                                         |                                    |                                                                 |                             |
| Emerald Jumbo Pricing & LLPAs- 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                                                                                                                                                                                                                                                                                                                                                                |                                    |                                                                 |                             |
| 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.<br>Please refer to our website or contact us for current information. Pricing subject to change without notice                                                                                                    |                                    |                                                                 |                             |

## 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 |        |                                       | Expanded Loan Level Rate Adjustments |                                                                                                                |
|--------------------------------------------------------|--------|---------------------------------------|--------------------------------------|----------------------------------------------------------------------------------------------------------------|
| Purchase Specials 5/6m (a)                             | -0.250 | Foreclosure < 7 Years                 | 0.500                                | Considered on an exception only basis. Approval to Process needed prior to lock or submission. Contact your AE |
| 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                                | Continuity of Obligation 0.125                                                                                 |
| Alternative Credit                                     | 0.500  | Non-Occ Co-Borrower                   | 0.250                                | Short Sale/ Loan Mod < 4 Years 0.750                                                                           |
| Asset Depletion                                        | 0.250  | FICO 700-719                          | 0.250                                | 2 or More Short Sales 0.250                                                                                    |
| Alternative Income (min 720 FICO)                      | 0.250  | File Complexity (d)                   | 0.250                                | > 48% DTI 0.500                                                                                                |
| Unique Collateral                                      | 0.250  | >75%-80% LTV                          | 0.250                                | FICO < 660 1.000                                                                                               |
| Cash Out                                               | 0.250  | 2-4 Unit                              | 0.125                                | FICO 660-679 0.500                                                                                             |
| BK > 4 years & ≤ 7 Years                               | 0.500  | Condo                                 | 0.125                                | FICO 680-699 0.375                                                                                             |
|                                                        |        | Investment Property (NOO) - Only 5/6m | 0.375                                | Over Max Loan Amount 0.250                                                                                     |
|                                                        |        | Temporary Financing                   | 0.250                                | Up to 5% Over Max LTV 0.250                                                                                    |
|                                                        |        | > Loan Amount \$2.5mm (e)             | 0.250                                | > 5% - 10% Over Max LTV 0.375                                                                                  |
|                                                        |        | Delayed Financing (outside of guide)  | 0.250                                | Outside Footprint 0.375                                                                                        |
|                                                        |        |                                       |                                      | Non-Warrantable Condo (c) 0.375                                                                                |
|                                                        |        |                                       |                                      | Reserves Below Guidelines 0.250                                                                                |
|                                                        |        |                                       |                                      | Mortgage Late in last 12 Months 0.250                                                                          |
|                                                        |        |                                       |                                      | 5-10 Financed Prop (NOO) 0.250                                                                                 |
|                                                        |        |                                       |                                      | Manufactured Home 0.250                                                                                        |

## Important Program Details

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

Total Lender Fees are \$950 for refi and purchase. See page 1 of the rate sheet

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

Non Owner: Maximum of 10 financed properties

(a) Purchase Specials Not Applicable for: Previous short-shale, BK, deed-in-lieu, seasoned foreclosure, Outside Footprint & Port ARM/HELOC combos > 70% HCLTV

(b) Prime Borrower QM Eligibility: Owner Occupied, FICO ≥ 740, Max LTV/HCLTV ≤ 75% (≤ 70% for refi), no self-employed income used to qualify and max of three (3) rental properties, no asset depletion, DTI ≤ 43%, and fully amortizing only. (Non-warrantable Condos are ineligible) No exceptions allowed.

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

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

- DTI Max 48% Fully-Amortizing/Max 45% I/O. Max LTV/HCLTV allowed for Interest Only is 75%

Lock Extensions: Add to fee - 1.5bps per day; Max 30 days. Worse Case after max ext.

