

FREMONT BANK

Wholesale Rate Sheet

Rates as of 9/17/19 8:35 AM

Announcements & Current Specials -		Weekly Turn Times - Effective for Sept 16 - Sept 20	
Extending Lock Desk Hours: 6PM PST for Advance Lock and Regular Lock for Agency loans All other programs (port, Jumbo, FHA), lock extensions and relocks, cutoff time is 4PM PST		Cutoff Dates: Last Day For Closing This Month	
15 Day Purchase Guarantee! Submit a complete file that meets our criteria and we guarantee that your loan will be cleared to close AND docs sent to title/escrow within 15 days of submission, or we will provide a lender credit of \$500 to your borrower at closing! Call your AE for more details!		Cutoff Date	
Agency Specials - FNMA/FHLMC (GOLD/Standard) - Pg. 2-5 (Updated Aug 1st) 30 Yr Conforming Fixed Purchase + 0.375 30 Yr High Bal Fixed Cash Out + 0.625 The cash out special only applies to primary/second homes - NOO not eligible 30 Yr High Bal Fixed Purchase + 0.25 High Bal Specials not eligible for Home Ready Portfolio 5/1 & 7/1 ARM Specials- Pg. 10 - Lowered base rates on 5/1 on 08-05-19 Port 5/1 Purchase Rate Special + 0.125; Port 7/1 Purchase Rate Special +0.25 Port 5/1 & 7/1 Interest Only Waiver + 0.25 * normally I/O LLPA is 0.25 but we are waiving if loan meets the following criteria - Min FICO 720; Max LTV 65% NOO/70% OO. No exceptions - If loan doesn't meet above min/max the 0.25 applies		Last day to acknowledge CD (refi) Monday, September 23, 2019 Last day to sign to fund and record (refi) Thursday, September 26, 2019	
Rate Sheet Index		Loan Registration	
FNMA (Gold) - Pg. 2	Diamond Jumbo - Pg. 8	Purchase	24 - 48 hours
FNMA (Gold) LLPA's - Pg. 3	FHA - Pg. 9	Refinance	24 - 48 hours
FHLMC (Standard) - Pg. 4	Jumbo Port 5/1 & 7/1 Arm - Pg. 10	Underwriting	
FHLMC (Standard) LLPA's - Pg. 5	Home Equity Line of Credit - Pg. 11	Purchase Transactions:	Turn Times
Gold Jumbo - Pg. 6	HELOC 360 - Pg. 12	Conventional	Initial u/w * Condition u/w
Gold Jumbo LLPA's - Pg. 7	AE Contact Info - Pg. 13	Jumbo Gold	2-4 days 2-4 days
		Jumbo Port 406 & 407	2-4 days 2-4 days
		FHA purchase	2-4 days 2-4 days
		Refinance Transactions:	
		Conventional	Initial u/w * Condition u/w
		Jumbo Gold	5-7 days 5-7 days
		Jumbo Port 406 & 407	5-7 days 5-7 days
		FHA refi/streamline	5-7 days 5-7 days
		* Condition u/w includes processing time!	
		Loans in NOI status purchase: condition / re-underwrite review: 2-3 days	
		Loans in NOI status refi: condition / re-underwrite review: 4-5 days	
		Docs & Funding	
		Docs	24 - 48 hours purchase; 48-72 refi
		Funding	48 - 72 hours
Lock Extension Fees: Must submit lock extension request before 4PM PST on day of expiration GOLD & Standard: 1st extension 0.015/day - 20 day max; 2nd extension is 0.03/day - 10 day max GOLD & Diamond Jumbo: 0.10/ 5 days; 0.20/ 10 days; 0.30/ 15 days; 0.40/ 20 days; 0.60/ 30 days-max FHA: 0.02/day - 30 day max; 5 day min// FHA Relock: 0.36/ 15days; 0.66/ 30days - 30 day max Jumbo Port 5/1 & 7/1: 0.125/ 7 days; 0.25/ 15 days; 15 day max		Contact Us:	
		Website	Lock Hours: 9:00AM - 6PM* PST
		locks@fremontbank.com	Guidelines
		submissions@fremontbank.com	Lock Policy
		morrisupport@fremontbank.com	Heloc Calculator
		MORRIS Support - 844-766-7747	Lock hours:
			6PM for Agency
			4PM for other
			4pm extensions & relock
Lock Eligibility & MISC: Minimum Loan amount \$125,000 for all terms and products Max broker compensation cannot exceed \$22,000 per transaction No relocks allowed on GOLD Jumbo & Diamond Jumbo programs All Jumbo locks must be credit approved to lock with the exception of Purchase (allow Advance Locks) Jumbo Port 5/1 & 7/1 lock eligibility: Loans that fit guidelines and are < \$1M are lock eligible upon receipt of file submission. Loans > \$1M or loans that require a guideline exception must have an 'Approval to Process' PIW only eligible on conforming FNMA (GOLD) programs, HB not allowed even if DU allows		Fees & LE's:	
		Lender Origination fees for LE: Delivery Fee \$ 25, Document Preparation Fee \$ 125, <u>Underwriting Fee \$800 = \$ 950</u>	
		FHA Origination Fees for LE: Delivery Fee \$ 25, Document Preparation Fee \$ 50, Underwriting Fee \$ 395 = \$ 470	
		* Section B of LE: Flood \$5.25	
		** Tax Service Fee: \$25 if paying off FB 1st; \$50 if other lender, N/A for FHA	
FNMA/ FHLMC: File will be underwritten for final determination but below are agency differences Gold - FNMA Only Niche Scenarios: Use of second job income allowed, if at least a 12 month history, under certain conditions Minimal losses from a secondary self employed job can potentially be ignored Using rental income on purchase of investment property for borrower with No REO Appraisal property condition rating of C5 Use of PIW, excluding High Bal Standard - FHLMC Only Niche Scenarios: Disburse cash out to the Borrower up to the greater of 1% of the new refinance mortgage or \$2,000 (r/term) Use of RSU time based or performance based income Use of "short term" rental income reflected on tax returns		Loss Payee & CPL:	
		Loss Payee Clause: Fremont Bank ISAOA, ITS SUCCESSORS OR ASSIGNEES P.O. Box 7295 Fremont, CA 94537-7295	CPL: Fremont Bank 2580 Shea Center Drive Livermore Ca 94551
<i>Intended for approved Mortgage Brokers use only and not for consumer use or for public distribution. The terms and programs are subject to change without notice. Please refer to our website or contact us for current information. Pricing subject to change without notice</i>			

