FREMONT BANK
Wholesale Rate Sheet

Rates as of 10/13/20 9:06 AM

Specials: Port 5/1 & 7/1 Lender Fees of $950 credited back at CD. Total fees $0.00. 30 Yr Conf Fixed Purchase + 0.25; 30 yr HB Purchase + 0.25; FB serviced loan refi +0.25

Announcements & Current Specials -

As of 06-10-20 we added a 30 Yr HB Purchase Special + 0.25
NOW ACCEPTING PIW (DU - Gold) & ACE (LP- Standard) ON HIGH BAL!
UPDATED Agency Specials (08-03-20) - FNMA/FHLMC (GOLD/Standard) - Pg. 2-5
30 Yr Conforming & HB Fixed Purchase + 0.25% PRICE Discount
Fremont Bank Serviced Loan Refinance Incentive +0.25% PRICE Discount
> 4 Financed Prop LLPA for NOO subject prop + 2.00 as of 4/3/20

Port Specials - Pg. 8 - Lender Fees $0.00. $950 credited back at CD - locks > 06/16/20
5/1 ARM Purchase special - 0.25; 7/1 ARM Purchase special - 0.125
5/1 ARM base rate lowered on 8-10 by -.125 to RATE
NOO + 0.375 LLPA as of locks >= 06-12-20
> $2.5mm loan amount hit reduced from 0.250 to ZERO for locks > 2/01/20
Max LTV on Port 75%. Also, Cash Out >= $100k requires Approval to Process

Port HELOC's - Pg. 9-10 -
Full Appraisal required for Combo HELOC on new Apps strarting 06/22/20 Full Appraisal require
Wholesale Standalone HELOC - New Max CLTV 70%
Wholesale Combo HELOC - New Max CLTV 80%

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
All Agency Locks are to be performed on MORRIS; Portfolio can be submitted via email lock form

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45 day locks required on all refinances and file must be delivered within 10 days

Cutoff Dates: Last Day For Closing This Month	*Cutoff Date*
Last day to acknowledge CD (refi)	Thursday, October 22, 2020
Last day to sign to fund and record (refi)	Tuesday, October 27, 2020

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	4-5 Days	3 Days
Jumbo Gold	5 Days	4-5 Days
Jumbo Port 406 & 407	4-5 Days	3 Days
FHA purchase	4-5 Days	3 Days
Refinance Transactions:	**Initial u/w**	*** Condition u/w**
Conventional	5-7 Days	6-8 Days
Jumbo Fixed	5-7 Days	6-8 Days
Jumbo Port 406 & 407	5-7 Days	6-8 Days
FHA refi/streamline	5-7 Days	6-8 Days

* Condition u/w includes processing time!
Loans in NOI status purchase: condition / re-underwrite review: 48 hours
Loans in NOI status refi: condition / re-underwrite review: 72 hours

Docs & Funding	*Turn Times*
Docs	48 hours purchase; 72 hours refi
Funding	48-72 hours

Lock Extension Fees: Submit extension request via MORRIS (6 PM for Agency, 4 PM for Jumbo & FHA loans)
GOLD & Standard: 0.015/day - 30 day max
GOLD & Diamond Jumbo: 0.02/ day; 30 days-max; max 2 extensions
FHA: 0.015/day - 30 day max
Jumbo Port 5/1 & 7/1: 0.015/ day; 30 day max

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

Website Guidelines Lock Policy Heloc Calculator
locks@fremontbank.com
submissions@fremontbank.com
morrissupport@fremontbank.com
MORRIS Support - 844-766-7747

Lock & Extension hours:
6PM for Agency
4PM for other
4pm 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 Eligible on FNMA (Gold) –DU. ACE eligible on FHLMC (Standard) –LP. Conf. and High Bal as of 6-1-20

Fees & LE's:
Lender Origination fees for LE: Delivery Fee $ 25, Document Preparation Fee $ 125, *Underwriting Fee $800 =* ***$950***
Total Lender Fees for Port 5/1 & 7/1 is $0.00 for all locks beginning June 16th, 2020. Credit will be given at CD time
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
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
ACE eligible on conforming & High Bal FHLMC (Standard) programs. Must get ACE with LP recommendation

Loss Payee & CPL:

Loss Payee Clause:	**CPL:** Fremont Bank
Fremont Bank	2580 Shea Center Drive
ISAOA, ITS SUCCESSORS OR ASSIGNEES	Livermore Ca 94551
P.O. Box 7295	
Fremont, CA 94537-7295	