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

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

**Wholesale Portfolio ARM Product Guidelines**

| Product Offering                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                         |                                                                                                                                           |                            |                                                                    |
|-------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|--------------------------------------------------------------------|
| Product Description                                                     | Occupancy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Margin                                                                                  | Term                                                                                                                                      | Index                      | Caps                                                               |
| Fully- Amortizing                                                       | Primary & Second Home                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 3.375%                                                                                  | 30-year Fully Amortizing                                                                                                                  | 30-Day Average SOFR        | 5/6 mo. ARM - 2/1/5<br>7/6 mo. ARM - 5/1/5<br>10/6 mo. ARM - 5/1/5 |
|                                                                         | Investment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 3.750%                                                                                  |                                                                                                                                           |                            |                                                                    |
| Interest-Only                                                           | Primary & Second Home                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 3.375%                                                                                  | Interest-only for 10 yrs;<br>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 <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              |                                                                    |
| 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                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                         | <sup>2</sup> Investment Properties not permitted for the 10/6m SOFR ARMs                                                                  |                            |                                                                    |
| <sup>1</sup> Condomium maximum loan amount \$1,000,000                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                         | <sup>3</sup> 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<br>*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 <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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                         |                                                                                                                                           |                            |                                                                    |
| 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) <b>No exceptions allowed.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                         |                                                                                                                                           |                            |                                                                    |
| Maximum Financed Properties                                             | Occupancy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Maximum Financed Properties (Includes Subject Property)                                 |                                                                                                                                           | Maximum LTV/CLTV           | Maximum Loan Amount                                                |
|                                                                         | Primary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | No Limit                                                                                |                                                                                                                                           | See Matrix                 | See Matrix                                                         |
|                                                                         | Second Home & Investment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 1-4                                                                                     |                                                                                                                                           | See Matrix                 | See Matrix                                                         |
|                                                                         | Second Home & Investment (Condo not permitted as subject)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 5-10                                                                                    |                                                                                                                                           | 65%                        | \$1,000,000                                                        |
| Credit Requirements                                                     | <ul style="list-style-type: none"><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> |                                                                                         |                                                                                                                                           |                            |                                                                    |
| Underwriting                                                            | <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 & 10/6 ARM- Fully-Amortizing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Fully amortizing payment (PITIA) at the higher of the fully indexed rate or note rate   |                                                                                                                                           |                            | 30-year                                                            |
|                                                                         | ATR Port 7/6 & 10/6 ARM- Interest-Only                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Fully amortizing payment (PITIA) at higher of fully indexed rate or note rate           |                                                                                                                                           |                            | 20-year                                                            |
| Documentation Requirements                                              | <ul style="list-style-type: none"><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>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                         |                                                                                                                                           |                            |                                                                    |
| Reserve Requirements (Fully amortizing and Interest only)               | <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><br><br>1. ≥4 5-10 Financed Properties - Additional ≥ 6 months' reserves required > 10 Financed properties requires ATP and additioal 12 months PITIA reserves)<br>2. Assets to still be stated on the URLA (1003) at time of application                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                         |                                                                                                                                           |                            |                                                                    |
| Appraisal Requirements                                                  | <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>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                         |                                                                                                                                           |                            |                                                                    |

3

| <b>Emerald Program - Jumbo Fixed Rate Mortgage</b> |         |                                       |         |                                       |                       |
|----------------------------------------------------|---------|---------------------------------------|---------|---------------------------------------|-----------------------|
| <b>MORRIS Plan 752</b>                             |         | <b>30 Year Super Jumbo Fixed Rate</b> |         |                                       | <b>Max Net Rebate</b> |
| Rate                                               | 15 Day  | 30 Day                                | 45 Day  | Loan Amount                           | 30 Yr                 |
| 5.500                                              | 3.370   | 3.500                                 | 3.570   | ≤ \$1,500,000                         | -2.700                |
| 5.625                                              | 2.630   | 2.750                                 | 2.830   | > \$1,500,000                         | -2.200                |
| 5.750                                              | 1.890   | 2.020                                 | 2.090   | Max YSP cannot exceed max net rebate. |                       |
| 5.875                                              | 1.380   | 1.500                                 | 1.580   |                                       |                       |
| 5.990                                              | 1.060   | 1.180                                 | 1.260   |                                       |                       |
| 6.000                                              | 0.930   | 1.060                                 | 1.130   |                                       |                       |
| 6.125                                              | 0.490   | 0.610                                 | 0.690   |                                       |                       |
| 6.250                                              | 0.060   | 0.190                                 | 0.260   |                                       |                       |
| 6.375                                              | (0.350) | (0.220)                               | (0.150) |                                       |                       |
| 6.490                                              | (0.570) | (0.440)                               | (0.370) |                                       |                       |
| 6.500                                              | (0.710) | (0.580)                               | (0.510) |                                       |                       |
| 6.625                                              | (1.030) | (0.910)                               | (0.830) |                                       |                       |
| 6.750                                              | (1.330) | (1.200)                               | (1.130) |                                       |                       |
| 6.875                                              | (1.530) | (1.400)                               | (1.330) |                                       |                       |
| 6.990                                              | (1.630) | (1.510)                               | (1.430) |                                       |                       |
| 7.000                                              | (1.770) | (1.650)                               | (1.570) |                                       |                       |