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

MORRIS Plan 113				MORRIS Plan 114			
30 Year Fixed Rate Conf				20 Year Fixed Rate Conf			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.375	0.259	0.379	0.419	3.250	0.228	0.348	0.388
3.500	(0.074)	0.047	0.087	3.375	(0.298)	(0.178)	(0.138)
3.625	(0.783)	(0.663)	(0.623)	3.500	(1.011)	(0.891)	(0.851)
3.750	(1.419)	(1.309)	(1.269)	3.625	(1.611)	(1.491)	(1.451)
3.875	(1.942)	(1.832)	(1.792)	3.750	(2.058)	(1.948)	(1.908)
3.990	(2.093)	(1.973)	(1.933)	3.875	(2.433)	(2.313)	(2.273)
4.000	(2.193)	(2.073)	(2.033)	4.000	(2.596)	(2.476)	(2.436)
4.125	(2.141)	(2.021)	(1.991)	4.125	(2.680)	(2.560)	(2.520)
4.250	(2.535)	(2.415)	(2.375)	4.250	(3.087)	(2.967)	(2.937)
4.375	(2.868)	(2.748)	(2.708)	4.375	(3.366)	(3.246)	(3.206)
4.500	(2.856)	(2.736)	(2.696)	4.500	(3.457)	(3.337)	(3.297)
4.625	(2.881)	(2.761)	(2.721)	4.625	(3.804)	(3.684)	(3.644)
4.750	(3.361)	(3.241)	(3.201)	4.750	(4.162)	(4.042)	(4.002)
4.875	(3.729)	(3.609)	(3.569)				
MORRIS Plan 115				MORRIS Plan 116			
15 Year Fixed Rate Conf				10 Year Fixed Rate Conf			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.875	0.392	0.512	0.552	3.000	(0.716)	(0.596)	(0.556)
3.000	(0.456)	(0.336)	(0.306)	3.125	(1.032)	(0.912)	(0.872)
3.125	(0.982)	(0.862)	(0.822)	3.250	(1.348)	(1.228)	(1.188)
3.250	(1.006)	(0.886)	(0.846)	3.375	(1.764)	(1.644)	(1.604)
3.375	(1.538)	(1.418)	(1.378)	3.500	(2.125)	(2.005)	(1.965)
3.500	(2.097)	(1.977)	(1.937)	3.625	(2.375)	(2.255)	(2.215)
3.625	(2.473)	(2.363)	(2.323)	3.750	(2.554)	(2.434)	(2.394)
3.750	(2.988)	(2.868)	(2.828)	3.875	(2.833)	(2.713)	(2.673)
3.875	(2.667)	(2.547)	(2.507)	4.000	(3.141)	(3.031)	(2.991)
4.000	(2.887)	(2.767)	(2.727)	4.125	(3.351)	(3.231)	(3.191)
4.125	(3.254)	(3.144)	(3.104)	4.250	(3.528)	(3.408)	(3.368)
4.250	(3.657)	(3.537)	(3.497)	4.375	(3.575)	(3.455)	(3.415)
4.375	(3.746)	(3.626)	(3.586)	4.500	(3.771)	(3.651)	(3.611)

