FREMONT BANK
Wholesale Rate Sheet

Rates as of 10/10/19 8:31 AM

Announcements & Current Specials -

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

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!

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
Fremont Bank Serviced Loan Refinance Incentive .25% PRICE Discount

Weekly Turn Times - Effective for Oct 7 - Oct 11

Cutoff Dates: Last Day For Closing This Month	*Cutoff Date*
Last day to acknowledge CD (refi)	Wednesday, October 23, 2019
Last day to sign to fund and record (refi)	Monday, October 28, 2019

Loan Registration	*Turn Times*
Purchase	24 - 48 hours
Refinance	24 - 48 hours

Underwriting	*Turn Times*	*Turn Times*
Purchase Transactions:	**Initial u/w**	*** Condition u/w**
Conventional	2-4 days	2-4 days
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:	**Initial u/w**	*** Condition u/w**
Conventional	5-7 days	5-7 days
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	*Turn Times*
Docs	2 days purchase; 4-5 days refi
Funding	2-3 days

Rate Sheet Index

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: *Lock Hours: 9:00AM - 6PM* PST*

Website	Guidelines	Lock Policy	Heloc Calculator
locks@fremontbank.com			**Lock hours:**
submissions@fremontbank.com			6PM for Agency
morrissupport@fremontbank.com			4PM for other
MORRIS Support - 844-766-7747			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, *Underwriting Fee $800 = **$ 950***

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

FREMONT BANK

Rates as of 10/10/19 8:31 AM

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

MORRIS Plan 113	30 Year Fixed Rate Conf			MORRIS Plan 114	20 Year Fixed Rate Conf		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.375	(0.482)	(0.362)	(0.322)	3.250	(0.483)	(0.363)	(0.323)
3.500	(0.614)	(0.494)	(0.454)	3.375	(0.798)	(0.678)	(0.638)
3.625	(1.603)	(1.483)	(1.453)	3.500	(1.511)	(1.391)	(1.351)
3.750	(2.249)	(2.129)	(2.089)	3.625	(2.301)	(2.181)	(2.141)
3.875	(2.652)	(2.532)	(2.492)	3.750	(2.738)	(2.618)	(2.578)
3.990	(2.713)	(2.593)	(2.553)	3.875	(2.983)	(2.863)	(2.833)
4.000	(2.813)	(2.693)	(2.653)	4.000	(3.116)	(2.996)	(2.956)
4.125	(2.741)	(2.621)	(2.581)	4.125	(3.030)	(2.910)	(2.880)
4.250	(2.795)	(2.675)	(2.635)	4.250	(3.397)	(3.287)	(3.247)
4.375	(3.028)	(2.908)	(2.868)	4.375	(3.576)	(3.456)	(3.416)
4.500	(3.176)	(3.056)	(3.016)	4.500	(3.647)	(3.527)	(3.487)
4.625	(3.361)	(3.241)	(3.201)	4.625	(4.094)	(3.974)	(3.934)
4.750	(3.771)	(3.651)	(3.611)	4.750	(4.432)	(4.312)	(4.272)
4.875	(4.079)	(3.959)	(3.919)				

MORRIS Plan 115	15 Year Fixed Rate Conf			MORRIS Plan 116	10 Year Fixed Rate Conf		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.875	(0.349)	(0.229)	(0.189)	3.000	(1.346)	(1.226)	(1.186)
3.000	(1.036)	(0.916)	(0.876)	3.125	(1.812)	(1.692)	(1.652)
3.125	(1.542)	(1.422)	(1.382)	3.250	(1.968)	(1.848)	(1.808)
3.250	(1.626)	(1.506)	(1.466)	3.375	(2.104)	(1.984)	(1.944)
3.375	(1.958)	(1.838)	(1.798)	3.500	(2.475)	(2.365)	(2.325)
3.500	(2.417)	(2.297)	(2.257)	3.625	(2.875)	(2.755)	(2.725)
3.625	(2.783)	(2.663)	(2.623)	3.750	(3.154)	(3.034)	(2.994)
3.750	(3.248)	(3.128)	(3.088)	3.875	(3.033)	(2.913)	(2.873)
3.875	(2.897)	(2.777)	(2.737)	4.000	(3.451)	(3.331)	(3.291)
4.000	(3.227)	(3.107)	(3.077)	4.125	(3.791)	(3.681)	(3.641)
4.125	(3.604)	(3.484)	(3.444)	4.250	(4.118)	(3.998)	(3.958)
4.250	(3.977)	(3.857)	(3.817)	4.375	(4.165)	(4.045)	(4.005)
4.375	(4.056)	(3.936)	(3.896)	4.500	(4.031)	(3.911)	(3.871)