| <b>Emerald Program Jumbo LLPAs - 30 yr Fixed Rate</b> |        |          |          |              |          |              |
|-------------------------------------------------------|--------|----------|----------|--------------|----------|--------------|
| <b>CLTV/FICO LLPAs - Add to Price</b>                 |        |          |          | <b>No MI</b> |          | <b>No MI</b> |
| 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        |
| 0.000                                                 | 0.000  | 0.000    | 0.000    | 0.000        | 0.000    | 0.000        |
| ≥780                                                  | -0.490 | -0.360   | -0.235   | -0.140       | 0.485    | 1.025        |

| <b>Occupancy-- Add to Price</b> |       |          |          |          |          |             |
|---------------------------------|-------|----------|----------|----------|----------|-------------|
| 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          |

| <b>Purpose-- Add to Price</b> |       |          |          |          |          |             |
|-------------------------------|-------|----------|----------|----------|----------|-------------|
| 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          |

| <b>Property Type -- Add to Price</b> |       |          |          |          |          |             |
|--------------------------------------|-------|----------|----------|----------|----------|-------------|
| 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          |

| <b>Loan Amount -- Add to Price</b> |       |          |          |          |          |             |
|------------------------------------|-------|----------|----------|----------|----------|-------------|
| 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          |

| <b>Escrow LLPAs for all Loans -- Add to Price</b> |         |         |         |         |         |         |
|---------------------------------------------------|---------|---------|---------|---------|---------|---------|
| With Escrows                                      | (0.050) | (0.050) | (0.050) | (0.050) | (0.050) | (0.050) |
| <b>DTI</b>                                        |         |         |         |         |         |         |
| ≤ 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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| <b>Gold Program - Jumbo Fixed Rate Mortgage</b> |                                       |               |               |                        |                                       |               |               |                                       |              |
|-------------------------------------------------|---------------------------------------|---------------|---------------|------------------------|---------------------------------------|---------------|---------------|---------------------------------------|--------------|
| <b>MORRIS Plan 553</b>                          | <b>30 Year Super Jumbo Fixed Rate</b> |               |               | <b>MORRIS Plan 554</b> | <b>15 Year Super Jumbo Fixed Rate</b> |               |               | <b>Max Net Rebate</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> | <b>Loan Amount</b>                    | <b>30 Yr</b> |
| <b>5.750</b>                                    | 1.410                                 | 1.550         | 1.720         | <b>6.125</b>           | 0.430                                 | 0.500         | 0.560         | < \$1,000,000                         | -1.000       |
| <b>5.875</b>                                    | 0.980                                 | 1.120         | 1.290         | <b>6.250</b>           | 0.100                                 | 0.170         | 0.230         | > \$1,000,000                         | -1.000       |
| <b>6.000</b>                                    | 0.550                                 | 0.690         | 0.850         | <b>6.375</b>           | (0.200)                               | (0.140)       | (0.070)       | Loan Amount                           | <b>15 Yr</b> |
| <b>6.125</b>                                    | 0.140                                 | 0.280         | 0.450         | <b>6.500</b>           | (0.420)                               | (0.350)       | (0.290)       | < \$1,000,000                         | -1.750       |
| <b>6.250</b>                                    | (0.230)                               | (0.080)       | 0.070         | <b>6.625</b>           | (0.620)                               | (0.560)       | (0.490)       | > \$1,000,000                         | -1.500       |
| <b>6.375</b>                                    | (0.580)                               | (0.440)       | (0.270)       | <b>6.750</b>           | (0.810)                               | (0.740)       | (0.680)       | Max YSP cannot exceed max net rebate. |              |
| <b>6.500</b>                                    | (0.920)                               | (0.780)       | (0.610)       | <b>6.875</b>           | (0.980)                               | (0.920)       | (0.850)       |                                       |              |
| <b>6.625</b>                                    | (1.240)                               | (1.100)       | (0.940)       | <b>7.000</b>           | (1.140)                               | (1.070)       | (1.010)       |                                       |              |
| <b>6.750</b>                                    | (1.560)                               | (1.420)       | (1.250)       | <b>7.125</b>           | (1.280)                               | (1.210)       | (1.150)       |                                       |              |
| <b>6.875</b>                                    | (1.860)                               | (1.720)       | (1.540)       |                        |                                       |               |               |                                       |              |
| <b>7.000</b>                                    | (2.140)                               | (1.990)       | (1.810)       |                        |                                       |               |               |                                       |              |