FREMONT BANK

Rates as of 10/13/20 9:06 AM

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

MORRIS Plan 113	30 Year Fixed Rate Conf		
Rate	**15 Day**	**30 Day**	**45 Day**
2.625	(0.892)	(0.602)	(0.602)
2.750	(1.599)	(1.309)	(1.309)
2.875	(2.183)	(1.893)	(1.893)
3.000	(2.506)	(2.216)	(2.216)
3.125	(2.315)	(2.025)	(2.025)
3.250	(2.891)	(2.601)	(2.601)
3.375	(3.335)	(3.045)	(3.045)
3.500	(3.607)	(3.317)	(3.317)
3.625	(3.027)	(2.737)	(2.737)
3.750	(2.361)	(2.071)	(2.071)

MORRIS Plan 114	20 Year Fixed Rate Conf		
Rate	**15 Day**	**30 Day**	**45 Day**
2.750	(1.143)	(0.963)	(0.803)
2.875	(1.658)	(1.468)	(1.308)
3.000	(1.771)	(1.581)	(1.421)
3.125	(2.341)	(2.151)	(1.991)
3.250	(2.878)	(2.688)	(2.528)
3.375	(3.253)	(3.063)	(2.903)
3.500	(3.326)	(3.136)	(2.976)

MORRIS Plan 115	15 Year Fixed Rate Conf		
Rate	**15 Day**	**30 Day**	**45 Day**
2.500	(1.256)	(1.006)	(0.946)
2.625	(1.692)	(1.452)	(1.382)
2.750	(2.196)	(2.056)	(1.986)
2.875	(2.268)	(2.128)	(2.068)
3.000	(2.247)	(2.107)	(2.037)
3.125	(2.031)	(1.891)	(1.821)
3.250	(2.307)	(2.157)	(2.097)
3.375	(2.347)	(2.207)	(2.147)
3.500	(2.288)	(2.148)	(2.078)
3.625	(2.476)	(2.336)	(2.276)
3.750	(2.730)	(2.590)	(2.530)

MORRIS Plan 116	10 Year Fixed Rate Conf		
Rate	**15 Day**	**30 Day**	**45 Day**
2.500	(1.106)	(0.956)	(0.896)
2.625	(1.642)	(1.492)	(1.432)
2.750	(2.338)	(2.198)	(2.138)
2.875	(2.474)	(2.334)	(2.274)
3.000	(2.415)	(2.275)	(2.215)
3.125	(2.165)	(2.025)	(1.965)
3.250	(2.484)	(2.344)	(2.284)
3.375	(2.573)	(2.433)	(2.363)
3.500	(2.501)	(2.361)	(2.291)
3.625	(2.481)	(2.341)	(2.281)
3.750	(2.798)	(2.648)	(2.588)

MORRIS Plan 127	30 Year High Balance Fixed Rate		
Rate	**15 Day**	**30 Day**	**45 Day**
2.625	(0.512)	(0.122)	(0.112)
2.750	(1.149)	(0.759)	(0.749)
2.875	(1.623)	(1.233)	(1.223)
2.990	(1.706)	(1.316)	(1.306)
3.000	(1.806)	(1.416)	(1.406)
3.125	(1.745)	(1.355)	(1.345)
3.250	(1.391)	(1.001)	(0.991)
3.375	(1.745)	(1.355)	(1.345)
3.500	(1.867)	(1.477)	(1.477)

MORRIS Plan 128	15 Year High Balance Fixed Rate		
Rate	**15 Day**	**30 Day**	**45 Day**
2.750	(1.752)	(1.612)	(1.552)
2.875	(1.804)	(1.654)	(1.594)
3.000	(1.783)	(1.643)	(1.573)
3.125	(1.297)	(1.157)	(1.087)
3.250	(1.483)	(1.343)	(1.283)
3.375	(1.503)	(1.363)	(1.303)
3.500	(1.454)	(1.314)	(1.244)

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

Adverse Market Refinance LLPA - Add to Price		
All refinances (limited cash-out and cash-out)	0.500	*as of new locks 09-28-20*

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	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
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
Second Home	0.000	0.000	0.000	0.000	0.000	0.25	0.25
> 4 Financed Props (a)	2.000	2.000	2.000	2.000	2.000	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	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000