MORRIS Plan 127	30 Year High Balance Fixed Rate			MORRIS Plan 128	15 Year High Balance Fixed Rate		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.500	(0.034)	0.087	0.127	3.000	(0.422)	(0.302)	(0.262)
3.625	(0.903)	(0.783)	(0.743)	3.125	(0.788)	(0.668)	(0.638)
3.750	(1.399)	(1.289)	(1.249)	3.250	(1.092)	(0.972)	(0.932)
3.875	(1.952)	(1.832)	(1.792)	3.375	(1.454)	(1.334)	(1.294)
3.990	(2.163)	(2.043)	(2.003)	3.500	(1.853)	(1.733)	(1.693)
4.000	(2.263)	(2.143)	(2.103)	3.625	(2.179)	(2.059)	(2.019)
4.125	(2.271)	(2.151)	(2.111)	3.750	(2.394)	(2.274)	(2.234)
4.250	(2.405)	(2.285)	(2.245)	3.875	(2.283)	(2.163)	(2.123)
4.375	(2.668)	(2.548)	(2.518)	4.000	(2.233)	(2.113)	(2.073)
4.500	(2.806)	(2.686)	(2.646)	4.125	(2.470)	(2.350)	(2.310)
4.625	(3.071)	(2.951)	(2.911)	4.250	(2.723)	(2.603)	(2.563)

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.

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

All Eligible Mortgage FICO & LTV LLPAs 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 LLPAs 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 LLPAs (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 LLPAs -- 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

(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 LLPAs 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

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
30 Year Fixed - HomeReady									
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.

FREMONT BANK

Rates as of 10/10/19 8:31 AM

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	(0.662)	(0.562)	(0.522)	3.250	(0.373)	(0.253)	(0.163)	2.875	(0.409)	(0.329)	(0.299)
3.500	(0.794)	(0.694)	(0.654)	3.375	(0.888)	(0.768)	(0.688)	3.000	(1.106)	(1.016)	(0.996)
3.625	(1.443)	(1.343)	(1.323)	3.500	(1.311)	(1.201)	(1.111)	3.125	(1.392)	(1.292)	(1.282)
3.750	(2.209)	(2.089)	(2.069)	3.625	(2.051)	(1.921)	(1.821)	3.250	(1.696)	(1.606)	(1.586)
3.875	(2.592)	(2.482)	(2.472)	3.750	(2.498)	(2.368)	(2.278)	3.375	(2.028)	(1.938)	(1.928)
3.990	(2.903)	(2.793)	(2.783)	3.875	(2.813)	(2.683)	(2.593)	3.500	(2.487)	(2.397)	(2.387)
4.000	(3.003)	(2.893)	(2.883)	4.000	(3.216)	(3.096)	(3.006)	3.625	(2.713)	(2.603)	(2.613)
4.125	(2.941)	(2.821)	(2.801)	4.125	(3.190)	(3.060)	(2.970)	3.750	(3.218)	(3.118)	(3.118)
4.250	(3.005)	(2.875)	(2.875)	4.250	(3.567)	(3.437)	(3.407)	3.875	(2.987)	(2.877)	(2.887)
4.375	(3.228)	(3.108)	(3.108)	4.375	(3.736)	(3.606)	(3.576)	4.000	(3.317)	(3.207)	(3.217)
4.500	(3.386)	(3.256)	(3.266)	4.500	(3.807)	(3.677)	(3.647)	4.125	(3.714)	(3.584)	(3.564)
4.625	(3.571)	(3.441)	(3.441)	4.625	(4.254)	(4.124)	(4.104)	4.250	(4.087)	(3.957)	(3.947)
4.750	(3.991)	(3.851)	(3.901)	4.750	(4.482)	(4.342)	(4.362)	4.375	(4.166)	(4.036)	(4.016)
4.875	(4.289)	(4.159)	(4.209)								