MORRIS Plan 127				MORRIS Plan 128			
30 Year High Balance Fixed Rate				15 Year High Balance Fixed Rate			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.500	0.737	0.857	0.897	3.000	0.289	0.409	0.449
3.625	(0.073)	0.048	0.088	3.125	(0.118)	(0.008)	0.033
3.750	(0.559)	(0.439)	(0.399)	3.250	(0.592)	(0.472)	(0.432)
3.875	(1.102)	(0.982)	(0.952)	3.375	(0.984)	(0.864)	(0.824)
3.990	(1.303)	(1.183)	(1.143)	3.500	(1.413)	(1.293)	(1.263)
4.000	(1.403)	(1.283)	(1.243)	3.625	(1.769)	(1.649)	(1.609)
4.125	(1.611)	(1.491)	(1.451)	3.750	(2.014)	(1.894)	(1.854)
4.250	(1.925)	(1.805)	(1.765)	3.875	(1.913)	(1.793)	(1.753)
4.375	(2.198)	(2.078)	(2.038)	4.000	(1.853)	(1.733)	(1.703)
4.500	(2.336)	(2.226)	(2.186)	4.125	(2.120)	(2.000)	(1.960)
4.625	(2.681)	(2.561)	(2.521)	4.250	(2.393)	(2.273)	(2.233)

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

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

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

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

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

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

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

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

(a) > 4 Financed Properties applicable to NOO subject prop only

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

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

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

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

Mortgages with Subordinate Financing -- Add to Price

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

HomeReady -- Cumulative LLPA Caps

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

* Pricing unavailable through MORRIS. Please contact your AE

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

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

LPMI Single Premium Adjustments

30 Year Fixed - HomeReady

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

30 Year Fixed & ARM's > 5 Years

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

< 20 Year Fixed - HomeReady

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

< 20 Year Fixed

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

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

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

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

MORRIS Plan 210 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
3.375	0.049	0.199	0.229	3.250	0.138	0.338	0.388	2.875	0.242	0.412	0.432
3.500	(0.294)	(0.154)	(0.114)	3.375	(0.408)	(0.208)	(0.158)	3.000	(0.456)	(0.366)	(0.346)
3.625	(0.813)	(0.663)	(0.633)	3.500	(0.861)	(0.661)	(0.621)	3.125	(0.752)	(0.662)	(0.642)
3.750	(1.319)	(1.199)	(1.159)	3.625	(1.611)	(1.441)	(1.391)	3.250	(1.076)	(0.986)	(0.966)
3.875	(1.872)	(1.762)	(1.722)	3.750	(2.138)	(1.958)	(1.908)	3.375	(1.608)	(1.518)	(1.498)
3.990	(2.213)	(2.113)	(2.073)	3.875	(2.563)	(2.393)	(2.343)	3.500	(1.997)	(1.907)	(1.897)
4.000	(2.313)	(2.213)	(2.173)	4.000	(2.736)	(2.566)	(2.516)	3.625	(2.273)	(2.193)	(2.153)
4.125	(2.281)	(2.181)	(2.131)	4.125	(2.840)	(2.660)	(2.620)	3.750	(2.878)	(2.808)	(2.758)
4.250	(2.605)	(2.575)	(2.525)	4.250	(3.127)	(3.077)	(3.017)	3.875	(2.717)	(2.647)	(2.607)
4.375	(2.928)	(2.898)	(2.848)	4.375	(3.396)	(3.346)	(3.286)	4.000	(2.947)	(2.867)	(2.827)
4.500	(2.906)	(2.886)	(2.826)	4.500	(3.497)	(3.437)	(3.387)	4.125	(3.334)	(3.244)	(3.184)
4.625	(2.981)	(2.961)	(2.911)	4.625	(3.894)	(3.834)	(3.774)	4.250	(3.727)	(3.637)	(3.577)
4.750	(3.431)	(3.441)	(3.381)	4.750	(4.202)	(4.192)	(4.122)	4.375	(3.806)	(3.726)	(3.656)
4.875	(3.799)	(3.809)	(3.749)								
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				
3.500	0.787	0.907	0.947	3.000	0.289	0.409	0.449				
3.625	(0.023)	0.098	0.138	3.125	(0.118)	(0.008)	0.033				
3.750	(0.509)	(0.389)	(0.349)	3.250	(0.592)	(0.472)	(0.432)				
3.875	(1.052)	(0.932)	(0.902)	3.375	(0.984)	(0.864)	(0.824)				
3.990	(1.253)	(1.133)	(1.093)	3.500	(1.413)	(1.293)	(1.263)				
4.000	(1.353)	(1.233)	(1.193)	3.625	(1.769)	(1.649)	(1.609)				
4.125	(1.561)	(1.441)	(1.401)	3.750	(2.014)	(1.894)	(1.854)				
4.250	(1.875)	(1.755)	(1.715)	3.875	(1.913)	(1.793)	(1.753)				
4.375	(2.148)	(2.028)	(1.988)	4.000	(1.853)	(1.733)	(1.703)				
4.500	(2.286)	(2.176)	(2.136)	4.125	(2.120)	(2.000)	(1.960)				
4.625	(2.631)	(2.511)	(2.471)	4.250	(2.393)	(2.273)	(2.233)				
								1 Yr Libor 2.06963%			