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

| <b>MORRIS Plan 113</b>                 |         |         |         | <b>MORRIS Plan 114</b>                 |         |         |         |
|----------------------------------------|---------|---------|---------|----------------------------------------|---------|---------|---------|
| <b>30 Year Fixed Rate Conf</b>         |         |         |         | <b>20 Year Fixed Rate Conf</b>         |         |         |         |
| Rate                                   | 15 Day  | 30 Day  | 45 Day  | Rate                                   | 15 Day  | 30 Day  | 45 Day  |
| 6.000                                  | 1.002   | 1.322   | 1.252   | 6.000                                  | (0.471) | (0.331) | (0.211) |
| 6.125                                  | 0.497   | 0.817   | 0.747   | 6.125                                  | (0.926) | (0.796) | (0.676) |
| 6.250                                  | 0.142   | 0.462   | 0.402   | 6.250                                  | (1.092) | (0.942) | (0.812) |
| 6.375                                  | (0.350) | (0.030) | (0.090) | 6.375                                  | (1.525) | (1.385) | (1.255) |
| 6.500                                  | (0.830) | (0.510) | (0.570) | 6.500                                  | (1.975) | (1.825) | (1.695) |
| 6.625                                  | (1.235) | (0.905) | (0.975) | 6.625                                  | (2.332) | (2.182) | (2.052) |
| 6.750                                  | (1.429) | (1.109) | (1.169) | 6.750                                  | (1.978) | (1.828) | (1.698) |
| 6.875                                  | (1.854) | (1.534) | (1.594) | 6.875                                  | (2.373) | (2.223) | (2.093) |
| 7.000                                  | (2.216) | (1.896) | (1.956) | 7.000                                  | (2.697) | (2.547) | (2.417) |
| 7.125                                  | (2.556) | (2.226) | (2.296) | 7.125                                  | (3.008) | (2.858) | (2.728) |
| 7.250                                  | (2.860) | (2.560) | (2.650) | 7.250                                  | (3.294) | (3.194) | (3.124) |
| 7.375                                  | (3.277) | (2.977) | (3.067) | 7.375                                  | (3.673) | (3.573) | (3.503) |
| 7.500                                  | (3.574) | (3.274) | (3.364) | 7.500                                  | (3.992) | (3.892) | (3.822) |
| 7.625                                  | (3.884) | (3.584) | (3.684) |                                        |         |         |         |
| 7.750                                  | (4.014) | (3.714) | (3.814) |                                        |         |         |         |
| <b>MORRIS Plan 115</b>                 |         |         |         | <b>MORRIS Plan 116</b>                 |         |         |         |
| <b>15 Year Fixed Rate Conf</b>         |         |         |         | <b>10 Year Fixed Rate Conf</b>         |         |         |         |
| Rate                                   | 15 Day  | 30 Day  | 45 Day  | Rate                                   | 15 Day  | 30 Day  | 45 Day  |
| 5.375                                  | 0.078   | 0.188   | 0.218   | 5.375                                  | (0.074) | 0.047   | 0.097   |
| 5.500                                  | (0.244) | (0.144) | (0.114) | 5.500                                  | (0.327) | (0.217) | (0.167) |
| 5.625                                  | (0.531) | (0.421) | (0.391) | 5.625                                  | (0.546) | (0.436) | (0.386) |
