

# FREMONT BANK

## Wholesale Rate Sheet

Rates as of 9/26/19 8:48 AM

| Announcements & Current Specials -   | Weekly Turn Times - Effective for Sept 23 - Sept 27   |
|--|---|
| Extending Lock Desk Hours: 6PM PST for Advance Lock and Regular Lock for Agency loans<br>All other programs (port, Jumbo, FHA), lock extensions and relocks, cutoff time is 4PM PST  | <b>Cutoff Dates: Last Day For Closing This Month</b><br><b>Cutoff Date</b>  |
|  | Last day to acknowledge CD (refi) <span style="float: right;">Monday, September 23, 2019</span><br>Last day to sign to fund and record (refi) <span style="float: right;">Thursday, September 26, 2019</span>   |
| <b>15 Day Purchase Guarantee!</b>  | <b>Loan Registration</b>  |
| Submit a complete file that meets our criteria and we guarantee that your loan will be cleared to close AND docs sent to title/escrow within 15 days of submission, or we will provide a lender credit of \$500 to your borrower at closing! Call your AE for more details!  | <b>Turn Times</b>   |
|  | Purchase <span style="color: red;">24 - 48 hours</span><br>Refinance <span style="color: red;">24 - 48 hours</span>   |
| <b>Agency Specials - FNMA/FHLMC (GOLD/Standard) - Pg. 2-5 (Updated Aug 1st)</b>  | <b>Underwriting</b>   |
| 30 Yr Conforming Fixed Purchase + 0.375<br>30 Yr High Bal Fixed Cash Out + 0.625<br>The cash out special only applies to primary/second homes - NOO not eligible<br>30 Yr High Bal Fixed Purchase + 0.25<br>High Bal Specials not eligible for Home Ready  | <b>Turn Times</b>   |
| <b>Portfolio 5/1 &amp; 7/1 ARM Specials- Pg. 10 - Lowered base rates on 5/1 on 08-05-19</b>  | <b>Purchase Transactions:</b>   |
| Port 5/1 Purchase Rate Special + 0.125; Port 7/1 Purchase Rate Special +0.25<br>Port 5/1 & 7/1 Interest Only Waiver + 0.25<br>* normally I/O LLPA is 0.25 but we are waiving if loan meets the following criteria<br>- Min FICO 720; Max LTV 65% NOO/70% OO. No exceptions<br>- If loan doesn't meet above min/max the 0.25 applies  | <b>Initial u/w</b> <b>* Condition u/w</b>   |
|  | Conventional <span style="color: red;">2-4 days</span> <span style="color: red;">2-4 days</span><br>Jumbo Gold <span style="color: red;">2-4 days</span> <span style="color: red;">2-4 days</span><br>Jumbo Port 406 & 407 <span style="color: red;">2-4 days</span> <span style="color: red;">2-4 days</span><br>FHA purchase <span style="color: red;">2-4 days</span> <span style="color: red;">2-4 days</span>        |
|  | <b>Refinance Transactions:</b>  |
|  | <b>Initial u/w</b> <b>* Condition u/w</b>   |
|  | Conventional <span style="color: red;">5-7 days</span> <span style="color: red;">5-7 days</span><br>Jumbo Gold <span style="color: red;">5-7 days</span> <span style="color: red;">5-7 days</span><br>Jumbo Port 406 & 407 <span style="color: red;">5-7 days</span> <span style="color: red;">5-7 days</span><br>FHA refi/streamline <span style="color: red;">5-7 days</span> <span style="color: red;">5-7 days</span> |
|  | * Condition u/w includes processing time!<br>Loans in NOI status purchase: condition / re-underwrite review: 2-3 days<br>Loans in NOI status refi: condition / re-underwrite review: 4-5 days   |
| <b>Rate Sheet Index</b>  | <b>Docs &amp; Funding</b>   |
| FNMA (Gold) - Pg. 2<br>FNMA (Gold) LLPA's - Pg. 3<br>FHLMC (Standard) - Pg. 4<br>FHLMC (Standard) LLPA's - Pg. 5<br>Gold Jumbo - Pg. 6<br>Gold Jumbo LLPA's - Pg. 7  | <b>Turn Times</b>   |
| Diamond Jumbo - Pg. 8<br>FHA - Pg. 9<br>Jumbo Port 5/1 & 7/1 Arm - Pg. 10<br>Home Equity Line of Credit - Pg. 11<br>HELOC 360 - Pg. 12<br>AE Contact Info - Pg. 13   | Docs <span style="color: red;">24 - 48 hours purchase; 48-72 refi</span><br>Funding <span style="color: red;">48 - 72 hours</span>  |
| <b>Lock Extension Fees: Must submit lock extension request before 4PM PST on day of expiration</b>   | <b>Contact Us:</b>  |
| <b>GOLD &amp; Standard: 1st extension 0.015/day - 20 day max; 2nd extension is 0.03/day - 10 day max</b>   | <b>Lock Hours: 9:00AM - 6PM* PST</b>  |
| <b>GOLD &amp; Diamond Jumbo: 0.10/ 5 days; 0.20/ 10 days; 0.30/ 15 days; 0.40/ 20 days; 0.60/ 30 days-max</b>  | <b>Website</b> <b>Guidelines</b> <b>Lock Policy</b> <b>Heloc Calculator</b>   |
| <b>FHA: 0.02/day - 30 day max; 5 day min// FHA Relock: 0.36/ 15days; 0.66/ 30days - 30 day max</b>   | <a href="mailto:locks@fremontbank.com">locks@fremontbank.com</a> <b>Lock hours:</b>   |
| <b>Jumbo Port 5/1 &amp; 7/1: 0.125/ 7 days; 0.25/ 15 days; 15 day max</b>  | <a href="mailto:submissions@fremontbank.com">submissions@fremontbank.com</a> <span style="color: red;">6PM for Agency</span>  |
|  | <a href="mailto:morrisupport@fremontbank.com">morrisupport@fremontbank.com</a> <span style="color: red;">4PM for other</span>   |
|  | MORRIS Support - 844-766-7747 <span style="color: red;">4pm extensions &amp; relock</span>  |
| <b>Lock Eligibility &amp; MISC:</b>  | <b>Fees &amp; LE's:</b>   |
| Minimum Loan amount \$125,000 for all terms and products<br>Max broker compensation cannot exceed \$22,000 per transaction<br>No relocks allowed on GOLD Jumbo & Diamond Jumbo programs<br>All Jumbo locks must be credit approved to lock with the exception of Purchase (allow Advance Locks)  | <b>Lender Origination fees for LE:</b> Delivery Fee \$ 25, Document Preparation Fee \$ 125, <u>Underwriting Fee \$800 = \$ 950</u>  |
| <b>Jumbo Port 5/1 &amp; 7/1 lock eligibility:</b><br>Loans that fit guidelines and are < \$1M are lock eligible upon receipt of file submission.<br>Loans > \$1M or loans that require a guideline exception must have an 'Approval to Process'<br>PIW only eligible on conforming FNMA (GOLD) programs, HB not allowed even if DU allows  | <b>FHA Origination Fees for LE:</b> Delivery Fee \$ 25, Document Preparation Fee \$ 50, Underwriting Fee \$ 395 = \$ 470<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>   |
| <b>FNMA/ FHLMC: File will be underwritten for final determination but below are agency differences</b>   | <b>Loss Payee &amp; CPL:</b>  |
| <b>Gold - FNMA Only Niche Scenarios:</b><br>Use of second job income allowed, if at least a 12 month history, under certain conditions<br>Minimal losses from a secondary self employed job can potentially be ignored<br>Using rental income on purchase of investment property for borrower with No REO<br>Appraisal property condition rating of C5<br>Use of PIW, excluding High Bal | <b>Loss Payee Clause:</b><br>Fremont Bank<br>ISAOA, ITS SUCCESSORS OR ASSIGNEES<br>P.O. Box 7295<br>Fremont, CA 94537-7295  |
| <b>Standard - FHLMC Only Niche Scenarios:</b><br>Disburse cash out to the Borrower up to the greater of 1% of the new refinance mortgage or \$2,000 (r/term)<br>Use of RSU time based or performance based income<br>Use of "short term" rental income reflected on tax returns  | <b>CPL:</b> Fremont Bank<br>2580 Shea Center Drive<br>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**