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	0.017	0.137	0.177	3.000	(0.422)	(0.302)	(0.262)
3.625	(0.853)	(0.733)	(0.693)	3.125	(0.788)	(0.668)	(0.638)
3.750	(1.349)	(1.239)	(1.199)	3.250	(1.092)	(0.972)	(0.932)
3.875	(1.902)	(1.782)	(1.742)	3.375	(1.454)	(1.334)	(1.294)
3.990	(2.113)	(1.993)	(1.953)	3.500	(1.853)	(1.733)	(1.693)
4.000	(2.213)	(2.093)	(2.053)	3.625	(2.179)	(2.059)	(2.019)
4.125	(2.221)	(2.101)	(2.061)	3.750	(2.394)	(2.274)	(2.234)
4.250	(2.355)	(2.235)	(2.195)	3.875	(2.283)	(2.163)	(2.123)
4.375	(2.618)	(2.498)	(2.468)	4.000	(2.233)	(2.113)	(2.073)
4.500	(2.756)	(2.636)	(2.596)	4.125	(2.470)	(2.350)	(2.310)
4.625	(3.021)	(2.901)	(2.861)	4.250	(2.723)	(2.603)	(2.563)

1 Yr Libor 1.88188%

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	1.170	1.295	1.420	3.500	0.930	1.055	1.180	3.750	1.410	1.535	1.660
3.625	0.900	1.025	1.150	3.625	0.600	0.725	0.850	3.875	1.100	1.225	1.350
3.750	0.550	0.675	0.800	3.750	0.170	0.295	0.420	4.000	0.780	0.905	1.030
3.875	0.360	0.485	0.610	3.875	(0.050)	0.075	0.200	4.125	0.480	0.605	0.730
4.000	0.190	0.315	0.440	4.000	(0.240)	(0.115)	0.010	4.250	0.180	0.305	0.430
4.125	(0.030)	0.095	0.220	4.125	(0.500)	(0.375)	(0.250)	4.375	(0.130)	(0.005)	0.120
4.250	(0.300)	(0.175)	(0.050)	4.250	(0.740)	(0.615)	(0.490)	4.500	(0.610)	(0.485)	(0.360)
4.375	(0.500)	(0.375)	(0.250)	4.375	(1.000)	(0.875)	(0.750)	4.625	(0.760)	(0.635)	(0.510)
4.500	(0.730)	(0.605)	(0.480)	4.500	(1.350)	(1.225)	(1.100)	4.750	(0.920)	(0.795)	(0.670)
4.625	(0.890)	(0.765)	(0.640)	4.625	(1.510)	(1.385)	(1.260)	4.875	(1.070)	(0.945)	(0.820)
4.750	(1.040)	(0.915)	(0.790)	4.750	(1.670)	(1.545)	(1.420)	5.000	(1.230)	(1.105)	(0.980)