| 5.750                                  | (0.828) | (0.718) | (0.688) | 5.750                                  | (0.784) | (0.664) | (0.614) |
| 5.875                                  | (1.095) | (0.985) | (0.955) | 5.875                                  | (1.345) | (1.235) | (1.185) |
| 6.000                                  | (1.405) | (1.295) | (1.265) | 6.000                                  | (1.575) | (1.465) | (1.415) |
| 6.125                                  | (1.697) | (1.587) | (1.557) | 6.125                                  | (1.831) | (1.711) | (1.661) |
| 6.250                                  | (1.974) | (1.854) | (1.824) | 6.250                                  | (1.900) | (1.780) | (1.750) |
| 6.375                                  | (2.261) | (2.151) | (2.111) | 6.375                                  | (2.148) | (2.028) | (1.998) |
| 6.500                                  | (2.608) | (2.488) | (2.458) | 6.500                                  | (2.370) | (2.260) | (2.220) |
| 6.625                                  | (2.852) | (2.732) | (2.702) | 6.625                                  | (2.587) | (2.477) | (2.447) |
| 6.750                                  | (2.883) | (2.763) | (2.733) | 6.750                                  | (2.792) | (2.682) | (2.652) |
| 6.875                                  | (3.134) | (3.014) | (2.984) |                                        |         |         |         |
| <b>MORRIS Plan 127</b>                 |         |         |         | <b>MORRIS Plan 128</b>                 |         |         |         |
| <b>30 Year High Balance Fixed Rate</b> |         |         |         | <b>15 Year High Balance Fixed Rate</b> |         |         |         |
| Rate                                   | 15 Day  | 30 Day  | 45 Day  | Rate                                   | 15 Day  | 30 Day  | 45 Day  |
| 5.500                                  | 2.865   | 3.085   | 3.025   | 5.000                                  | 2.572   | 2.602   | 2.662   |
| 5.625                                  | 2.213   | 2.423   | 2.363   | 5.125                                  | 2.248   | 2.278   | 2.338   |
| 5.750                                  | 1.600   | 1.820   | 1.760   | 5.250                                  | 1.475   | 1.515   | 1.565   |
| 5.875                                  | 1.109   | 1.319   | 1.259   | 5.375                                  | 1.203   | 1.233   | 1.283   |
| 6.000                                  | 0.602   | 0.822   | 0.762   | 5.500                                  | 0.913   | 0.943   | 0.993   |
| 6.125                                  | 0.137   | 0.367   | 0.307   | 5.625                                  | 0.666   | 0.696   | 0.746   |
| 6.250                                  | (0.359) | (0.139) | (0.189) | 5.750                                  | 0.219   | 0.259   | 0.309   |
| 6.375                                  | (0.780) | (0.560) | (0.610) | 5.875                                  | (0.010) | 0.031   | 0.081   |
| 6.500                                  | (1.160) | (0.940) | (0.990) | 6.000                                  | (0.280) | (0.240) | (0.190) |
| 6.625                                  | (1.545) | (1.315) | (1.365) | 6.125                                  | (0.481) | (0.441) | (0.391) |
| 6.750                                  | (1.929) | (1.709) | (1.759) | 6.250                                  | (0.708) | (0.668) | (0.618) |
| 6.875                                  | (2.284) | (2.064) | (2.114) | 6.375                                  | (0.935) | (0.895) | (0.845) |
| 7.000                                  | (2.586) | (2.356) | (2.406) | 6.500                                  | (1.203) | (1.163) | (1.113) |