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

MORRIS Plan 273 5/1 LIBOR ARM Conf Margin 2.250 - Caps 2/2/5				MORRIS Plan 274 7/1 LIBOR ARM Conf Margin 2.250 - Caps 5/2/5				MORRIS Plan 275 10/1 LIBOR ARM Conf Margin 2.250 - Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.500	2.200	2.325	2.450	3.500	2.360	2.485	2.610	3.750	2.680	2.805	2.930
3.625	1.930	2.055	2.180	3.625	2.020	2.145	2.270	3.875	2.330	2.455	2.580
3.750	1.600	1.725	1.850	3.750	1.660	1.785	1.910	4.000	1.890	2.015	2.140
3.875	1.380	1.505	1.630	3.875	1.330	1.455	1.580	4.125	1.630	1.755	1.880
4.000	1.170	1.295	1.420	4.000	0.950	1.075	1.200	4.250	1.340	1.465	1.590
4.125	0.940	1.065	1.190	4.125	0.680	0.805	0.930	4.375	1.100	1.225	1.350
4.250	0.720	0.845	0.970	4.250	0.400	0.525	0.650	4.500	0.770	0.895	1.020
4.375	0.490	0.615	0.740	4.375	0.130	0.255	0.380	4.625	0.620	0.745	0.870
4.500	0.200	0.325	0.450	4.500	(0.240)	(0.115)	0.010	4.750	0.460	0.585	0.710
4.625	0.040	0.165	0.290	4.625	(0.410)	(0.285)	(0.160)	4.875	0.300	0.425	0.550
4.750	(0.120)	0.005	0.130	4.750	(0.560)	(0.435)	(0.310)	5.000	0.150	0.275	0.400
MORRIS Plan 290 5/1 LIBOR ARM HB Margin 2.250 - Caps 2/2/5				MORRIS Plan 291 7/1 LIBOR ARM HB Margin 2.250 - Caps 5/2/5				MORRIS Plan 292 10/1 LIBOR ARM HB Margin 2.250 - Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.500	3.200	3.325	3.450	3.375	3.660	3.785	3.910	3.625	4.150	4.275	4.400
3.625	2.930	3.055	3.180	3.500	3.360	3.485	3.610	3.750	3.680	3.805	3.930
3.750	2.600	2.725	2.850	3.625	3.020	3.145	3.270	3.875	3.330	3.455	3.580
3.875	2.380	2.505	2.630	3.750	2.660	2.785	2.910	4.000	2.890	3.015	3.140
4.000	2.170	2.295	2.420	3.875	2.330	2.455	2.580	4.125	2.630	2.755	2.880
4.125	1.940	2.065	2.190	4.000	1.950	2.075	2.200	4.250	2.340	2.465	2.590
4.250	1.720	1.845	1.970	4.125	1.680	1.805	1.930	4.375	2.100	2.225	2.350
4.375	1.490	1.615	1.740	4.250	1.400	1.525	1.650	4.500	1.770	1.895	2.020
4.500	1.200	1.325	1.450	4.375	1.130	1.255	1.380	4.625	1.620	1.745	1.870
4.625	1.040	1.165	1.290	4.500	0.760	0.885	1.010	4.750	1.460	1.585	1.710
4.750	0.880	1.005	1.130	4.625	0.600	0.725	0.850	4.875	1.300	1.425	1.550

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

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

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

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

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

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

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

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

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

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

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

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

Mortgages with Subordinate Financing -- Add to Price

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

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

LPMI Single Premium Adjustments
30 Year Fixed & ARM's > 5 Years

Base LTV	Coverage	FICO 760+	FICO 740-759	FICO 720-739	FICO 700-719	FICO 680-699	FICO 660-679	FICO 640-659	FICO 620-639
95% - 90.01%	30%	1.60%	2.22%	2.75%	3.21%	3.94%	5.16%	5.48%	5.83%
90% - 85.01%	25%	1.20%	1.68%	2.08%	2.49%	3.01%	4.06%	4.22%	4.42%
85% & Under	12%	0.59%	0.72%	0.83%	0.97%	1.13%	1.52%	1.57%	1.62%

≤ 20 Year Fixed

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

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

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Gold Program & Gold 90- Jumbo Fixed Rate Mortgages