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%

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

MORRIS Plan 210	30 Year Fixed Rate Conf			MORRIS Plan 211	20 Year Fixed Rate Conf			MORRIS Plan 212	15 Year Fixed Rate Conf		
Rate	**15 Day**	**30 Day**	**45 Day**	**Rate**	**15 Day**	**30 Day**	**45 Day**	**Rate**	**15 Day**	**30 Day**	**45 Day**
2.625	(1.062)	(0.802)	(0.802)	**2.750**	(1.313)	(1.113)	(0.963)	**2.500**	(1.246)	(1.106)	(0.996)
2.750	(1.799)	(1.509)	(1.469)	**2.875**	(1.818)	(1.618)	(1.468)	**2.625**	(1.692)	(1.552)	(1.482)
2.875	(2.373)	(2.093)	(2.063)	**3.000**	(1.931)	(1.731)	(1.591)	**2.750**	(2.286)	(2.156)	(2.086)
3.000	(2.696)	(2.416)	(2.406)	**3.125**	(2.491)	(2.301)	(2.161)	**2.875**	(2.358)	(2.228)	(2.168)
3.125	(2.495)	(2.225)	(2.215)	**3.250**	(2.978)	(2.818)	(2.668)	**3.000**	(2.337)	(2.207)	(2.147)
3.250	(3.051)	(2.801)	(2.791)	**3.375**	(3.353)	(3.213)	(3.053)	**3.125**	(2.091)	(1.991)	(1.981)
3.375	(3.495)	(3.245)	(3.245)	**3.500**	(3.436)	(3.286)	(3.136)	**3.250**	(2.347)	(2.257)	(2.247)
3.500	(3.757)	(3.517)	(3.517)					**3.375**	(2.397)	(2.307)	(2.297)
3.625	(3.177)	(2.937)	(2.947)					**3.500**	(2.338)	(2.248)	(2.238)
3.750	(2.531)	(2.271)	(2.361)					**3.625**	(2.566)	(2.436)	(2.416)
								3.750	(2.820)	(2.690)	(2.670)

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**
2.625	(0.462)	(0.072)	(0.062)	**2.750**	(1.752)	(1.612)	(1.552)
2.750	(1.099)	(0.709)	(0.699)	**2.875**	(1.804)	(1.654)	(1.594)
2.875	(1.573)	(1.183)	(1.173)	**3.000**	(1.783)	(1.643)	(1.573)
2.990	(1.656)	(1.266)	(1.256)	**3.125**	(1.297)	(1.157)	(1.087)
3.000	(1.756)	(1.366)	(1.356)	**3.250**	(1.483)	(1.343)	(1.283)
3.125	(1.695)	(1.305)	(1.295)	**3.375**	(1.503)	(1.363)	(1.303)
3.250	(1.341)	(0.951)	(0.941)	**3.500**	(1.454)	(1.314)	(1.244)
3.375	(1.695)	(1.305)	(1.295)				
3.500	(1.817)	(1.427)	(1.427)				

1 Yr Libor 0.34763%

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**
2.875	(0.910)	(0.840)	(0.770)	**2.875**	(0.870)	(0.800)	(0.720)	**3.000**	0.130	0.210	0.290
3.000	(1.180)	(1.100)	(1.020)	**3.000**	(1.190)	(1.110)	(1.030)	**3.125**	(0.230)	(0.150)	(0.060)
3.125	(1.450)	(1.360)	(1.280)	**3.125**	(1.510)	(1.420)	(1.340)	**3.250**	(0.330)	(0.250)	(0.160)
3.250	(1.560)	(1.470)	(1.380)	**3.250**	(1.590)	(1.510)	(1.420)	**3.375**	(0.430)	(0.330)	(0.240)
3.375	(1.660)	(1.570)	(1.470)	**3.375**	(1.670)	(1.580)	(1.480)	**3.500**	(0.520)	(0.420)	(0.320)
3.500	(1.760)	(1.660)	(1.560)	**3.500**	(1.750)	(1.650)	(1.550)	**3.625**	(0.610)	(0.500)	(0.400)
3.625	(1.870)	(1.760)	(1.660)	**3.625**	(1.820)	(1.720)	(1.610)	**3.750**	(0.910)	(0.800)	(0.690)
3.750	(1.930)	(1.820)	(1.710)	**3.750**	(1.990)	(1.880)	(1.770)	**3.875**	(1.210)	(1.100)	(0.980)
3.875	(1.990)	(1.870)	(1.760)	**3.875**	(2.160)	(2.050)	(1.930)	**4.000**	(1.520)	(1.400)	(1.280)
4.000	(2.050)	(1.930)	(1.810)	**4.000**	(2.340)	(2.220)	(2.100)	**4.125**	(1.830)	(1.700)	(1.580)
4.125	(2.110)	(1.980)	(1.860)	**4.125**	(2.510)	(2.390)	(2.260)	**4.250**	(1.980)	(1.850)	(1.710)