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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  |
| 6.000                                           | 1.072   | 1.372   | 1.292   | 6.000                                           | (0.611) | (0.511) | (0.281) | 5.375                                   | (0.013) | 0.098           | 0.138   |
| 6.125                                           | 0.537   | 0.837   | 0.767   | 6.125                                           | (1.076) | (0.976) | (0.696) | 5.500                                   | (0.334) | (0.234)         | (0.164) |
| 6.250                                           | 0.172   | 0.492   | 0.412   | 6.250                                           | (0.982) | (0.852) | (0.652) | 5.625                                   | (0.491) | (0.391)         | (0.381) |
| 6.375                                           | (0.330) | (0.010) | (0.071) | 6.375                                           | (1.275) | (1.145) | (0.915) | 5.750                                   | (0.888) | (0.788)         | (0.748) |
| 6.500                                           | (0.860) | (0.540) | (0.580) | 6.500                                           | (1.655) | (1.525) | (1.265) | 5.875                                   | (1.135) | (1.025)         | (0.965) |
| 6.625                                           | (1.285) | (0.965) | (0.995) | 6.625                                           | (1.992) | (1.872) | (1.582) | 6.000                                   | (1.425) | (1.315)         | (1.225) |
| 6.750                                           | (1.409) | (1.099) | (1.189) | 6.750                                           | (1.828) | (1.688) | (1.488) | 6.125                                   | (1.677) | (1.547)         | (1.537) |
| 6.875                                           | (1.884) | (1.574) | (1.644) | 6.875                                           | (2.183) | (2.043) | (1.823) | 6.250                                   | (1.974) | (1.854)         | (1.804) |
| 7.000                                           | (2.266) | (1.956) | (2.006) | 7.000                                           | (2.497) | (2.357) | (2.127) | 6.375                                   | (2.251) | (2.131)         | (2.061) |
| 7.125                                           | (2.636) | (2.326) | (2.346) | 7.125                                           | (2.808) | (2.668) | (2.538) | 6.500                                   | (2.538) | (2.418)         | (2.338) |
| 7.250                                           | (2.800) | (2.510) | (2.640) | 7.250                                           | (3.074) | (2.954) | (2.864) | 6.625                                   | (2.692) | (2.572)         | (2.542) |
| 7.375                                           | (3.147) | (2.857) | (2.977) | 7.375                                           | (3.383) | (3.263) | (3.153) | 6.750                                   | (2.873) | (2.743)         | (2.703) |
| 7.500                                           | (3.524) | (3.234) | (3.334) | 7.500                                           | (3.652) | (3.542) | (3.412) | 6.875                                   | (3.114) | (2.994)         | (2.924) |
| 7.625                                           | (3.834) | (3.544) | (3.604) |                                                 |         |         |         |                                         |         |                 |         |
| 7.750                                           | (4.004) | (3.714) | (3.754) |                                                 |         |         |         |                                         |         |                 |         |
| 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                                           | 2.865   | 3.085   | 3.025   | 5.000                                           | 2.572   | 2.602   | 2.662   |                                         |         |                 |         |
| 5.625                                           | 2.213   | 2.423   | 2.363   | 5.125                                           | 2.248   | 2.278   | 2.338   |                                         |         |                 |         |
| 5.750                                           | 1.600   | 1.820   | 1.760   | 5.250                                           | 1.475   | 1.515   | 1.565   |                                         |         |                 |         |
| 5.875                                           | 1.109   | 1.319   | 1.259   | 5.375                                           | 1.203   | 1.233   | 1.283   |                                         |         |                 |         |
| 6.000                                           | 0.602   | 0.822   | 0.762   | 5.500                                           | 0.913   | 0.943   | 0.993   |                                         |         |                 |         |
| 6.125                                           | 0.137   | 0.367   | 0.307   | 5.625                                           | 0.666   | 0.696   | 0.746   |                                         |         |                 |         |
| 6.250                                           | (0.359) | (0.139) | (0.189) | 5.750                                           | 0.219   | 0.259   | 0.309   |                                         |         |                 |         |
| 6.375                                           | (0.780) | (0.560) | (0.610) | 5.875                                           | (0.010) | 0.031   | 0.081   |                                         |         |                 |         |
| 6.500                                           | (1.160) | (0.940) | (0.990) | 6.000                                           | (0.280) | (0.240) | (0.190) |                                         |         |                 |         |
| 6.625                                           | (1.545) | (1.315) | (1.365) | 6.125                                           | (0.481) | (0.441) | (0.391) |                                         |         |                 |         |
| 6.750                                           | (1.929) | (1.709) | (1.759) | 6.250                                           | (0.708) | (0.668) | (0.618) |                                         |         |                 |         |
| 6.875                                           | (2.284) | (2.064) | (2.114) | 6.375                                           | (0.935) | (0.895) | (0.845) |                                         |         |                 |         |
| 7.000                                           | (2.586) | (2.356) | (2.406) | 6.500                                           | (1.203) | (1.163) | (1.113) |                                         |         |                 |         |
|                                                 |         |         |         |                                                 |         |         |         |                                         |         | 30 Day Avg SOFR |         |
|                                                 |         |         |         |                                                 |         |         |         |                                         |         | 4.355           |         |