MORRIS Plan 553	30 Year Super Jumbo Fixed Rate			MORRIS Plan 554	15 Year Super Jumbo Fixed Rate			MORRIS Plan 567	30 Year Super Jumbo 90 Fixed Rate		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.750	0.930	1.120	1.310	3.500	2.280	2.410	2.540	4.125	1.800	2.000	2.190
3.875	0.320	0.520	0.720	3.625	1.610	1.730	1.870	4.250	1.160	1.360	1.560
4.000	(0.140)	0.050	0.260	3.750	0.980	1.110	1.250	4.375	0.520	0.730	0.930
4.125	(0.590)	(0.390)	(0.180)	3.875	0.440	0.580	0.720	4.500	(0.070)	0.130	0.340
4.250	(1.020)	(0.810)	(0.600)	4.000	(0.010)	0.120	0.270	4.625	(0.530)	(0.320)	(0.110)
4.375	(1.410)	(1.200)	(0.990)	4.125	(0.390)	(0.250)	(0.100)	4.750	(0.930)	(0.720)	(0.510)
4.500	(1.760)	(1.550)	(1.340)	4.250	(0.760)	(0.620)	(0.470)	4.875	(1.330)	(1.130)	(0.930)
4.625	(2.120)	(1.920)	(1.710)	4.375	(1.080)	(0.940)	(0.790)				
4.750	(2.450)	(2.250)	(2.060)	4.500	(1.350)	(1.210)	(1.070)				
4.875	(2.720)	(2.530)	(2.330)	4.625	(1.560)	(1.420)	(1.280)				

1 Yr Libor 2.06963%

Gold Program - Jumbo Arm's

MORRIS Plan 574	5/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5			MORRIS Plan 575	7/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5			MORRIS Plan 576	10/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.250	1.980	2.080	2.170	3.250	3.310	3.420	3.540	3.500	3.710	3.840	3.970
3.375	1.470	1.570	1.670	3.375	2.660	2.770	2.890	3.625	2.930	3.060	3.190
3.500	0.950	1.050	1.150	3.500	2.020	2.130	2.250	3.750	2.150	2.280	2.420
3.625	0.490	0.590	0.690	3.625	1.400	1.520	1.640	3.875	1.380	1.510	1.660
3.750	0.080	0.180	0.290	3.750	0.840	0.960	1.080	4.000	0.660	0.800	0.950
3.875	(0.240)	(0.130)	(0.030)	3.875	0.310	0.430	0.560	4.125	0.100	0.240	0.390
4.000	(0.550)	(0.450)	(0.340)	4.000	(0.130)	0.000	0.110	4.250	(0.330)	(0.200)	(0.050)
4.125	(0.810)	(0.710)	(0.600)	4.125	(0.550)	(0.430)	(0.300)	4.375	(0.800)	(0.660)	(0.510)
4.250	(1.040)	(0.940)	(0.840)	4.250	(0.910)	(0.790)	(0.670)	4.500	(1.260)	(1.120)	(0.980)
4.375	(1.290)	(1.190)	(1.090)	4.375	(1.180)	(1.070)	(0.950)	4.625	(1.620)	(1.490)	(1.350)

Gold Program - Jumbo Plus (Non-QM)

MORRIS Plan 562	30 Year Super Jumbo Plus Fixed Rate		
Rate	15 Day	30 Day	45 Day
4.125	0.620	0.820	1.020
4.250	0.140	0.340	0.540
4.375	(0.320)	(0.120)	0.080
4.500	(0.760)	(0.550)	(0.340)
4.625	(1.180)	(0.970)	(0.760)
4.750	(1.560)	(1.360)	(1.150)
4.875	(1.910)	(1.710)	(1.510)
5.000	(2.280)	(2.080)	(1.890)
5.125	(2.600)	(2.400)	(2.210)
5.250	(2.890)	(2.690)	(2.500)

Max Net Rebate

Loan Amount	30 Yr	15 Yr	90LTV* 30 Yr
< \$1,000,000	-2.575	-2.075	-2.075
> \$1,000,000	-2.075	-1.825	-1.575
Loan Amount	10/1 ARM	5/1 ARM	7/1 ARM
< \$1,000,000	-1.825	-1.450	-1.450
> \$1,000,000	-1.575	-1.325	-1.325
Loan Amount	(non-QM)*		
< \$1,000,000	-2.575		
> \$1,000,000	-2.075		

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

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

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

Jumbo Locks - Advance Locks eligible on purchase

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

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

Diamond Program - Jumbo Fixed Rate Mortgages

MORRIS Plan 528/532	30 Year Jumbo Fixed Rate			MORRIS Plan 529	15 Year Jumbo Fixed Rate			Max Net Rebate		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	30 Yr	15 Yr	
3.625	1.150	1.210	1.280	3.375	0.960	1.080	1.210	-1.650	-1.650	
3.750	0.680	0.740	0.810	3.500	0.590	0.710	0.840	5/1 ARM	7/1 ARM	10/1 ARM
3.875	0.410	0.470	0.530	3.625	0.240	0.370	0.490	-1.650	-1.650	-1.650
4.000	0.170	0.240	0.300	3.750	(0.260)	(0.140)	(0.010)	** Max YSP cannot exceed max net rebate above.		
4.125	(0.070)	(0.010)	0.040	3.875	(0.590)	(0.470)	(0.340)			
4.250	(0.270)	(0.210)	(0.150)	4.000	(0.930)	(0.810)	(0.680)			
4.375	(0.530)	(0.470)	(0.410)	4.125	(1.070)	(0.940)	(0.820)			
4.500	(0.790)	(0.730)	(0.670)	4.250	(1.380)	(1.250)	(1.130)			
4.625	(1.030)	(0.970)	(0.900)	4.375	(1.650)	(1.530)	(1.400)			
4.750	(1.280)	(1.220)	(1.160)	4.500	(1.810)	(1.690)	(1.560)			
4.875	(1.510)	(1.440)	(1.380)					1 Yr Libor 2.06963%		
5.000	(1.720)	(1.660)	(1.600)							