| <b>MORRIS Plan 113</b> |               | <b>30 Year Fixed Rate Conf</b>         |               |             | <b>MORRIS Plan 114</b> |               | <b>20 Year Fixed Rate Conf</b>         |  |  |
|------------------------|---------------|--|---------------|-------------|------------------------|---------------|--|--|--|
| <b>Rate</b>            | <b>15 Day</b> | <b>30 Day</b>                          | <b>45 Day</b> | <b>Rate</b> | <b>15 Day</b>          | <b>30 Day</b> | <b>45 Day</b>                          |  |  |
| 3.375                  | (0.162)       | (0.042)                                | (0.002)       | 3.250       | (0.263)                | (0.143)       | (0.103)                                |  |  |
| 3.500                  | (0.414)       | (0.294)                                | (0.264)       | 3.375       | (0.578)                | (0.458)       | (0.418)                                |  |  |
| 3.625                  | (1.233)       | (1.113)                                | (1.083)       | 3.500       | (1.131)                | (1.011)       | (0.971)                                |  |  |
| 3.750                  | (1.769)       | (1.649)                                | (1.609)       | 3.625       | (1.921)                | (1.801)       | (1.761)                                |  |  |
| 3.875                  | (2.172)       | (2.052)                                | (2.012)       | 3.750       | (2.358)                | (2.238)       | (2.198)                                |  |  |
| 3.990                  | (2.273)       | (2.153)                                | (2.113)       | 3.875       | (2.603)                | (2.483)       | (2.453)                                |  |  |
| 4.000                  | (2.373)       | (2.253)                                | (2.213)       | 4.000       | (2.736)                | (2.616)       | (2.576)                                |  |  |
| 4.125                  | (2.371)       | (2.251)                                | (2.211)       | 4.125       | (2.790)                | (2.670)       | (2.640)                                |  |  |
| 4.250                  | (2.455)       | (2.335)                                | (2.295)       | 4.250       | (3.167)                | (3.047)       | (3.007)                                |  |  |
| 4.375                  | (2.688)       | (2.568)                                | (2.528)       | 4.375       | (3.336)                | (3.216)       | (3.176)                                |  |  |
| 4.500                  | (2.836)       | (2.716)                                | (2.676)       | 4.500       | (3.407)                | (3.287)       | (3.247)                                |  |  |
| 4.625                  | (3.101)       | (2.981)                                | (2.941)       | 4.625       | (3.924)                | (3.814)       | (3.774)                                |  |  |
| 4.750                  | (3.501)       | (3.381)                                | (3.351)       | 4.750       | (4.262)                | (4.152)       | (4.112)                                |  |  |
| 4.875                  | (3.819)       | (3.699)                                | (3.659)       |             |                        |               |  |  |  |
| <b>MORRIS Plan 115</b> |               | <b>15 Year Fixed Rate Conf</b>         |               |             | <b>MORRIS Plan 116</b> |               | <b>10 Year Fixed Rate Conf</b>         |  |  |
| <b>Rate</b>            | <b>15 Day</b> | <b>30 Day</b>                          | <b>45 Day</b> | <b>Rate</b> | <b>15 Day</b>          | <b>30 Day</b> | <b>45 Day</b>                          |  |  |
| 2.875                  | 0.092         | 0.212                                  | 0.242         | 3.000       | (0.916)                | (0.796)       | (0.756)                                |  |  |
| 3.000                  | (0.706)       | (0.586)                                | (0.546)       | 3.125       | (1.382)                | (1.262)       | (1.222)                                |  |  |
| 3.125                  | (1.212)       | (1.092)                                | (1.052)       | 3.250       | (1.528)                | (1.418)       | (1.378)                                |  |  |
| 3.250                  | (1.196)       | (1.076)                                | (1.036)       | 3.375       | (1.684)                | (1.574)       | (1.534)                                |  |  |
| 3.375                  | (1.678)       | (1.558)                                | (1.518)       | 3.500       | (2.205)                | (2.085)       | (2.045)                                |  |  |
| 3.500                  | (2.237)       | (2.117)                                | (2.077)       | 3.625       | (2.605)                | (2.485)       | (2.445)                                |  |  |
| 3.625                  | (2.603)       | (2.483)                                | (2.443)       | 3.750       | (2.874)                | (2.754)       | (2.714)                                |  |  |
| 3.750                  | (3.068)       | (2.948)                                | (2.908)       | 3.875       | (2.853)                | (2.733)       | (2.693)                                |  |  |
| 3.875                  | (2.847)       | (2.727)                                | (2.687)       | 4.000       | (3.311)                | (3.191)       | (3.151)                                |  |  |
| 4.000                  | (3.097)       | (2.977)                                | (2.937)       | 4.125       | (3.661)                | (3.541)       | (3.501)                                |  |  |
| 4.125                  | (3.464)       | (3.344)                                | (3.304)       | 4.250       | (3.978)                | (3.858)       | (3.818)                                |  |  |
| 4.250                  | (3.837)       | (3.717)                                | (3.677)       | 4.375       | (4.025)                | (3.905)       | (3.865)                                |  |  |
| 4.375                  | (3.916)       | (3.796)                                | (3.756)       | 4.500       | (3.891)                | (3.771)       | (3.731)                                |  |  |
| <b>MORRIS Plan 127</b> |               | <b>30 Year High Balance Fixed Rate</b> |               |             | <b>MORRIS Plan 128</b> |               | <b>15 Year High Balance Fixed Rate</b> |  |  |
| <b>Rate</b>            | <b>15 Day</b> | <b>30 Day</b>                          | <b>45 Day</b> | <b>Rate</b> | <b>15 Day</b>          | <b>30 Day</b> | <b>45 Day</b>                          |  |  |
| 3.500                  | 0.287         | 0.407                                  | 0.447         | 3.000       | 0.019                  | 0.129         | 0.169                                  |  |  |
| 3.625                  | (0.423)       | (0.303)                                | (0.263)       | 3.125       | (0.358)                | (0.238)       | (0.198)                                |  |  |
| 3.750                  | (0.919)       | (0.809)                                | (0.769)       | 3.250       | (0.812)                | (0.692)       | (0.662)                                |  |  |
| 3.875                  | (1.472)       | (1.352)                                | (1.312)       | 3.375       | (1.174)                | (1.064)       | (1.024)                                |  |  |
| 3.990                  | (1.683)       | (1.563)                                | (1.523)       | 3.500       | (1.573)                | (1.463)       | (1.423)                                |  |  |
| 4.000                  | (1.783)       | (1.663)                                | (1.623)       | 3.625       | (1.899)                | (1.779)       | (1.739)                                |  |  |
| 4.125                  | (1.791)       | (1.671)                                | (1.631)       | 3.750       | (2.114)                | (1.994)       | (1.954)                                |  |  |
| 4.250                  | (2.065)       | (1.945)                                | (1.905)       | 3.875       | (2.003)                | (1.883)       | (1.843)                                |  |  |
| 4.375                  | (2.328)       | (2.218)                                | (2.178)       | 4.000       | (2.093)                | (1.973)       | (1.933)                                |  |  |
| 4.500                  | (2.466)       | (2.346)                                | (2.306)       | 4.125       | (2.330)                | (2.210)       | (2.170)                                |  |  |
| 4.625                  | (2.811)       | (2.691)                                | (2.651)       | 4.250       | (2.583)                | (2.463)       | (2.423)                                |  |  |