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	2.170	2.295	2.420	3.375	2.290	2.415	2.540	3.625	2.800	2.925	3.050
3.625	1.900	2.025	2.150	3.500	1.930	2.055	2.180	3.750	2.410	2.535	2.660
3.750	1.550	1.675	1.800	3.625	1.600	1.725	1.850	3.875	2.100	2.225	2.350
3.875	1.360	1.485	1.610	3.750	1.170	1.295	1.420	4.000	1.780	1.905	2.030
4.000	1.190	1.315	1.440	3.875	0.950	1.075	1.200	4.125	1.480	1.605	1.730
4.125	0.970	1.095	1.220	4.000	0.760	0.885	1.010	4.250	1.180	1.305	1.430
4.250	0.710	0.835	0.960	4.125	0.510	0.635	0.760	4.375	0.870	0.995	1.120
4.375	0.510	0.635	0.760	4.250	0.270	0.395	0.520	4.500	0.400	0.525	0.650
4.500	0.280	0.405	0.530	4.375	0.010	0.135	0.260	4.625	0.250	0.375	0.500
4.625	0.120	0.245	0.370	4.500	(0.350)	(0.225)	(0.100)	4.750	0.090	0.215	0.340
4.750	(0.030)	0.095	0.220	4.625	(0.510)	(0.385)	(0.260)	4.875	(0.070)	0.055	0.180

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.

FREMONT BANK

Rates as of 10/10/19 8:31 AM

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 ARMs 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 LLPAs 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 LLPAs -- 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 LLPAs -- 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%

FREMONT BANK

Rates as of 10/10/19 8:31 AM

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
3.625	0.730	0.920	1.110	**3.250**	2.530	2.660	2.790	**4.125**	1.870	2.070	2.270
3.750	0.170	0.370	0.570	**3.375**	1.850	1.980	2.110	**4.250**	1.230	1.440	1.640
3.875	(0.280)	(0.080)	0.110	**3.500**	1.200	1.330	1.470	**4.375**	0.600	0.810	1.010
4.000	(0.730)	(0.520)	(0.320)	**3.625**	0.620	0.760	0.900	**4.500**	0.030	0.240	0.450
4.125	(1.140)	(0.930)	(0.720)	**3.750**	0.150	0.290	0.430	**4.625**	(0.400)	(0.190)	0.010
4.250	(1.520)	(1.310)	(1.100)	**3.875**	(0.240)	(0.100)	0.040	**4.750**	(0.790)	(0.590)	(0.380)
4.375	(1.870)	(1.660)	(1.460)	**4.000**	(0.610)	(0.470)	(0.320)	**4.875**	(1.200)	(1.000)	(0.800)
4.500	(2.220)	(2.020)	(1.820)	**4.125**	(0.950)	(0.810)	(0.660)				
4.625	(2.550)	(2.350)	(2.160)	**4.250**	(1.240)	(1.100)	(0.960)				
4.750	(2.790)	(2.590)	(2.400)	**4.375**	(1.470)	(1.340)	(1.200)				

1 Yr Libor *1.88188%*

Gold Program - Jumbo Arm's

MORRIS Plan 574	5/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5			MORRIS Plan 575	7/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5			MORRIS Plan 576	10/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.125	1.650	1.740	1.840	**3.000**	3.560	3.670	3.780	**3.250**	4.000	4.130	4.270
3.250	1.120	1.220	1.320	**3.125**	2.900	3.010	3.130	**3.375**	3.220	3.350	3.490
3.375	0.640	0.740	0.840	**3.250**	2.270	2.380	2.500	**3.500**	2.450	2.580	2.720
3.500	0.200	0.300	0.410	**3.375**	1.630	1.750	1.870	**3.625**	1.670	1.810	1.950
3.625	(0.130)	(0.030)	0.070	**3.500**	1.050	1.170	1.290	**3.750**	0.920	1.060	1.200
3.750	(0.450)	(0.350)	(0.250)	**3.625**	0.510	0.640	0.760	**3.875**	0.290	0.430	0.580
3.875	(0.720)	(0.620)	(0.520)	**3.750**	0.060	0.180	0.310	**4.000**	(0.140)	0.000	0.140
4.000	(0.970)	(0.870)	(0.770)	**3.875**	(0.370)	(0.250)	(0.120)	**4.125**	(0.600)	(0.460)	(0.310)
4.125	(1.210)	(1.110)	(1.010)	**4.000**	(0.760)	(0.650)	(0.520)	**4.250**	(1.070)	(0.940)	(0.790)
4.250	(1.440)	(1.340)	(1.240)	**4.125**	(1.070)	(0.950)	(0.830)	**4.375**	(1.480)	(1.350)	(1.210)