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**
2.875	0.590	0.660	0.730	**3.375**	0.630	0.700	0.780	**3.625**	1.630	1.710	1.790
3.000	0.320	0.400	0.480	**3.500**	0.310	0.390	0.470	**3.750**	1.270	1.350	1.440
3.125	0.050	0.140	0.220	**3.625**	(0.010)	0.080	0.160	**3.875**	1.170	1.250	1.340
3.250	(0.060)	0.030	0.120	**3.750**	(0.090)	(0.010)	0.080	**4.000**	1.070	1.170	1.260
3.375	(0.160)	(0.070)	0.030	**3.875**	(0.170)	(0.080)	0.020	**4.125**	0.980	1.080	1.180
3.500	(0.260)	(0.160)	(0.060)	**4.000**	(0.250)	(0.150)	(0.050)	**4.250**	0.890	1.000	1.100
3.625	(0.370)	(0.260)	(0.160)	**4.125**	(0.320)	(0.220)	(0.110)	**4.375**	0.590	0.700	0.810
3.750	(0.430)	(0.320)	(0.210)	**4.250**	(0.490)	(0.380)	(0.270)	**4.500**	0.290	0.400	0.520
3.875	(0.490)	(0.370)	(0.260)	**4.375**	(0.660)	(0.550)	(0.430)	**4.625**	(0.020)	0.100	0.220
4.000	(0.550)	(0.430)	(0.310)	**4.500**	(0.840)	(0.720)	(0.600)	**4.750**	(0.330)	(0.200)	(0.080)
4.125	(0.610)	(0.480)	(0.360)	**4.625**	(1.010)	(0.890)	(0.760)	**4.875**	(0.480)	(0.350)	(0.210)

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FREMONT BANK

Rates as of 10/13/20 9:06 AM

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

Adverse Market Refinance LLPA - Add to Price		
All refinances (limited cash-out and cash-out)	0.500	*as of new locks 09-28-20*

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)

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

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	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
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
Second Home	0.000	0.000	0.000	0.000	0.000	0.250	0.250
> 4 Financed Prop (a)	2.000	2.000	2.000	2.000	2.000	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 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	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000
'High Bal LLPA's are in addition to All Eligible Mortgage LLPA's above. (1) High Balance FRM High LTV - This LLPA applies to all purpose types over 80%							
High Balance ARM Refi	0.000	0.000	0.000	0.750	0.750	0.750	0.750
High Balance ARM CashOut	0.750	0.750	0.750	1.500	N/A	N/A	N/A
High Balance ARM Purchase	0.000	0.000	0.000	0.750	0.750	0.750	1.000

Mortgages with Subordinate Financing -- Add to Price

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

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

LPMI Single Premium Adjustments

30 Year Fixed & ARM's > 5 Years

Base LTV	Coverage	FICO 760+	FICO 740-759	FICO 720-739	FICO 700-719	FICO 680-699	FICO 660-679	FICO 640-659	FICO 620-639
95% - 90.01%	30%	1.60%	2.22%	2.75%	3.21%	3.94%	5.16%	5.48%	5.83%
90% - 85.01%	25%	1.20%	1.68%	2.08%	2.49%	3.01%	4.06%	4.22%	4.42%
85% & Under	12%	0.59%	0.72%	0.83%	0.97%	1.13%	1.52%	1.57%	1.62%
≤ 20 Year Fixed									
95% - 90.01%	25%	0.95%	1.24%	1.50%	1.74%	2.08%	2.66%	2.77%	2.91%
90% - 85.01%	12%	0.59%	0.72%	0.84%	0.95%	1.10%	1.40%	1.43%	1.47%
85% & Under	6%	0.43%	0.47%	0.49%	0.53%	0.58%	0.69%	0.71%	0.72%