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

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

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

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

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

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

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

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

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

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

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

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

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

Mortgages with Subordinate Financing -- Add to Price

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

HomeReady -- Cumulative LLPA Caps

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

\* Pricing unavailable through MORRIS. Please contact your AE

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

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

**LPMI Single Premium Adjustments**

30 Year Fixed - HomeReady

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

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

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

&lt; 20 Year Fixed - HomeReady

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

&lt; 20 Year Fixed

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

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

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

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

| <b>MORRIS Plan 210</b>         |         |         |         | <b>MORRIS Plan 211</b>         |         |         |         | <b>MORRIS Plan 212</b>         |         |         |         |
|--------------------------------|---------|---------|---------|--------------------------------|---------|---------|---------|--------------------------------|---------|---------|---------|
| <b>30 Year Fixed Rate Conf</b> |         |         |         | <b>20 Year Fixed Rate Conf</b> |         |         |         | <b>15 Year Fixed Rate Conf</b> |         |         |         |
| Rate                           | 15 Day  | 30 Day  | 45 Day  | Rate                           | 15 Day  | 30 Day  | 45 Day  | Rate                           | 15 Day  | 30 Day  | 45 Day  |
| 3.375                          | (0.272) | (0.182) | (0.152) | 3.250                          | (0.083) | 0.018   | 0.048   | 2.875                          | (0.169) | 0.112   | 0.112   |
| 3.500                          | (0.584) | (0.494) | (0.464) | 3.375                          | (0.698) | (0.608) | (0.568) | 3.000                          | (0.706) | (0.616) | (0.606) |
| 3.625                          | (1.053) | (0.963) | (0.933) | 3.500                          | (1.081) | (0.981) | (0.951) | 3.125                          | (1.002) | (0.922) | (0.912) |
| 3.750                          | (1.679) | (1.569) | (1.539) | 3.625                          | (1.851) | (1.741) | (1.711) | 3.250                          | (1.256) | (1.176) | (1.156) |
| 3.875                          | (2.142) | (2.022) | (1.992) | 3.750                          | (2.328) | (2.218) | (2.188) | 3.375                          | (1.738) | (1.658) | (1.638) |
| 3.990                          | (2.473) | (2.353) | (2.323) | 3.875                          | (2.703) | (2.583) | (2.553) | 3.500                          | (2.177) | (2.097) | (2.087) |
| 4.000                          | (2.573) | (2.453) | (2.423) | 4.000                          | (2.876) | (2.766) | (2.736) | 3.625                          | (2.463) | (2.363) | (2.343) |
| 4.125                          | (2.561) | (2.451) | (2.421) | 4.125                          | (2.930) | (2.820) | (2.790) | 3.750                          | (3.008) | (2.908) | (2.888) |
| 4.250                          | (2.675) | (2.535) | (2.495) | 4.250                          | (3.337) | (3.197) | (3.157) | 3.875                          | (2.937) | (2.827) | (2.807) |
| 4.375                          | (2.908) | (2.768) | (2.738) | 4.375                          | (3.506) | (3.366) | (3.326) | 4.000                          | (3.177) | (3.077) | (3.057) |
| 4.500                          | (3.056) | (2.926) | (2.886) | 4.500                          | (3.577) | (3.437) | (3.397) | 4.125                          | (3.534) | (3.444) | (3.404) |
| 4.625                          | (3.311) | (3.181) | (3.141) | 4.625                          | (4.104) | (3.964) | (3.924) | 4.250                          | (3.907) | (3.817) | (3.777) |
| 4.750                          | (3.731) | (3.581) | (3.521) | 4.750                          | (4.412) | (4.252) | (4.192) | 4.375                          | (3.986) | (3.896) | (3.856) |
| 4.875                          | (4.059) | (3.899) | (3.849) |                                |         |         |         |                                |         |         |         |