Gold Program - Jumbo Plus (Non-QM)

MORRIS Plan 562	30 Year Super Jumbo Plus Fixed Rate		
Rate	15 Day	30 Day	45 Day
4.000	0.740	0.930	1.130
4.125	0.250	0.460	0.660
4.250	(0.200)	0.000	0.210
4.375	(0.640)	(0.430)	(0.210)
4.500	(1.040)	(0.830)	(0.620)
4.625	(1.420)	(1.210)	(1.000)
4.750	(1.730)	(1.530)	(1.330)
4.875	(2.090)	(1.890)	(1.700)
5.000	(2.400)	(2.200)	(2.010)
5.125	(2.680)	(2.490)	(2.290)

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*

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.

FREMONT BANK

Rates as of 10/10/19 8:31 AM

Gold Program & Gold Plus Jumbo LLPAs

Gold Program & Gold Plus Jumbo LLPAs									Jumbo 90 Only	
FICO & LTV/ HCLTV LLPAs (Purchase)-- Add to Price								No MI	No MI	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**	**80.01-85**	**85.01-90**
661-679	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
680-699	(0.500)	(0.250)	(0.125)	NA	NA	NA	NA	NA	NA	NA
700-719	(0.750)	(0.625)	(0.375)	(0.125)	0.000	0.250	0.625	NA	NA	NA
720-739	(0.750)	(0.750)	(0.625)	(0.375)	(0.250)	0.000	0.375	NA	0.000	0.375
740-759	(0.875)	(0.875)	(0.750)	(0.625)	(0.375)	(0.125)	0.000	NA	(0.375)	(0.125)
760-779	(0.875)	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	0.250	(0.625)	(0.500)
≥ 780	(1.000)	(0.875)	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	0.125	(0.875)	(0.750)
FICO & LTV/ HCLTV LLPAs (Rate/Term Refi)-- Add to Price								No MI	No MI	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**	**80.01-85**	**85.01-90**
661-679	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
680-699	(0.250)	0.000	0.125	NA	NA	NA	NA	NA	NA	NA
700-719	(0.500)	(0.375)	(0.125)	0.125	0.375	0.750	1.125	NA	NA	NA
720-739	(0.500)	(0.500)	(0.375)	(0.125)	0.000	0.375	0.875	NA	0.375	0.875
740-759	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	0.125	0.375	NA	0.000	0.375
760-779	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	(0.250)	(0.125)	0.625	(0.250)	0.000
≥ 780	(0.750)	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	(0.250)	0.375	(0.625)	(0.375)
FICO & LTV/ HCLTV LLPAs (Cash Out Refi)-- Add to Price								No MI	No MI	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**	**80.01-85**	**85.01-90**
661-679	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	(0.375)	(0.250)	0.000	0.375	0.500	NA	NA	NA	NA	NA
720-739	(0.375)	(0.375)	(0.250)	0.000	0.250	NA	NA	NA	NA	NA
740-759	(0.625)	(0.500)	(0.375)	(0.250)	0.000	NA	NA	NA	NA	NA
760-779	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	NA	NA	NA	NA	NA
≥ 780	(0.625)	(0.625)	(0.625)	(0.500)	(0.375)	NA	NA	NA	NA	NA
Loan Amount & LTV, CLTV (HCLTV) LLPAs for all Loans -- Add to Price								No MI	No MI	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**	**80.01-85**	**85.01-90**
≤ 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1,000,001-1,500,000	0.000	0.000	0.000	0.250	0.250	0.250	0.375	NA	0.375	0.375
1,500,001-2,000,000	0.125	0.125	0.125	0.250	0.375	0.375	NA	NA	NA	NA
2,000,001-2,500,000	0.250	0.250	0.250	0.375	0.375	NA	NA	NA	NA	NA
Feature LLPAs for all Loans -- Add to Price								No MI	No MI	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**	**80.01-85**	**85.01-90**
2 Unit	0.250	0.250	0.250	0.375	0.375	NA	NA	NA	NA	NA
3-4 Units	0.375	0.375	0.375	0.500	0.625	NA	NA	NA	NA	NA
Second Home	0.125	0.125	0.125	0.125	0.125	0.250	0.375	NA	NA	NA
Investment	1.125	1.125	1.250	1.500	1.750	NA	NA	NA	NA	NA
Non-War. Condo	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Condo-Hotel	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Product LLPAs for all Loans -- Add to Price								No MI	No MI	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**	**80.01-85**	**85.01-90**
5 yr Hybrid	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.375)	NA	NA
7 yr Hybrid	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	NA	NA
10 yr Hybrid	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	NA	NA
15 yr Fixed	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.500)	NA	NA
30 yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
State LLPAs for all Loans -- Add to Price								No MI	No MI	No MI
30 Yr Fixed CA	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.250	0.125	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	No MI	No MI
With Escrows	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)