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

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Rates as of 10/13/20 9:06 AM

Gold Program - Jumbo Fixed Rate Mortgage

MORRIS Plan 553	*30 Year Super Jumbo Fixed Rate*		
Rate	**15 Day**	**30 Day**	**45 Day**
2.625	2.590	2.760	2.920
2.750	2.170	2.340	2.510
2.875	1.780	1.950	2.120
3.000	1.430	1.600	1.770
3.125	1.070	1.240	1.400
3.250	0.740	0.900	1.050
3.375	0.500	0.660	0.810
3.500	0.380	0.540	0.690
3.625	0.290	0.440	0.600
3.750	0.240	0.400	0.550

Max Net Rebate

Loan Amount	**30 Yr**
≤ $1,000,000	0.000
> $1,000,000	0.000

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

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

Gold Program Jumbo LLPAs

FICO & LTV/CLTV LLPAs (Purchase)-- Add to Price								No MI
FICO / LTV (CLTV)	**≤ 50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**
680-699	NA	NA	NA	NA	NA	NA	NA	NA
700-719	0.375	0.500	0.625	0.750	0.875	1.125	1.250	NA
720-739	0.375	0.500	0.625	0.625	0.750	0.875	1.000	NA
740-759	0.250	0.375	0.500	0.500	0.625	0.625	0.750	1.625
760-779	0.125	0.250	0.375	0.375	0.375	0.375	0.500	1.250
≥ 780	0.000	0.000	0.125	0.250	0.250	0.250	0.375	1.000

FICO & LTV/ CLTV LLPAs (Rate/Term Refi)-- Add to Price								No MI
FICO / LTV (CLTV)	**≤ 50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**
680-699	NA	NA	NA	NA	NA	NA	NA	NA
700-719	0.625	0.750	0.875	1.000	1.125	1.375	1.500	NA
720-739	0.625	0.750	0.875	0.875	1.000	1.125	1.250	NA
740-759	0.500	0.625	0.750	0.750	0.875	0.875	1.000	1.875
760-779	0.375	0.500	0.625	0.625	0.625	0.625	0.750	1.500
≥ 780	0.250	0.250	0.375	0.500	0.500	0.500	0.625	1.250

FICO & LTV/ CLTV LLPAs (Cash Out Refi)-- Add to Price								No MI
FICO / LTV (CLTV)	**≤ 50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**
680-699	NA	NA	NA	NA	NA	NA	NA	NA
700-719	NA	NA	NA	NA	NA	NA	NA	NA
720-739	0.875	1.000	1.125	1.125	1.250	NA	NA	NA
740-759	0.750	0.875	1.000	1.000	1.125	NA	NA	NA
760-779	0.625	0.750	0.875	0.875	0.875	NA	NA	NA
≥ 780	0.500	0.500	0.625	0.750	0.750	NA	NA	NA

Loan Amount & LTV, CLTV LLPAs for all Loans -- Add to Price								No MI
Loan Amounts	**≤ 50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**
≤ 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250
1,000,001-1,500,000	0.000	0.000	0.000	0.125	0.125	0.125	0.250	NA
1,500,001-2,000,000	0.250	0.250	0.250	0.250	0.250	NA	NA	NA
2,000,001-2,500,000	NA	NA	NA	NA	NA	NA	NA	NA

Feature LLPAs for all Loans -- Add to Price								No MI
Feature	**≤ 50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**
2 Unit	0.250	0.250	0.250	0.375	NA	NA	NA	NA
3-4 Units	0.375	0.500	0.500	NA	NA	NA	NA	NA
Second Home	0.125	0.125	0.125	0.125	0.125	0.250	NA	NA
Investment	1.125	1.250	1.375	NA	NA	NA	NA	NA
Non-War. Condo	NA	NA	NA	NA	NA	NA	NA	NA
Condo-Hotel	NA	NA	NA	NA	NA	NA	NA	NA
Self Employed (Manual)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Forbearance (Manual)	8.000	8.000	8.000	8.000	8.000	8.000	8.000	8.000

Product LLPAs for all Loans -- Add to Price								No MI
Product	**≤ 50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**
5 yr Hybrid	NA	NA	NA	NA	NA	NA	NA	NA
7 yr Hybrid	NA	NA	NA	NA	NA	NA	NA	NA
10 yr Hybrid	NA	NA	NA	NA	NA	NA	NA	NA
15 yr Fixed	NA	NA	NA	NA	NA	NA	NA	NA
20 yr Fixed(add to 30 yr Fi	NA	NA	NA	NA	NA	NA	NA	NA
30 yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30 Yr Fixed CA	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250