  

| <b>MORRIS Plan 227</b>                 |         |         |         | <b>MORRIS Plan 228</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  |
| 3.500                                  | 0.337   | 0.457   | 0.497   | 3.000                                  | 0.019   | 0.129   | 0.169   |
| 3.625                                  | (0.373) | (0.253) | (0.213) | 3.125                                  | (0.358) | (0.238) | (0.198) |
| 3.750                                  | (0.869) | (0.759) | (0.719) | 3.250                                  | (0.812) | (0.692) | (0.662) |
| 3.875                                  | (1.422) | (1.302) | (1.262) | 3.375                                  | (1.174) | (1.064) | (1.024) |
| 3.990                                  | (1.633) | (1.513) | (1.473) | 3.500                                  | (1.573) | (1.463) | (1.423) |
| 4.000                                  | (1.733) | (1.613) | (1.573) | 3.625                                  | (1.899) | (1.779) | (1.739) |
| 4.125                                  | (1.741) | (1.621) | (1.581) | 3.750                                  | (2.114) | (1.994) | (1.954) |
| 4.250                                  | (2.015) | (1.895) | (1.855) | 3.875                                  | (2.003) | (1.883) | (1.843) |
| 4.375                                  | (2.278) | (2.168) | (2.128) | 4.000                                  | (2.093) | (1.973) | (1.933) |
| 4.500                                  | (2.416) | (2.296) | (2.256) | 4.125                                  | (2.330) | (2.210) | (2.170) |
| 4.625                                  | (2.761) | (2.641) | (2.601) | 4.250                                  | (2.583) | (2.463) | (2.423) |

1 Yr Libor 1.98500%

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

| <b>MORRIS Plan 273</b>           |         |        |        | <b>MORRIS Plan 274</b>           |         |         |         | <b>MORRIS Plan 275</b>           |        |        |        |
|----------------------------------|---------|--------|--------|----------------------------------|---------|---------|---------|----------------------------------|--------|--------|--------|
| <b>5/1 LIBOR ARM Conf</b>        |         |        |        | <b>7/1 LIBOR ARM Conf</b>        |         |         |         | <b>10/1 LIBOR ARM Conf</b>       |        |        |        |
| <b>Margin 2.250 - Caps 2/2/5</b> |         |        |        | <b>Margin 2.250 - Caps 5/2/5</b> |         |         |         | <b>Margin 2.250 - Caps 5/2/5</b> |        |        |        |
| Rate                             | 15 Day  | 30 Day | 45 Day | Rate                             | 15 Day  | 30 Day  | 45 Day  | Rate                             | 15 Day | 30 Day | 45 Day |
| 3.500                            | 2.290   | 2.415  | 2.540  | 3.500                            | 2.460   | 2.585   | 2.710   | 3.750                            | 2.770  | 2.895  | 3.020  |
| 3.625                            | 2.020   | 2.145  | 2.270  | 3.625                            | 2.110   | 2.235   | 2.360   | 3.875                            | 2.420  | 2.545  | 2.670  |
| 3.750                            | 1.690   | 1.815  | 1.940  | 3.750                            | 1.750   | 1.875   | 2.000   | 4.000                            | 1.990  | 2.115  | 2.240  |
| 3.875                            | 1.480   | 1.605  | 1.730  | 3.875                            | 1.430   | 1.555   | 1.680   | 4.125                            | 1.720  | 1.845  | 1.970  |
| 4.000                            | 1.260   | 1.385  | 1.510  | 4.000                            | 1.040   | 1.165   | 1.290   | 4.250                            | 1.430  | 1.555  | 1.680  |
| 4.125                            | 1.040   | 1.165  | 1.290  | 4.125                            | 0.770   | 0.895   | 1.020   | 4.375                            | 1.190  | 1.315  | 1.440  |
| 4.250                            | 0.810   | 0.935  | 1.060  | 4.250                            | 0.490   | 0.615   | 0.740   | 4.500                            | 0.870  | 0.995  | 1.120  |
| 4.375                            | 0.590   | 0.715  | 0.840  | 4.375                            | 0.220   | 0.345   | 0.470   | 4.625                            | 0.710  | 0.835  | 0.960  |
| 4.500                            | 0.290   | 0.415  | 0.540  | 4.500                            | (0.150) | (0.025) | 0.100   | 4.750                            | 0.550  | 0.675  | 0.800  |
| 4.625                            | 0.130   | 0.255  | 0.380  | 4.625                            | (0.310) | (0.185) | (0.060) | 4.875                            | 0.400  | 0.525  | 0.650  |
| 4.750                            | (0.020) | 0.105  | 0.230  | 4.750                            | (0.470) | (0.345) | (0.220) | 5.000                            | 0.240  | 0.365  | 0.490  |

  

| <b>MORRIS Plan 290</b>           |        |        |        | <b>MORRIS Plan 291</b>           |        |        |        | <b>MORRIS Plan 292</b>           |        |        |        |
|----------------------------------|--------|--------|--------|----------------------------------|--------|--------|--------|----------------------------------|--------|--------|--------|
| <b>5/1 LIBOR ARM HB</b>          |        |        |        | <b>7/1 LIBOR ARM HB</b>          |        |        |        | <b>10/1 LIBOR ARM HB</b>         |        |        |        |
| <b>Margin 2.250 - Caps 2/2/5</b> |        |        |        | <b>Margin 2.250 - Caps 5/2/5</b> |        |        |        | <b>Margin 2.250 - Caps 5/2/5</b> |        |        |        |
| Rate                             | 15 Day | 30 Day | 45 Day | Rate                             | 15 Day | 30 Day | 45 Day | Rate                             | 15 Day | 30 Day | 45 Day |
| 3.500                            | 3.290  | 3.415  | 3.540  | 3.375                            | 3.750  | 3.875  | 4.000  | 3.625                            | 4.250  | 4.375  | 4.500  |
| 3.625                            | 3.020  | 3.145  | 3.270  | 3.500                            | 3.460  | 3.585  | 3.710  | 3.750                            | 3.770  | 3.895  | 4.020  |
| 3.750                            | 2.690  | 2.815  | 2.940  | 3.625                            | 3.110  | 3.235  | 3.360  | 3.875                            | 3.420  | 3.545  | 3.670  |
| 3.875                            | 2.480  | 2.605  | 2.730  | 3.750                            | 2.750  | 2.875  | 3.000  | 4.000                            | 2.990  | 3.115  | 3.240  |
| 4.000                            | 2.260  | 2.385  | 2.510  | 3.875                            | 2.430  | 2.555  | 2.680  | 4.125                            | 2.720  | 2.845  | 2.970  |
| 4.125                            | 2.040  | 2.165  | 2.290  | 4.000                            | 2.050  | 2.175  | 2.300  | 4.250                            | 2.430  | 2.555  | 2.680  |
| 4.250                            | 1.810  | 1.935  | 2.060  | 4.125                            | 1.770  | 1.895  | 2.020  | 4.375                            | 2.190  | 2.315  | 2.440  |
| 4.375                            | 1.590  | 1.715  | 1.840  | 4.250                            | 1.490  | 1.615  | 1.740  | 4.500                            | 1.870  | 1.995  | 2.120  |
| 4.500                            | 1.290  | 1.415  | 1.540  | 4.375                            | 1.230  | 1.355  | 1.480  | 4.625                            | 1.710  | 1.835  | 1.960  |
| 4.625                            | 1.130  | 1.255  | 1.380  | 4.500                            | 0.850  | 0.975  | 1.100  | 4.750                            | 1.550  | 1.675  | 1.800  |
| 4.750                            | 0.980  | 1.105  | 1.230  | 4.625                            | 0.700  | 0.825  | 0.950  | 4.875                            | 1.400  | 1.525  | 1.650  |