- 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.

FREMONT BANK

Rates as of 10/10/19 8:31 AM

Diamond Program - Jumbo Fixed Rate Mortgages

MORRIS Plan 528/532	30 Year Jumbo Fixed Rate			MORRIS Plan 529	15 Year Jumbo Fixed Rate		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.625	0.410	0.470	0.530	3.375	0.370	0.490	0.620
3.750	(0.020)	0.030	0.100	3.500	0.000	0.120	0.250
3.875	(0.290)	(0.230)	(0.170)	3.625	(0.340)	(0.210)	(0.090)
4.000	(0.530)	(0.470)	(0.400)	3.750	(0.850)	(0.730)	(0.600)
4.125	(0.780)	(0.720)	(0.660)	3.875	(1.190)	(1.060)	(0.940)
4.250	(0.980)	(0.920)	(0.860)	4.000	(1.530)	(1.400)	(1.280)
4.375	(1.240)	(1.180)	(1.120)	4.125	(1.660)	(1.540)	(1.410)
4.500	(1.500)	(1.440)	(1.380)	4.250	(1.970)	(1.850)	(1.720)
4.625	(1.820)	(1.760)	(1.700)	4.375	(2.250)	(2.130)	(2.000)
4.750	(2.160)	(2.100)	(2.030)	4.500	(2.410)	(2.280)	(2.160)
4.875	(2.380)	(2.320)	(2.260)				
5.000	(2.600)	(2.530)	(2.470)				

Max Net Rebate

30 Yr	15 Yr	
-1.650	-1.650	
5/1 ARM	7/1 ARM	10/1 ARM
-1.650	-1.650	-1.650

*** Max YSP cannot exceed max net rebate above.*

1 Yr Libor *1.88188%*

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	1.640	1.770	1.890	3.375	2.330	2.460	2.580	3.375	3.180	3.300	3.430
3.500	1.220	1.340	1.470	3.500	1.960	2.080	2.210	3.500	2.600	2.730	2.850
3.625	0.800	0.920	1.050	3.625	1.610	1.730	1.860	3.625	2.080	2.200	2.330
3.750	0.650	0.770	0.900	3.750	1.010	1.140	1.260	3.750	1.430	1.550	1.680
3.875	0.230	0.360	0.480	3.875	0.700	0.820	0.950	3.875	1.120	1.240	1.370
4.000	(0.180)	(0.050)	0.060	4.000	0.410	0.540	0.660	4.000	0.800	0.930	1.050
4.125	(0.450)	(0.320)	(0.200)	4.125	0.130	0.250	0.380	4.125	0.490	0.610	0.740
4.250	(0.710)	(0.590)	(0.460)	4.250	(0.150)	(0.020)	0.090	4.250	0.180	0.300	0.430
4.375	(0.980)	(0.860)	(0.730)	4.375	(0.430)	(0.300)	(0.180)	4.375	(0.120)	0.000	0.120
4.500	(1.250)	(1.130)	(1.000)	4.500	(0.720)	(0.590)	(0.470)	4.500	(0.440)	(0.310)	(0.190)