Escrow LLPAs for all Loans -- Add to Price								No MI
With Escrows	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)

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Diamond Program - Jumbo Fixed Rate Mortgages

MORRIS Plan 528/532	30 Year Jumbo Fixed Rate			MORRIS Plan 529	15 Year Jumbo Fixed Rate		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.000	2.290	2.410	2.540	2.875	2.360	2.480	2.610
3.125	2.040	2.160	2.290	3.000	2.050	2.170	2.300
3.250	1.750	1.870	2.000	3.125	1.800	1.920	2.050
3.375	1.610	1.730	1.860	3.250	1.540	1.670	1.790
3.500	1.210	1.340	1.460	3.375	1.380	1.510	1.630
3.625	1.040	1.170	1.290	3.500	1.270	1.390	1.520
3.750	0.880	1.000	1.130	3.625	1.230	1.350	1.480
3.875	0.600	0.720	0.850	3.750	1.100	1.220	1.350
4.000	0.540	0.660	0.790	3.875	0.750	0.870	1.000
4.125	0.420	0.550	0.670	4.000	0.710	0.830	0.960
4.250	0.360	0.480	0.610				
4.375	0.280	0.400	0.530				

Max Net Rebate

30 Yr	15 Yr
0.000	0.000

** Max YSP cannot exceed max net rebate above.

> $2mm Purchase & > $1.5mm Refi - May require 2 appraisals.

Contact AE for specifics

1 Yr Libor *0.34763%*

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	(0.250)	(0.125)	0.000	0.250	0.750	1.000	2.000	3.000
720-739	(0.500)	(0.375)	(0.250)	(0.125)	0.125	0.500	1.500	2.250
740-759	(0.500)	(0.375)	(0.250)	(0.125)	0.000	0.250	1.250	1.750
760-779	(0.500)	(0.500)	(0.500)	(0.375)	(0.125)	0.250	1.000	1.250
780-850	(0.750)	(0.500)	(0.500)	(0.375)	(0.250)	0.000	0.750	1.000

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 (Max DTI 38%)	0.000	0.500	1.000	1.500	2.000	3.000	n/a	n/a
Purchase (Full AM)	(0.250)	(0.250)	(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	0.500	1.000
Investor (Full AM)	0.750	0.750	1.250	1.250	2.000	3.000	n/a	n/a
Self Employed (Manual adj)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Forbearance (Manual adj)	10.000	10.000	10.000	10.000	10.000	10.000	10.000	10.000

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Rates as of 10/13/20 9:06 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
2.250	1.150	1.230	1.340	**2.250**	3.190	3.270	3.380
2.375	0.640	0.720	0.830	**2.375**	2.730	2.810	2.920
2.500	0.280	0.370	0.470	**2.500**	2.460	2.540	2.650
2.625	(0.010)	0.060	0.170	**2.625**	2.290	2.370	2.480
2.750	0.230	0.320	0.390	**2.750**	2.580	2.680	2.750
2.875	(0.120)	(0.020)	0.030	**2.875**	2.280	2.380	2.450
3.000	(0.500)	(0.410)	(0.340)	**3.000**	2.070	2.170	2.230
3.125	(0.740)	(0.640)	(0.570)	**3.125**	1.930	2.030	2.100
3.250	(0.750)	(0.640)	(0.760)	**3.250**	2.310	2.420	2.300
3.375	(0.920)	(0.800)	(0.920)	**3.375**	2.100	2.220	2.090
3.500	(1.080)	(0.960)	(1.090)	**3.500**	2.110	2.230	2.100
3.625	(1.400)	(1.280)	(1.410)	**3.625**	1.950	2.070	1.940
3.750	(1.720)	(1.580)	(1.730)	**3.750**	2.220	2.350	2.200
3.875	(1.730)	(1.600)	(1.750)	**3.875**	2.270	2.410	2.260
4.000	(1.490)	(1.350)	(1.500)	**4.000**	2.520	2.650	2.500