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**≤ 20 Year Fixed**

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

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

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

| MORRIS Plan 553 | 30 Year Super Jumbo Fixed Rate |         |         | MORRIS Plan 554 | 15 Year Super Jumbo Fixed Rate |         |         | MORRIS Plan 567 | 30 Year Super Jumbo 90 Fixed Rate |         |         |
|-----------------|--------------------------------|---------|---------|-----------------|--------------------------------|---------|---------|-----------------|-----------------------------------|---------|---------|
| Rate            | 15 Day                         | 30 Day  | 45 Day  | Rate            | 15 Day                         | 30 Day  | 45 Day  | Rate            | 15 Day                            | 30 Day  | 45 Day  |
| 3.750           | 0.520                          | 0.710   | 0.900   | 3.375           | 2.500                          | 2.630   | 2.760   | 4.125           | 1.640                             | 1.840   | 2.030   |
| 3.875           | 0.010                          | 0.210   | 0.410   | 3.500           | 1.830                          | 1.950   | 2.090   | 4.250           | 1.010                             | 1.210   | 1.410   |
| 4.000           | (0.440)                        | (0.230) | (0.030) | 3.625           | 1.180                          | 1.310   | 1.450   | 4.375           | 0.380                             | 0.590   | 0.790   |
| 4.125           | (0.870)                        | (0.670) | (0.460) | 3.750           | 0.600                          | 0.740   | 0.880   | 4.500           | (0.150)                           | 0.050   | 0.260   |
| 4.250           | (1.280)                        | (1.070) | (0.860) | 3.875           | 0.130                          | 0.270   | 0.420   | 4.625           | (0.560)                           | (0.350) | (0.150) |
| 4.375           | (1.640)                        | (1.430) | (1.220) | 4.000           | (0.250)                        | (0.110) | 0.030   | 4.750           | (0.950)                           | (0.750) | (0.540) |
| 4.500           | (1.990)                        | (1.790) | (1.580) | 4.125           | (0.630)                        | (0.490) | (0.340) | 4.875           | (1.350)                           | (1.150) | (0.950) |
| 4.625           | (2.330)                        | (2.130) | (1.930) | 4.250           | (0.960)                        | (0.830) | (0.680) |                 |                                   |         |         |
| 4.750           | (2.650)                        | (2.450) | (2.260) | 4.375           | (1.250)                        | (1.120) | (0.970) |                 |                                   |         |         |
| 4.875           | (2.860)                        | (2.660) | (2.470) | 4.500           | (1.480)                        | (1.350) | (1.200) |                 |                                   |         |         |

1 Yr Libor 1.98500%

**Gold Program - Jumbo Arm's**

| MORRIS Plan 574 | 5/1 LIBOR ARM Super Jumbo<br>Margin 2.250 - Caps 2/2/5 |         |         | MORRIS Plan 575 | 7/1 LIBOR ARM Super Jumbo<br>Margin 2.250 - Caps 2/2/5 |         |         | MORRIS Plan 576 | 10/1 LIBOR ARM Super Jumbo<br>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           | 1.660  | 1.750   | 1.850   | 3.125           | 3.540  | 3.650   | 3.770   | 3.375           | 3.950   | 4.070   | 4.210   |
| 3.375           | 1.130  | 1.230   | 1.330   | 3.250           | 2.880  | 3.000   | 3.110   | 3.500           | 3.160   | 3.290   | 3.430   |
| 3.500           | 0.650  | 0.750   | 0.850   | 3.375           | 2.250  | 2.360   | 2.480   | 3.625           | 2.390   | 2.520   | 2.660   |
| 3.625           | 0.210  | 0.310   | 0.410   | 3.500           | 1.610  | 1.730   | 1.850   | 3.750           | 1.610   | 1.750   | 1.890   |
| 3.750           | (0.130)  | (0.020) | 0.070   | 3.625           | 1.030  | 1.150   | 1.280   | 3.875           | 0.870   | 1.000   | 1.150   |
| 3.875           | (0.450)  | (0.340) | (0.240) | 3.750           | 0.500  | 0.620   | 0.750   | 4.000           | 0.250   | 0.390   | 0.540   |
| 4.000           | (0.720)  | (0.620) | (0.510) | 3.875           | 0.040  | 0.170   | 0.290   | 4.125           | (0.180)   | (0.040) | 0.100   |
| 4.125           | (0.960)  | (0.860) | (0.760) | 4.000           | (0.380)  | (0.260) | (0.140) | 4.250           | (0.640)   | (0.500) | (0.350) |
| 4.250           | (1.210)  | (1.110) | (1.010) | 4.125           | (0.780)  | (0.660) | (0.530) | 4.375           | (1.110)   | (0.980) | (0.830) |
| 4.375           | (1.430)  | (1.330) | (1.230) | 4.250           | (1.080)  | (0.960) | (0.840) | 4.500           | (1.510)   | (1.380) | (1.240) |

**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           | 0.510                               | 0.710   | 0.900   |
| 4.250           | 0.030                               | 0.230   | 0.430   |
| 4.375           | (0.400)                             | (0.200) | 0.000   |
| 4.500           | (0.840)                             | (0.630) | (0.420) |
| 4.625           | (1.240)                             | (1.030) | (0.820) |
| 4.750           | (1.610)                             | (1.400) | (1.190) |
| 4.875           | (1.890)                             | (1.690) | (1.490) |
| 5.000           | (2.230)                             | (2.040) | (1.840) |
| 5.125           | (2.530)                             | (2.340) | (2.140) |
| 5.250           | (2.800)                             | (2.610) | (2.410) |