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

- All self-employed jumbo loans which need 2016 tax returns to qualify, we will need proof of refund prior to lock.

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.

FREMONT BANK

Rates as of 10/10/19 8:31 AM

FHA Program - Conforming & High Balance Fixed Rate First Mortgages

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

MORRIS Plan 303	30 Yr Fixed Gov - Conf.			MORRIS Plan 313	30 Yr Fixed Gov - High Bal		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	0.590	0.550	0.580	2.750	2.510	2.550	2.580
2.875	0.020	(0.010)	0.010	2.875	1.970	2.010	2.050
3.000	(0.500)	(0.540)	(0.510)	3.000	1.450	1.490	1.520
3.125	(0.960)	(1.000)	(0.970)	3.125	0.950	0.990	1.020
3.250	(1.280)	(1.360)	(1.310)	3.250	0.780	0.650	0.700
3.375	(1.730)	(1.920)	(1.870)	3.375	0.310	0.180	0.230
3.500	(2.270)	(2.570)	(2.520)	3.500	(0.100)	(0.230)	(0.180)
3.625	(2.630)	(2.830)	(2.780)	3.625	(0.420)	(0.550)	(0.500)
3.750	(2.110)	(2.270)	(2.200)	3.750	(0.190)	(0.430)	(0.360)
3.875	(2.450)	(2.730)	(2.660)	3.875	(0.510)	(0.740)	(0.680)
4.000	(2.950)	(3.270)	(3.210)	4.000	(0.750)	(0.990)	(0.920)
4.125	(3.230)	(3.490)	(3.420)	4.125	(0.930)	(1.160)	(1.100)
4.250	(2.720)	(2.930)	(2.850)	4.250	(0.420)	(0.710)	(0.630)
4.375	(2.810)	(3.140)	(3.050)	4.375	(0.610)	(0.910)	(0.830)
4.500	(3.260)	(3.610)	(3.530)	4.500	(0.770)	(1.070)	(0.980)

FHA Info:
Fremont Banks Originator ID is 0483609998

Address:
39150 Fremont Blvd
Fremont, CA 94538

Phone:
1-800-659-7334

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

MORRIS Plan 323	30 Yr Fixed Gov - Conf.			MORRIS Plan 324	15 Yr Fixed Gov - Conf.			MORRIS Plan 332	30 Yr Fixed Gov - High Bal		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	0.640	0.600	0.630	2.625	1.780	1.500	1.510	2.750	2.560	2.600	2.630
2.875	0.070	0.030	0.060	2.750	1.070	0.800	0.830	2.875	2.020	2.060	2.100
3.000	(0.450)	(0.490)	(0.460)	2.875	0.610	0.340	0.370	3.000	1.500	1.540	1.570
3.125	(0.910)	(0.950)	(0.920)	3.000	0.180	(0.080)	(0.050)	3.125	1.000	1.040	1.070
3.250	(1.230)	(1.310)	(1.260)	3.125	(0.210)	(0.480)	(0.450)	3.250	0.830	0.700	0.750
3.375	(1.680)	(1.870)	(1.820)	3.250	(0.700)	(0.950)	(0.910)	3.375	0.360	0.230	0.280
3.500	(2.220)	(2.520)	(2.470)	3.375	(1.100)	(1.350)	(1.310)	3.500	(0.050)	(0.180)	(0.130)
3.625	(2.580)	(2.780)	(2.730)	3.500	(1.470)	(1.720)	(1.670)	3.625	(0.370)	(0.500)	(0.450)
3.750	(2.060)	(2.220)	(2.150)	3.625	(1.810)	(2.060)	(2.010)	3.750	(0.140)	(0.380)	(0.310)
3.875	(2.400)	(2.680)	(2.610)	3.750	(1.900)	(2.130)	(2.070)	3.875	(0.460)	(0.690)	(0.630)
4.000	(2.900)	(3.220)	(3.160)	3.875	(2.240)	(2.470)	(2.410)	4.000	(0.700)	(0.940)	(0.870)
4.125	(3.180)	(3.440)	(3.370)					4.125	(0.880)	(1.110)	(1.050)
4.250	(2.670)	(2.880)	(2.800)					4.250	(0.370)	(0.660)	(0.580)
4.375	(2.760)	(3.090)	(3.000)					4.375	(0.560)	(0.860)	(0.780)
4.500	(3.210)	(3.560)	(3.480)					4.500	(0.720)	(1.020)	(0.930)