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
2.250	1.000	1.080	1.190	**2.250**	2.040	2.120	2.170	**2.250**	3.040	3.120	3.230
2.375	0.490	0.570	0.680	**2.375**	1.670	1.740	1.790	**2.375**	2.580	2.660	2.770
2.500	0.130	0.220	0.320	**2.500**	1.320	1.400	1.450	**2.500**	2.310	2.390	2.500
2.625	(0.160)	(0.080)	0.020	**2.625**	1.010	1.090	1.140	**2.625**	2.140	2.220	2.330
2.750	0.080	0.170	0.240	**2.750**	0.500	0.590	0.420	**2.750**	2.430	2.530	2.600
2.875	(0.270)	(0.170)	(0.110)	**2.875**	0.590	0.690	0.520	**2.875**	2.130	2.230	2.300
3.000	(0.650)	(0.560)	(0.490)	**3.000**	0.120	0.220	0.050	**3.000**	1.920	2.020	2.080
3.125	(0.890)	(0.790)	(0.720)	**3.125**	(0.290)	(0.190)	(0.360)	**3.125**	1.780	1.880	1.950
3.250	(0.900)	(0.790)	(0.910)	**3.250**	1.200	1.310	1.150	**3.250**	2.160	2.270	2.150
3.375	(1.070)	(0.950)	(1.070)	**3.375**	0.780	0.890	0.730	**3.375**	1.950	2.070	1.940
3.500	(1.230)	(1.110)	(1.240)	**3.500**	0.440	0.550	0.390	**3.500**	1.960	2.080	1.950
3.625	(1.550)	(1.430)	(1.560)					**3.625**	1.800	1.920	1.790
3.750	(1.870)	(1.730)	(1.880)					**3.750**	2.070	2.200	2.050
3.875	(1.880)	(1.750)	(1.900)					**3.875**	2.120	2.260	2.110
4.000	(1.640)	(1.500)	(1.650)					**4.000**	2.370	2.500	2.350

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

FREMONT BANK

MEMBER FDIC

10/13/2020

Wholesale Portfolio Ratesheet

1 YR LIBOR 0.3476%

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**	**3.500%**	2%/2%/5%	2.875%	3.250%	45 Days
406/403	**(1.000)**	**3.625%**	2%/2%/5%	2.875%	3.250%	45 Days
406/403	**(1.250)**	**3.750%**	2%/2%/5%	2.875%	3.250%	45 Days
406/403	**(1.375)**	**3.875%**	2%/2%/5%	2.875%	3.250%	45 Days
406/403	**(1.500)**	**4.000%**	2%/2%/5%	2.875%	3.250%	45 Days

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**	**4.750%**	5%/2%/5%	2.875%	3.250%	45 Days
407/408	**(1.000)**	**4.875%**	5%/2%/5%	2.875%	3.250%	45 Days
407/408	**(1.125)**	**5.000%**	5%/2%/5%	2.875%	3.250%	45 Days
407/408	**(1.250)**	**5.125%**	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)	**-0.250**
7/1 Purchase Special (a)	**-0.125**
Investment Property	**0.375**
Condo Adjustment	**0.125**
Cash Out < $250,000	**0.125**
Cash Out > $250,000 - $500,000	**0.250**
>75%-80% LTV (Purchase Only)	**0.125**
> 760 FICO	**0.000**
700-719 FICO	**0.125**
DTI >43% - 45%	**0.250**
DTI >45% - 48%	**0.500**
2-4 Unit Property	**0.125**
> $2.5mm (Port 5/1 ARM only) -(d)	**0.000**

Lender Fees of $950 credited back at CD. Total fees $0.00 locks > 6/16

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 (min FICO 720)	**0.250**
Alternative Credit Program	**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 (c)	**0.250**
>75%- 80% LTV for I/O (Purchase Only)	**0.250**
Interest Only - MinFICO 720	**0.250**

Non Owner: Maximum of 4 financed properties

(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) 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)

(d) One Full appraisal (1004.1073) will be required (Field review or second appraisal may be required by Chief Appraiser or designee)

Lock Extensions: Add to fee

1.5bps per day; Max 30 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 (Purchase Only)
	75%	75%	>$100,000 to ≤ $1,500,000
	70%	70%	>$1,500,000 to ≤ $2,500,000
	65%	65%	>$2,500,000 to ≤ $3,500,000
	60%	60%	>$3,500,000 to ≤ $5,000,000
Second Home	75%	75%	$100,000 to ≤ $1,000,000
	70%	70%	>$1,000,000 to ≤ $2,500,000
	65%	65%	>$2,500,000 to ≤ $3,500,000
Investment Property - Fully Amortizing	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. **
- Cash Out >= 100k requires 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 10/13/20 9:06 AM