**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 &amp; 90: Loan must be approved in order to lock

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| <b>Gold Program &amp; Gold Plus Jumbo LLPAs</b>                                |         |          |          |          |          |          |          |                   |
|--|---------|----------|----------|----------|----------|----------|----------|-------------------|
| <b>FICO &amp; LTV/ HCLTV LLPAs (Purchase)-- Add to Price</b>                   |         |          |          |          |          |          |          |                   |
| FICO / LTV (HLTV)  | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | No MI<br>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             |
| <b>FICO &amp; LTV/ HCLTV LLPAs (Rate/Term Refi)-- Add to Price</b>             |         |          |          |          |          |          |          |                   |
| FICO / LTV (HCLTV)   | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | No MI<br>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             |
| <b>FICO &amp; LTV/ HCLTV LLPAs (Cash Out Refi)-- Add to Price</b>              |         |          |          |          |          |          |          |                   |
| FICO / LTV (HCLTV)   | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | No MI<br>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                |
| <b>Loan Amount &amp; LTV, CLTV (HCLTV) LLPAs for all Loans -- Add to Price</b> |         |          |          |          |          |          |          |                   |
| Loan Amounts   | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | No MI<br>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                |
| <b>Feature LLPAs for all Loans -- Add to Price</b>                             |         |          |          |          |          |          |          |                   |
| Feature  | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | No MI<br>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                |
| <b>Product LLPAs for all Loans -- Add to Price</b>                             |         |          |          |          |          |          |          |                   |
| Product  | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | No MI<br>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             |
| <b>State LLPAs for all Loans -- Add to Price</b>                               |         |          |          |          |          |          |          |                   |
| 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             |
| <b>Escrow LLPAs for all Loans -- Add to Price</b>                              |         |          |          |          |          |          |          |                   |
| With Escrows   | (0.125) | (0.125)  | (0.125)  | (0.125)  | (0.125)  | (0.125)  | (0.125)  | No MI<br>(0.125)  |

| <b>Jumbo 90 Only</b> |                   |
|----------------------|-------------------|
| No MI<br>80.01-85    | No MI<br>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                |
| No MI                | No MI             |
| 80.01-85             | 85.01-90          |
| 0.000                | 0.000             |
| 0.375                | 0.375             |
| NA                   | NA                |
| NA                   | NA                |
| NA                   | NA                |
| NA                   | NA                |
| No MI                | No MI             |
| 80.01-85             | 85.01-90          |
| NA                   | NA                |
| NA                   | NA                |
| NA                   | NA                |
| NA                   | NA                |
| 0.000                | 0.000             |
| No MI                | No MI             |
| 80.01-85             | 85.01-90          |
| 0.125                | 0.250             |
| No MI                | No MI             |
| (0.125)              | (0.125)           |

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

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

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**Diamond Program - Jumbo Fixed Rate Mortgages**

| MORRIS Plan<br>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    |
| 3.625                  | 0.580                    | 0.650   | 0.710   | 3.375           | 0.730                    | 0.860   | 0.980   |                | -1.650   | -1.650   |
| 3.750                  | 0.120                    | 0.180   | 0.240   | 3.500           | 0.360                    | 0.490   | 0.610   |                | 5/1 ARM  | 7/1 ARM  |
| 3.875                  | (0.150)                  | (0.080) | (0.020) | 3.625           | 0.010                    | 0.140   | 0.260   |                | -1.650   | -1.650   |
| 4.000                  | (0.380)                  | (0.320) | (0.260) | 3.750           | (0.490)                  | (0.360) | (0.240) |                |  | 10/1 ARM |
| 4.125                  | (0.630)                  | (0.570) | (0.510) | 3.875           | (0.810)                  | (0.680) | (0.560) |                | ** Max YSP cannot exceed max net rebate above. |          |
| 4.250                  | (0.840)                  | (0.780) | (0.710) | 4.000           | (1.150)                  | (1.020) | (0.900) |                |  |          |
| 4.375                  | (1.100)                  | (1.030) | (0.970) | 4.125           | (1.280)                  | (1.160) | (1.030) |                |  |          |
| 4.500                  | (1.360)                  | (1.290) | (1.230) | 4.250           | (1.590)                  | (1.470) | (1.340) |                |  |          |
| 4.625                  | (1.600)                  | (1.530) | (1.470) | 4.375           | (1.870)                  | (1.750) | (1.620) |                |  |          |
| 4.750                  | (1.850)                  | (1.790) | (1.730) | 4.500           | (2.030)                  | (1.900) | (1.780) |                |  |          |
| 4.875                  | (2.070)                  | (2.010) | (1.950) |                 |                          |         |         |                | 1 Yr Libor                                     | 1.98500% |
| 5.000                  | (2.290)                  | (2.230) | (2.160) |                 |                          |         |         |                |  |          |

**Diamond Program - Jumbo Arm's**

| MORRIS Plan<br>539/547 | 5/1 LIBOR ARM Jumbo<br>Margin 2.250 - Caps 2/2/5 |         |         | MORRIS Plan<br>540/548 | 7/1 LIBOR ARM Jumbo<br>Margin 2.250 - Caps 2/2/5 |         |         | MORRIS Plan<br>541/549 | 10/1 LIBOR ARM Jumbo<br>Margin 2.250 - Caps 2/2/5 |        |       |
|------------------------|--|---------|---------|------------------------|--|---------|---------|------------------------|---|--------|-------|
|                        | Rate   | 15 Day  | 30 Day  |                        | 45 Day   | Rate    | 15 Day  |                        | 30 Day  | 45 Day | Rate  |
| 3.375                  | 1.960  | 2.090   | 2.210   | 3.375                  | 2.630  | 2.760   | 2.880   | 3.375                  | 3.540   | 3.670  | 3.790 |
| 3.500                  | 1.540  | 1.670   | 1.790   | 3.500                  | 2.260  | 2.380   | 2.510   | 3.500                  | 2.970   | 3.090  | 3.220 |
| 3.625                  | 1.120  | 1.250   | 1.370   | 3.625                  | 1.910  | 2.030   | 2.160   | 3.625                  | 2.450   | 2.580  | 2.700 |
| 3.750                  | 0.990  | 1.110   | 1.240   | 3.750                  | 1.320  | 1.450   | 1.570   | 3.750                  | 1.810   | 1.930  | 2.060 |
| 3.875                  | 0.570  | 0.700   | 0.820   | 3.875                  | 1.020  | 1.140   | 1.270   | 3.875                  | 1.510   | 1.630  | 1.760 |
| 4.000                  | 0.160  | 0.280   | 0.410   | 4.000                  | 0.730  | 0.860   | 0.980   | 4.000                  | 1.190   | 1.320  | 1.440 |
| 4.125                  | (0.100)  | 0.010   | 0.140   | 4.125                  | 0.450  | 0.570   | 0.700   | 4.125                  | 0.880   | 1.000  | 1.130 |
| 4.250                  | (0.370)  | (0.250) | (0.120) | 4.250                  | 0.160  | 0.290   | 0.410   | 4.250                  | 0.570   | 0.700  | 0.820 |
| 4.375                  | (0.640)  | (0.520) | (0.390) | 4.375                  | (0.110)  | 0.000   | 0.130   | 4.375                  | 0.260   | 0.380  | 0.510 |
| 4.500                  | (0.910)  | (0.790) | (0.660) | 4.500                  | (0.400)  | (0.280) | (0.150) | 4.500                  | (0.050)   | 0.070  | 0.190 |