Diamond Program - Jumbo Arm's

MORRIS Plan 539/547	5/1 LIBOR ARM Jumbo Margin 2.250 - Caps 2/2/5			MORRIS Plan 540/548	7/1 LIBOR ARM Jumbo Margin 2.250 - Caps 2/2/5			MORRIS Plan 541/549	10/1 LIBOR ARM Jumbo Margin 2.250 - Caps 2/2/5		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.375	2.150	2.270	2.400	3.375	2.820	2.940	3.070	3.375	3.820	3.950	4.070
3.500	1.720	1.850	1.970	3.500	2.440	2.570	2.690	3.500	3.240	3.370	3.490
3.625	1.300	1.430	1.550	3.625	2.090	2.210	2.340	3.625	2.720	2.850	2.970
3.750	1.160	1.290	1.410	3.750	1.500	1.630	1.750	3.750	2.080	2.200	2.330
3.875	0.740	0.870	0.990	3.875	1.190	1.310	1.440	3.875	1.770	1.900	2.020
4.000	0.330	0.450	0.580	4.000	0.900	1.030	1.150	4.000	1.460	1.580	1.710
4.125	0.060	0.180	0.310	4.125	0.620	0.740	0.870	4.125	1.140	1.260	1.390
4.250	(0.200)	(0.080)	0.040	4.250	0.330	0.460	0.580	4.250	0.830	0.960	1.080
4.375	(0.470)	(0.350)	(0.220)	4.375	0.050	0.170	0.300	4.375	0.520	0.650	0.770
4.500	(0.740)	(0.620)	(0.490)	4.500	(0.230)	(0.110)	0.010	4.500	0.210	0.330	0.460

Diamond Program Jumbo LLPAs

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

FICO / LTV (HCLTV)	<= 55%	55.01 - 60.0%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%
700-719	(0.375)	(0.250)	(0.125)	0.000	0.250	n/a	n/a	n/a
720-739	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.500	0.750	1.000
740-759	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.250	0.500	0.750
760-779	(0.500)	(0.375)	(0.375)	(0.375)	(0.125)	0.125	0.250	0.500
780-850	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	0.000	0.125	0.375

Purpose LLPAs - Add to Price

Purpose	<= 55%	55.01 - 60.0%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%
CashOutRefi (Full AM)	0.000	0.000	0.250	0.750	n/a	n/a	n/a	n/a
Purchase (Full AM)	(0.375)	(0.375)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000

Expanded-- Add to Price

Expanded	<= 55%	55.01 - 60.0%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%
> 80 LTV NO MI (Full AM)	n/a	n/a	n/a	n/a	n/a	n/a	0.250	0.750
Investor (Full AM)	0.750	0.750	1.000	1.000	n/a	n/a	n/a	n/a

Jumbo Locks - Advance Locks eligible on purchase

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

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

FHA Program - Conforming & High Balance Fixed Rate First Mortgages

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

MORRIS Plan 303				MORRIS Plan 313			
30 Yr Fixed Gov - Conf.				30 Yr Fixed Gov - High Bal			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	0.940	0.690	0.870	2.750	2.950	2.700	2.960
2.875	0.360	0.110	0.290	2.875	2.410	2.160	2.420
3.000	(0.160)	(0.410)	(0.230)	3.000	1.880	1.630	1.890
3.125	(0.640)	(0.890)	(0.710)	3.125	1.360	1.110	1.380
3.250	(1.210)	(1.320)	(1.220)	3.250	0.900	0.670	0.840
3.375	(1.680)	(1.890)	(1.800)	3.375	0.400	0.170	0.340
3.500	(2.380)	(2.610)	(2.540)	3.500	(0.070)	(0.300)	(0.130)
3.625	(2.640)	(2.870)	(2.770)	3.625	(0.510)	(0.740)	(0.570)
3.750	(2.690)	(2.780)	(2.760)	3.750	(0.560)	(0.770)	(0.690)
3.875	(3.070)	(3.280)	(3.260)	3.875	(0.960)	(1.170)	(1.090)
4.000	(3.520)	(3.730)	(3.750)	4.000	(1.280)	(1.490)	(1.410)
4.125	(3.940)	(4.150)	(4.130)	4.125	(1.540)	(1.750)	(1.670)
4.250	(3.540)	(3.610)	(3.620)	4.250	(1.350)	(1.550)	(1.510)
4.375	(3.700)	(3.890)	(3.900)	4.375	(1.620)	(1.810)	(1.770)
4.500	(4.130)	(4.320)	(4.330)	4.500	(1.820)	(2.010)	(1.970)