Standalone - Home Equity Line of Credit - 360 and Interest-Only

Rates & Terms	Primary	Second Home	Investment
Base Start Rate[1]	4.490%	4.750%	6.490%
Index - WSJ Prime Rate	3.25%		
Base Margin	1.240%	1.500%	3.24%
Introductory Rate	2.990%	2.990%	3.990%
Floor Rate / Life Cap	3.99% (1st lien 3.49%) / 18%	3.99% (1st lien 3.49%) / 18%	5.99% / 18%

Margin Adjustments (Cumulative to Net Margin Adjustment)

Description	Margin	Description	Margin	Description	Margin
FICO 680-699	0.750%	Short Sale 2-4 years	0.500%	Asset Depletion	0.250%
HCLTV > 75% - < 80%	NA	Short Sale > 4 & < 7 years	0.250%	5-10 Financed Prop. (NOO)	0.500%
2-4 Unit Property	0.250%	Bankruptcy > 4 & < 7 years	0.500%	> 10 Financed Prop. (NOO)	1.000%
Condo	0.250%	Alternative Credit	0.500%	ALP[2]	-0.500%
Non-Warrantable Condo	0.500%	Alt. Income w/ > 720 FICO	0.250%	1st Lien	-0.500%
Foreclosure < 7 years	0.500%	Alt. Income w/ < 720 FICO	0.500%		

Note: All margin adjustments are an add (+) unless otherwise noted

Broker Compensation

Line Amount	Compensation (No initial draw required)
< $250,000	$250
$250,001 - $350,000	$350
>$350,000 - $500	$500

Other Terms

Introductory Rate	Introductory rate applies to the first 9 months of Account opening. No initial draw required and available for all draws during the introductory period
Term	HELOC 360: 30-years (10-year draw period then 20-year repayment period) HELOC I/O: 25-years (10-year draw period then 15-year repayment period)
HELOC I/O	HELOC I/O: Not offered for Investment
App Fee	$250 (Promo: Waived)
Annual Fee	$75 (Promo: Waived first 1 year)
Set Up Charge	$95 (Promo: Waived)
Early Closure Fee	$500 for all HELOCs with line amounts > $25,000, voluntarily terminated in the first 3 years

Eligible Counties

Northern CA Footprint (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

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

See Guidelines for Details
Standalone HELOC

FREMONT BANK

Rates as of **10/13/20 9:06 AM**

Combo - Home Equity Line of Credit - 360 and Interest-Only

Rates & Terms	Primary	Second Home	Investment
Base Start Rate[1]	4.490%	4.750%	6.490%
Index - WSJ Prime Rate	3.25%		
Base Margin	1.240%	1.500%	3.24%
Floor Rate / Life Cap	3.99% / 18%	3.99% / 18%	5.99% / 18%

Margin Adjustments (Cumulative to Net Margin Adjustment)

Description	Margin	Description	Margin
HCLTV >75% - < 80%	0.500%	Short Sale > 4 & ≤ 7 years	0.250%
HCLTV >80% - < 85%	1.000%	Bankruptcy > 4 & ≤ 7 years	0.500%
HCLTV >85% - < 89.99%	N/A	ALP[2]	-0.500%
2-4 Unit Property	0.125%		
Condo	0.250%		

Note: All margin adjustments are an add (+) unless otherwise noted

Broker Compensation

Compensation not permitted on concurrent transactions

Other Terms

Full Appraisal required for Combo HELOC on new Apps strarting 06/22/20

Introductory Rate	Not Available
Term	HELOC 360: 30-years (10-year draw period then 20-year repayment period) HELOC I/O: 25-years (10-year draw period then 15-year repayment period)
HELOC I/O	HELOC I/O: Not offered for Investment
App Fee	$250 (Promo: Waived)
Annual Fee	$75 (Promo: Waived first 1 year)
Set Up Charge	$95 (Promo: Waived)
Early Closure Fee	$500 for all HELOCs with line amounts ≥ $25,000, voluntarily terminated in the first 3 years

Eligible Counties

Northern CA Footprint **(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

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

See Guidelines for Details
Combo HELOC

Rates as of 10/13/20 9:06 AM

FREMONT BANK

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