FHA LLPAs - Applys 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

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.

FREMONT BANK
MEMBER FDIC

10/10/2019

1 YR LIBOR 1.8819%

Wholesale Portfolio Ratesheet

5/1 Libor ARM (Fully Amortizing) 2/2/5 Caps

MORRIS Plan 403	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment 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

7/1 Libor ARM (Fully Amortizing) 5/2/5 Caps

MORRIS Plan 408	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment Property	Lock Term
407/408	**0.000**	**3.875%**	5%/2%/5%	2.875%	3.250%	45 Days
407/408	**(1.000)**	**4.000%**	5%/2%/5%	2.875%	3.250%	45 Days
407/408	**(1.125)**	**4.125%**	5%/2%/5%	2.875%	3.250%	45 Days
407/408	**(1.250)**	**4.250%**	5%/2%/5%	2.875%	3.250%	45 Days

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

Loan Level Rate Adjustments
Add to Rate
All Adjustments are independent of each other

5/1 Purchase Special (a)	-0.125
7/1 Purchase Special (a)	-0.250
Investment Property	0.500
Condo Adjustment	0.125
Cash Out ≤ $250,000	0.125
Cash Out > $250,000 - $500,000	0.250
>75%- 80% LTV	0.125
> 760 FICO	-0.125
700-719 FICO	0.125
DTI >43% - 45%	0.250
DTI >45% - 48%	0.500
2-4 Unit Property	0.125
5-10 financed properties (c)	0.250

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

Non- Warrantable Condo (b)	0.500
Asset Depletion	0.250
Alternative Income	0.250
Alternative Credit Program	0.500
> 10 financed properties (c)	0.500
Short Sale >4 years seasoning	0.250
BK > 4 years	0.250
Seasoned Foreclosure > 7 years	0.500
680-699 FICO	0.375
File Complexity (d)	0.250
>75%- 80% LTV for I/O	0.250
Interest Only (Min FICO 720)	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.

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

EQUAL HOUSING LENDER

FREMONT BANK

Rates as of 10/10/19 8:31 AM

Home Equity Line of Credit - Prime Combo

Rates & Terms

	Primary	Second Home	Investment	Margin Adjustment	
Base Start Rate[1]	5.500%	5.750%	6.750%	ALP (2)	-0.500%
Index	WSJ Prime Rate is 5.00% as of	Thursday, October 10, 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 then15-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

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.

FREMONT BANK

Rates as of 10/10/19 8:31 AM

Home Equity Line of Credit - 360 Combo

Rates & Terms

	Primary	Second Home	Investment	Margin Adjustment	
Base Start Rate[1]	5.375%	5.750%	6.750%	ALP (2)	-0.500%
Index	WSJ Prime Rate is 5.00% as of	Thursday, October 10, 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

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.

FREMONT BANK

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

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.