FHA Info:
Fremont Banks Originator ID is 0483609998

Address:
39150 Fremont Blvd
Fremont, CA 94538

Phone:
1-800-659-7334

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

MORRIS Plan 323				MORRIS Plan 324				MORRIS Plan 332			
30 Yr Fixed Gov - Conf.				15 Yr Fixed Gov - Conf.				30 Yr Fixed Gov - High Bal			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	0.990	0.740	0.920	2.625	1.900	1.620	1.670	2.750	3.000	2.750	3.010
2.875	0.410	0.160	0.340	2.750	1.240	0.980	1.020	2.875	2.460	2.210	2.470
3.000	(0.110)	(0.360)	(0.180)	2.875	0.770	0.510	0.550	3.000	1.930	1.680	1.940
3.125	(0.590)	(0.840)	(0.660)	3.000	0.310	0.050	0.090	3.125	1.410	1.160	1.430
3.250	(1.160)	(1.270)	(1.170)	3.125	(0.110)	(0.370)	(0.330)	3.250	0.950	0.720	0.890
3.375	(1.630)	(1.840)	(1.750)	3.250	(1.140)	(1.380)	(1.350)	3.375	0.450	0.220	0.390
3.500	(2.330)	(2.560)	(2.490)	3.375	(1.570)	(1.810)	(1.780)	3.500	(0.020)	(0.250)	(0.080)
3.625	(2.590)	(2.820)	(2.720)	3.500	(1.960)	(2.200)	(2.170)	3.625	(0.460)	(0.690)	(0.520)
3.750	(2.640)	(2.730)	(2.710)	3.625	(2.330)	(2.570)	(2.540)	3.750	(0.510)	(0.720)	(0.640)
3.875	(3.020)	(3.230)	(3.210)	3.750	(2.350)	(2.570)	(2.610)	3.875	(0.910)	(1.120)	(1.040)
4.000	(3.470)	(3.680)	(3.700)	3.875	(2.710)	(2.930)	(2.970)	4.000	(1.230)	(1.440)	(1.360)
4.125	(3.890)	(4.100)	(4.080)					4.125	(1.490)	(1.700)	(1.620)
4.250	(3.490)	(3.560)	(3.570)					4.250	(1.300)	(1.500)	(1.460)
4.375	(3.650)	(3.840)	(3.850)					4.375	(1.570)	(1.760)	(1.720)
4.500	(4.080)	(4.270)	(4.280)					4.500	(1.770)	(1.960)	(1.920)

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

FHA Single Family Mortgage Insurance Premiums - Upfront and Annual MIP							
Terms > 15 Years				Term <= 15 Years			
MIP - Upfront & Annual - Effective 01-26-15				MIP - Upfront & Annual - Effective 01-26-15			
Base Loan Amount	LTV	Annual MIP	Upfront MIP	Base Loan Amount	LTV	Annual MIP	Upfront MIP
< \$625,500	< 95%	0.80	1.75	< \$625,500	< 90%	0.45	1.75
< \$625,500	> 95%	0.85	1.75	< \$625,500	> 90%	0.70	1.75
> \$625,500	< 95%	1.00	1.75	> \$625,500	< 90%	0.70	1.75
> \$625,500	> 95%	1.05	1.75	> \$625,500	> 90%	0.95	1.75

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Wholesale Portfolio Ratesheet

1 YR LIBOR

2.0696%

5/1 Libor ARM (Fully Amortizing) 2/2/5 Caps						
<i>MORRIS Plan 403</i>	<i>Price</i>	<i>Note Rate</i>	<i>Caps</i>	<i>Margin: Primary and Second Home</i>	<i>Margin: Investment Property</i>	<i>Lock Term</i>
406/403	0.000	3.375%	2%/2%/5%	2.875%	3.250%	45 Days
406/403	(1.000)	3.500%	2%/2%/5%	2.875%	3.250%	45 Days
406/403	(1.250)	3.625%	2%/2%/5%	2.875%	3.250%	45 Days
406/403	(1.375)	3.750%	2%/2%/5%	2.875%	3.250%	45 Days
406/403	(1.500)	3.875%	2%/2%/5%	2.875%	3.250%	45 Days