**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 |
| 5.250                                                        | 1.770   | 1.780   | 1.780   | 5.250                                                        | 2.100   | 2.100   | 2.110   | 5.250                                                         | 3.540  | 3.550  | 3.560  |
| 5.375                                                        | 1.400   | 1.410   | 1.420   | 5.375                                                        | 1.710   | 1.720   | 1.730   | 5.375                                                         | 3.100  | 3.120  | 3.130  |
| 5.500                                                        | 1.020   | 1.040   | 1.050   | 5.500                                                        | 1.320   | 1.340   | 1.360   | 5.500                                                         | 2.660  | 2.680  | 2.700  |
| 5.625                                                        | 0.650   | 0.670   | 0.690   | 5.625                                                        | 0.940   | 0.960   | 0.980   | 5.625                                                         | 2.220  | 2.240  | 2.270  |
| 5.750                                                        | 0.400   | 0.430   | 0.450   | 5.750                                                        | 0.590   | 0.620   | 0.640   | 5.750                                                         | 1.780  | 1.810  | 1.830  |
| 5.875                                                        | 0.260   | 0.290   | 0.320   | 5.875                                                        | 0.280   | 0.310   | 0.340   | 5.875                                                         | 1.340  | 1.370  | 1.400  |
| 6.000                                                        | 0.110   | 0.150   | 0.180   | 6.000                                                        | (0.040) | 0.000   | 0.030   | 6.000                                                         | 0.890  | 0.930  | 0.970  |
| 6.125                                                        | (0.040) | 0.010   | 0.050   | 6.125                                                        | (0.350) | (0.310) | (0.270) | 6.125                                                         | 0.450  | 0.490  | 0.530  |
| 6.250                                                        | (0.200) | (0.160) | (0.110) | 6.250                                                        | (0.590) | (0.540) | (0.500) | 6.250                                                         | 0.200  | 0.250  | 0.300  |
| 6.375                                                        | (0.390) | (0.330) | (0.280) | 6.375                                                        | (0.760) | (0.710) | (0.660) | 6.375                                                         | 0.110  | 0.160  | 0.210  |
| 6.500                                                        | (0.570) | (0.510) | (0.450) | 6.500                                                        | (0.930) | (0.880) | (0.820) | 6.500                                                         | 0.010  | 0.070  | 0.130  |
| 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 |
| 5.250                                                        | 2.770   | 2.780   | 2.780   | 5.250                                                        | 3.100   | 3.100   | 3.110   | 5.250                                                         | 5.040  | 5.050  | 5.060  |
| 5.375                                                        | 2.400   | 2.410   | 2.420   | 5.375                                                        | 2.710   | 2.720   | 2.730   | 5.375                                                         | 4.600  | 4.620  | 4.630  |
| 5.500                                                        | 2.020   | 2.040   | 2.050   | 5.500                                                        | 2.320   | 2.340   | 2.360   | 5.500                                                         | 4.160  | 4.180  | 4.200  |
| 5.625                                                        | 1.650   | 1.670   | 1.690   | 5.625                                                        | 1.940   | 1.960   | 1.980   | 5.625                                                         | 3.720  | 3.740  | 3.770  |
| 5.750                                                        | 1.400   | 1.430   | 1.450   | 5.750                                                        | 1.590   | 1.620   | 1.640   | 5.750                                                         | 3.280  | 3.310  | 3.330  |
| 5.875                                                        | 1.260   | 1.290   | 1.320   | 5.875                                                        | 1.280   | 1.310   | 1.340   | 5.875                                                         | 2.840  | 2.870  | 2.900  |
| 6.000                                                        | 1.110   | 1.150   | 1.180   | 6.000                                                        | 0.960   | 1.000   | 1.030   | 6.000                                                         | 2.390  | 2.430  | 2.470  |
| 6.125                                                        | 0.960   | 1.010   | 1.050   | 6.125                                                        | 0.650   | 0.690   | 0.730   | 6.125                                                         | 1.950  | 1.990  | 2.030  |
| 6.250                                                        | 0.800   | 0.840   | 0.890   | 6.250                                                        | 0.410   | 0.460   | 0.500   | 6.250                                                         | 1.700  | 1.750  | 1.800  |
| 6.375                                                        | 0.610   | 0.670   | 0.720   | 6.375                                                        | 0.240   | 0.290   | 0.340   | 6.375                                                         | 1.610  | 1.660  | 1.710  |
| 6.500                                                        | 0.430   | 0.490   | 0.550   | 6.500                                                        | 0.070   | 0.120   | 0.180   | 6.500                                                         | 1.510  | 1.570  | 1.630  |

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

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

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## 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 manufactured homes. For Standard 97%, at least one borrower must 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 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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## Conforming & High Balance LLPA's - Cash-Out

### Cash-Out Refinance Loans (5) - LLPA by Credit Score/LTV Ratio -- Add to Price

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

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

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

### Footnotes

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