**Diamond Program Jumbo LLPAs**

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

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

Jumbo Locks - Advance Locks eligible on purchase

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

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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                   | 1.350   | 1.130   | 1.350   | 2.750                      | 3.380   | 3.150   | 3.460   |
| 2.875                   | 0.780   | 0.560   | 0.780   | 2.875                      | 2.840   | 2.610   | 2.920   |
| 3.000                   | 0.250   | 0.020   | 0.250   | 3.000                      | 2.310   | 2.080   | 2.390   |
| 3.125                   | (0.220) | (0.440) | (0.220) | 3.125                      | 1.800   | 1.570   | 1.880   |
| 3.250                   | (0.550) | (0.630) | (0.570) | 3.250                      | 1.630   | 1.420   | 1.560   |
| 3.375                   | (1.020) | (1.200) | (1.140) | 3.375                      | 1.130   | 0.930   | 1.060   |
| 3.500                   | (1.720) | (1.920) | (1.940) | 3.500                      | 0.670   | 0.470   | 0.600   |
| 3.625                   | (1.940) | (2.150) | (2.090) | 3.625                      | 0.270   | 0.070   | 0.210   |
| 3.750                   | (1.750) | (1.810) | (1.800) | 3.750                      | 0.220   | 0.040   | 0.110   |
| 3.875                   | (2.110) | (2.290) | (2.280) | 3.875                      | (0.130) | (0.310) | (0.240) |
| 4.000                   | (2.630) | (2.810) | (2.820) | 4.000                      | (0.420) | (0.610) | (0.540) |
| 4.125                   | (2.940) | (3.120) | (3.110) | 4.125                      | (0.650) | (0.830) | (0.760) |
| 4.250                   | (2.510) | (2.550) | (2.560) | 4.250                      | (0.160) | (0.330) | (0.290) |
| 4.375                   | (2.650) | (2.810) | (2.820) | 4.375                      | (0.390) | (0.560) | (0.520) |
| 4.500                   | (3.050) | (3.220) | (3.220) | 4.500                      | (0.570) | (0.740) | (0.700) |

 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                   | 1.400   | 1.180   | 1.400   | 2.625                   | 2.460   | 2.330   | 2.330   | 2.750                      | 3.430   | 3.200   | 3.510   |
| 2.875                   | 0.830   | 0.610   | 0.830   | 2.750                   | 1.950   | 1.740   | 1.750   | 2.875                      | 2.890   | 2.660   | 2.970   |
| 3.000                   | 0.300   | 0.070   | 0.300   | 2.875                   | 1.480   | 1.270   | 1.280   | 3.000                      | 2.360   | 2.130   | 2.440   |
| 3.125                   | (0.170) | (0.390) | (0.170) | 3.000                   | 1.030   | 0.820   | 0.830   | 3.125                      | 1.850   | 1.620   | 1.930   |
| 3.250                   | (0.500) | (0.580) | (0.520) | 3.125                   | 0.610   | 0.390   | 0.410   | 3.250                      | 1.680   | 1.470   | 1.610   |
| 3.375                   | (0.970) | (1.150) | (1.090) | 3.250                   | (0.230) | (0.470) | (0.430) | 3.375                      | 1.180   | 0.980   | 1.110   |
| 3.500                   | (1.670) | (1.870) | (1.890) | 3.375                   | (0.650) | (0.880) | (0.850) | 3.500                      | 0.720   | 0.520   | 0.650   |
| 3.625                   | (1.890) | (2.100) | (2.040) | 3.500                   | (1.040) | (1.270) | (1.240) | 3.625                      | 0.320   | 0.120   | 0.260   |
| 3.750                   | (1.700) | (1.760) | (1.750) | 3.625                   | (1.400) | (1.630) | (1.600) | 3.750                      | 0.270   | 0.090   | 0.160   |
| 3.875                   | (2.060) | (2.240) | (2.230) | 3.750                   | (1.520) | (1.850) | (1.800) | 3.875                      | (0.080) | (0.260) | (0.190) |
| 4.000                   | (2.580) | (2.760) | (2.770) | 3.875                   | (1.880) | (2.210) | (2.160) | 4.000                      | (0.370) | (0.560) | (0.490) |
| 4.125                   | (2.890) | (3.070) | (3.060) |                         |         |         |         | 4.125                      | (0.600) | (0.780) | (0.710) |
| 4.250                   | (2.460) | (2.500) | (2.510) |                         |         |         |         | 4.250                      | (0.110) | (0.280) | (0.240) |
| 4.375                   | (2.600) | (2.760) | (2.770) |                         |         |         |         | 4.375                      | (0.340) | (0.510) | (0.470) |
| 4.500                   | (3.000) | (3.170) | (3.170) |                         |         |         |         | 4.500                      | (0.520) | (0.690) | (0.650) |

| 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 |       |            |             | 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 1.9850%

| <b>5/1 Libor ARM (Fully Amortizing) 2/2/5 Caps</b> |         |           |          |                                       |                                   |           |
|--|---------|-----------|----------|---------------------------------------|-----------------------------------|-----------|
| MORRIS Plan 403                                    | Price   | Note Rate | Caps     | Margin:<br>Primary and<br>Second Home | Margin:<br>Investment<br>Property | Lock Term |
| 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   |

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

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

| <b>Loan Level Rate Adjustments<br/>Add to Rate</b><br>All Adjustments are independent of each other | <b>Expanded Loan Level Rate Adjustments<br/>Add to Rate</b><br>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  |  |