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

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

Loan Level Rate Adjustments Add to Rate All Adjustments are independent of each other		Expanded Loan Level Rate Adjustments Approval to Process needed prior to lock/submission (contact your AE) Add to Rate All Adjustments are independent of each other	
5/1 Purchase Special (a)	-0.125	Non- Warrantable Condo (b)	0.500
7/1 Purchase Special (a)	-0.250	Asset Depletion	0.250
Investment Property	0.250	Alternative Income	0.250
Condo Adjustment	0.125	Alternative Credit Program	0.500
Cash Out ≤ \$250,000	0.125	> 10 financed properties (c)	0.500
Cash Out > \$250,000 - \$500,000	0.250	Short Sale >4 years seasoning	0.250
>75%- 80% LTV	0.125	BK > 4 years	0.250
> 760 FICO	0.000	Seasoned Foreclosure > 7 years	0.500
700-719 FICO	0.125	680-699 FICO	0.375
DTI >43% - 45%	0.250	File Complexity (d)	0.250
DTI >45% - 48%	0.500	>75%- 80% LTV for I/O	0.250
2-4 Unit Property	0.125	I/O (min720, max LTV 65% NOO/70% OO. No exceptions)	0.000
5-10 financed properties (c)	0.250	* I/O hit is normally 0.25; If loan doesn't meet above min/max the 0.25 applies	

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

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

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

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

- DTI to 48% for fully Amortizing

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

Lock Extensions: Add to fee

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

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

RATE LOCK AND SUBMISSION REQUIREMENTS

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

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

Accuracy is Critical. Be sure to indicate retirement accounts.

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



Home Equity Line of Credit - Prime Combo

Rates & Terms

	Primary	Second Home	Investment	Margin Adjustment	
Base Start Rate ¹	5.750%	6.000%	7.000%	ALP ⁽²⁾	-0.500%
Index	WSJ Prime Rate is 5.25% as of Tuesday, September 17, 2019			HCLTV > 75% to ≤ 80%	+0.500%
Base Margin *	+0.500%	+0.750%	+1.750%	HCLTV > 80% to ≤ 85%	+1.000%
Floor Rate	3.990%	3.990%	5.990%	HCLTV > 85% to ≤ 89.99%	+1.500%

Additional Margin Adjustments (Cumulative to Net Margin Adj)

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

Other Terms

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

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

Eligible Counties

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

See guidelines for details

[HelocGuide](#)

Home Equity Line of Credit - 360 Combo

Rates & Terms

	Primary	Second Home	Investment	Margin Adjustment	
Base Start Rate ¹	5.625%	6.000%	7.000%	ALP ⁽²⁾	-0.500%
Index	WSJ Prime Rate is 5.25% as of Tuesday, September 17, 2019			HCLTV > 75% to ≤ 80%	+0.500%
Base Margin *	+0.3750%	+0.750%	+1.750%	HCLTV > 80% to ≤ 85%	+1.000%
Floor Rate	3.990%	3.990%	5.990%	HCLTV > 85% to ≤ 89.99%	+1.500%

Additional Margin Adjustments (Cumulative to Net Margin Adj)

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

Other Terms

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

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

Eligible Counties

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

See guidelines for details

[Heloc360Guide](#)

WHOLESALE SALES TEAMS			
NORTHERN CALIFORNIA			
SALES SUPPORT			
Name	Contact #	Email Address	Region
Mitzi Espinoza	925-315-3789	Mitzi.Espinoza@fremontbank.com	Northern California
ACCOUNT EXECUTIVES			
Name	Contact #	Email Address	Account Exec. Region
Mark Levitch	510-589-7043	mark.levitch@fremontbank.com	Contra Costa/Alameda Co.
Royal Gooden	510-731-7855	royal.gooden@fremontbank.com	East Bay
Joe Melo	510-331-1503	joe.melo@fremontbank.com	South Bay/Peninsula/Central Coast
Ken Owens	408-390-7579	ken.owens@fremontbank.com	South Bay
Mike Cook	916-943-6880	mike.cook@fremontbank.com	Sacramento
Arnie Abramo	925-724-8721	arnie.abramo@fremontbank.com	San Francisco/North Bay
SOUTHERN CALIFORNIA			
Name	Contact #	Email Address	Region
Scott Borst	714-262-1801	scott.borst@fremontbank.com	Sales Manager: Southern- Cal
SALES SUPPORT			
Name	Contact #	Email Address	Region
Scott Parrott	949-297-1166	Scott.Parrott@fremontbank.com	Southern California
Matthew Murphy	949-297-1154	Matthew.Murphy@fremontbank.com	Southern California
ACCOUNT EXECUTIVES			
Name	Contact #	Email Address	Account Exec. Region
Scott McCarthy	858-243-5659	Scott.McCarthy@fremontbank.com	San Diego
Howard Goldman	949-435-9383	Howard.Goldman@fremontbank.com	Orange County/Los Angeles
John Chang	909-851-2938	john.chang@fremontbank.com	San Gabriel, South LA/North Orange
Lisa Kocsis	949-230-8006	lisa.kocsis@fremontbank.com	Orange County, LA
Bonnie Kalem	310-614-1699	bonnie.kalem@fremontbank.com	LA, Ventura & Santa Barbara
Abdul Aref	949-466-6644	abdul.aref@fremontbank.com	Los Angeles/Orange County
George Caramihai	818-269-9966	George.Caramihai@fremontbank.com	San Fernando Valley/Los Angeles
Nafice Amini	949-767-7004	nafice.amini@fremontbank.com	Orange County, San Bernadino/Riverside

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