- (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.

| <b>Loan Amount and LTV Limitations<br/>• Fully Amortizing and Interest Only•</b> |     |      |                              |
|--|-----|------|------------------------------|
| 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.**



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

|                              | Primary  | Second Home | Investment | Margin Adjustment          |         |
|------------------------------|--|-------------|------------|----------------------------|---------|
| Base Start Rate <sup>1</sup> | 5.500%   | 5.750%      | 6.750%     | ALP <sup>(2)</sup>         | -0.500% |
| Index                        | WSJ Prime Rate is 5.00% as of Thursday, September 26, 2019 |             |            | HCLTV<br>> 75% to ≤ 80%    | +0.500% |
| Base Margin *                | +0.500%  | +0.750%     | +1.750%    | HCLTV<br>> 80% to ≤ 85%    | +1.000% |
| Floor Rate                   | 3.990%   | 3.990%      | 5.990%     | HCLTV<br>> 85% to ≤ 89.99% | +1.500% |

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

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

**Other Terms**

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

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

**Eligible Counties**

|  |   |
|--|---|
| Northern CA Footprint<br>(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<br>(limited to the following counties) | Los Angeles, Orange, San Diego, San Luis Obispo, Santa Barbara, and Ventura   |

See guidelines for details

[HelocGuide](#)

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

|                              | Primary  | Second Home | Investment | Margin Adjustment          |         |
|------------------------------|--|-------------|------------|----------------------------|---------|
| Base Start Rate <sup>1</sup> | 5.375%   | 5.750%      | 6.750%     | ALP <sup>(2)</sup>         | -0.500% |
| Index                        | WSJ Prime Rate is 5.00% as of Thursday, September 26, 2019 |             |            | HCLTV<br>> 75% to ≤ 80%    | +0.500% |
| Base Margin *                | +0.3750%   | +0.750%     | +1.750%    | HCLTV<br>> 80% to ≤ 85%    | +1.000% |
| Floor Rate                   | 3.990%   | 3.990%      | 5.990%     | HCLTV<br>> 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.<br>Repayment Period: Principal over 20-year or remaining term plus periodic finance charges |
| Annual Fee        | \$75.00 (Promo: Annual Fee waived first 3 years, offer good until Sept 30th)   |
| Set Up Charge     | \$95.00 (Promo: Set up Fee waived, offer good until Sept 30th)   |
| Early Closure Fee | \$500.00 for all HELOCs with line amounts ≥ \$25,000 voluntarily terminated in the first 3 years   |

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

**Eligible Counties**

|  |   |
|--|---|
| Northern CA Footprint<br>(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<br>(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 | <a href="mailto:Mitzi.Espinoza@fremontbank.com">Mitzi.Espinoza@fremontbank.com</a> | Northern California |

**ACCOUNT EXECUTIVES**

| Name         | Contact #    | Email Address  | Account Exec. Region              |
|--------------|--------------|--|-----------------------------------|
| Mark Levitch | 510-589-7043 | <a href="mailto:mark.levitch@fremontbank.com">mark.levitch@fremontbank.com</a> | Contra Costa/Alameda Co.          |
| Royal Gooden | 510-731-7855 | <a href="mailto:royal.gooden@fremontbank.com">royal.gooden@fremontbank.com</a> | East Bay                          |
| Joe Melo     | 510-331-1503 | <a href="mailto:joe.melo@fremontbank.com">joe.melo@fremontbank.com</a>         | South Bay/Peninsula/Central Coast |
| Ken Owens    | 408-390-7579 | <a href="mailto:ken.owens@fremontbank.com">ken.owens@fremontbank.com</a>       | South Bay                         |
| Mike Cook    | 916-943-6880 | <a href="mailto:mike.cook@fremontbank.com">mike.cook@fremontbank.com</a>       | Sacramento                        |
| Arnie Abramo | 925-724-8721 | <a href="mailto:arnie.abramo@fremontbank.com">arnie.abramo@fremontbank.com</a> | San Francisco/North Bay           |

**SOUTHERN CALIFORNIA**

| Name        | Contact #    | Email Address  | Region                       |
|-------------|--------------|--|------------------------------|
| Scott Borst | 714-262-1801 | <a href="mailto:scott.borst@fremontbank.com">scott.borst@fremontbank.com</a> | Sales Manager: Southern- Cal |

**SALES SUPPORT**

| Name           | Contact #    | Email Address  | Region              |
|----------------|--------------|--|---------------------|
| Scott Parrott  | 949-297-1166 | <a href="mailto:Scott.Parrott@fremontbank.com">Scott.Parrott@fremontbank.com</a>   | Southern California |
| Matthew Murphy | 949-297-1154 | <a href="mailto:Matthew.Murphy@fremontbank.com">Matthew.Murphy@fremontbank.com</a> | Southern California |

**ACCOUNT EXECUTIVES**

| Name             | Contact #    | Email Address  | Account Exec. Region                   |
|------------------|--------------|--|--|
| Scott McCarthy   | 858-243-5659 | <a href="mailto:Scott.McCarthy@fremontbank.com">Scott.McCarthy@fremontbank.com</a>     | San Diego                              |
| Howard Goldman   | 949-435-9383 | <a href="mailto:Howard.Goldman@fremontbank.com">Howard.Goldman@fremontbank.com</a>     | Orange County/Los Angeles              |
| John Chang       | 909-851-2938 | <a href="mailto:john.chang@fremontbank.com">john.chang@fremontbank.com</a>             | San Gabriel, South LA/North Orange     |
| Lisa Kocsis      | 949-230-8006 | <a href="mailto:lisa.kocsis@fremontbank.com">lisa.kocsis@fremontbank.com</a>           | Orange County, LA                      |
| Bonnie Kalem     | 310-614-1699 | <a href="mailto:bonnie.kalem@fremontbank.com">bonnie.kalem@fremontbank.com</a>         | LA, Ventura & Santa Barbara            |
| Abdul Aref       | 949-466-6644 | <a href="mailto:abdul.aref@fremontbank.com">abdul.aref@fremontbank.com</a>             | Los Angeles/Orange County              |
| George Caramihai | 818-269-9966 | <a href="mailto:George.Caramihai@fremontbank.com">George.Caramihai@fremontbank.com</a> | San Fernando Valley/Los Angeles        |
| Nafice Amini     | 949-767-7004 | <a href="mailto:nafice.amini@fremontbank.com">nafice.amini@fremontbank.com</a>         | Orange County, San Bernadino/Riverside |

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