

# FREMONT BANK

## Wholesale Rate Sheet

Rates as of 10/17/25 8:41 AM

| Port Arm Rates Unchanged                                                                                                                                                                                                                                                                                                                                                            |  |                                                                 |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-----------------------------------------------------------------|--|
| <b>Portfolio Lock Eligibility -</b><br>Effective 01/26/2024 we consolidated our Portfolio lending footprint. Refer to the Portfolio ARM guidelines on page 3 for our revised “Geographic Footprint Restrictions.” Portfolio ARM’s must have an “Approval to Process” from Loan Committee prior to initial submission. Loan can then be locked after Conditional Approval is issued. |  |                                                                 |  |
| <b>Lock Extension Fees:</b>                                                                                                                                                                                                                                                                                                                                                         |  | <b>Lock &amp; Extension hours:</b>                              |  |
| GOLD & Standard: 0.02/day - 30 day max                                                                                                                                                                                                                                                                                                                                              |  | 9PM for Agency (GOLD & Standard)                                |  |
| Portfolio ARMs: 0.015/ day; 30 day max                                                                                                                                                                                                                                                                                                                                              |  | 4PM for Portfolio ARM's                                         |  |
| Emerald Jumbo: 0.015/day - 30 day max                                                                                                                                                                                                                                                                                                                                               |  | 4pm Rerock & Extensions                                         |  |
| <b>Fees &amp; LE's:</b>                                                                                                                                                                                                                                                                                                                                                             |  | <b>Cutoff Dates: Last Day For Closing This Month</b>            |  |
| Lender Origination fees for LE: Delivery Fee \$ 25, Document Preparation Fee \$ 125, <u>Underwriting Fee \$800 = \$950</u>                                                                                                                                                                                                                                                          |  | Last day to acknowledge CD (refi)                               |  |
| * Section B of LE: Flood \$5.25                                                                                                                                                                                                                                                                                                                                                     |  | Last day to sign to fund and record (refi)                      |  |
| ** Tax Service Fee: \$25 if paying off FB 1st; \$50 if other lender, N/A for FHA                                                                                                                                                                                                                                                                                                    |  |                                                                 |  |
| Max Comp \$30k                                                                                                                                                                                                                                                                                                                                                                      |  |                                                                 |  |
| Min Loan Amount \$125k                                                                                                                                                                                                                                                                                                                                                              |  |                                                                 |  |
| <b>Contact Us:</b>                                                                                                                                                                                                                                                                                                                                                                  |  | <b>Loan Registration</b>                                        |  |
| <a href="mailto:locks@fremontbank.com">locks@fremontbank.com</a>                                                                                                                                                                                                                                                                                                                    |  | Purchase                                                        |  |
| <a href="mailto:submissions@fremontbank.com">submissions@fremontbank.com</a>                                                                                                                                                                                                                                                                                                        |  | Refinance                                                       |  |
| <a href="mailto:morrisupport@fremontbank.com">morrisupport@fremontbank.com</a>                                                                                                                                                                                                                                                                                                      |  | <b>Underwriting</b>                                             |  |
|                                                                                                                                                                                                                                                                                                                                                                                     |  | <b>Purchase Transactions:</b>                                   |  |
|                                                                                                                                                                                                                                                                                                                                                                                     |  | Conventional                                                    |  |
|                                                                                                                                                                                                                                                                                                                                                                                     |  | Jumbo Portfolio ARMs                                            |  |
|                                                                                                                                                                                                                                                                                                                                                                                     |  | <b>Refinance Transactions</b>                                   |  |
|                                                                                                                                                                                                                                                                                                                                                                                     |  | Conventional                                                    |  |
|                                                                                                                                                                                                                                                                                                                                                                                     |  | Jumbo Portfolio ARMs                                            |  |
|                                                                                                                                                                                                                                                                                                                                                                                     |  | * Condition u/w includes processing time!                       |  |
|                                                                                                                                                                                                                                                                                                                                                                                     |  | Loans in NOI status: condition / re-underwrite review: 24 Hours |  |
| <b>Scott Borst - Sales Director</b>                                                                                                                                                                                                                                                                                                                                                 |  | <b>Docs &amp; Funding</b>                                       |  |
| <a href="mailto:Scott.Borst@fremontbank.com">Scott.Borst@fremontbank.com</a>                                                                                                                                                                                                                                                                                                        |  | Docs                                                            |  |
| 714-262-1801                                                                                                                                                                                                                                                                                                                                                                        |  | Funding                                                         |  |
| <b>Rate Sheet Index:</b>                                                                                                                                                                                                                                                                                                                                                            |  | <b>Loss Payee &amp; CPL:</b>                                    |  |
| Portfolio ARMs - Pg. 2                                                                                                                                                                                                                                                                                                                                                              |  | Loss Payee Clause:                                              |  |
| Port ARM Guidelines - Pg. 3                                                                                                                                                                                                                                                                                                                                                         |  | Fremont Bank                                                    |  |
| Emerald Jumbo Pricing & LLPAs- Pg. 4                                                                                                                                                                                                                                                                                                                                                |  | ISAOA, ITS SUCCESSORS OR ASSIGNEES                              |  |
| Gold Jumbo Pricing & LLPAs- Pg. 5-7                                                                                                                                                                                                                                                                                                                                                 |  | P.O. Box 7295                                                   |  |
| FNMA (Gold) - Pg. 8                                                                                                                                                                                                                                                                                                                                                                 |  | Fremont, CA 94537-7295                                          |  |
| FHLMC (Standard) - Pg. 9                                                                                                                                                                                                                                                                                                                                                            |  |                                                                 |  |
| LLPA Purchase - Pg. 10                                                                                                                                                                                                                                                                                                                                                              |  |                                                                 |  |
| LLPA R/T Refi - Pg. 11                                                                                                                                                                                                                                                                                                                                                              |  |                                                                 |  |
| LLPA Cash Out Refi - Pg. 12                                                                                                                                                                                                                                                                                                                                                         |  |                                                                 |  |
| HELOC Combo - Pg. 13                                                                                                                                                                                                                                                                                                                                                                |  |                                                                 |  |
| Intended for approved Mortgage Brokers use only and not for consumer use or for public distribution. The terms and programs are subject to change without notice.                                                                                                                                                                                                                   |  |                                                                 |  |
| Please refer to our website or contact us for current information. Pricing subject to change without notice                                                                                                                                                                                                                                                                         |  |                                                                 |  |

## Wholesale Portfolio ARM Ratesheet

### 5/6m SOFR ARM (Fully Amortizing) 2/1/5 Caps

| MORRIS Plan 463 | Price   | Note Rate | Caps     | Margin: Primary and Second Home | Margin: Investment Property | Lock Term |
|-----------------|---------|-----------|----------|---------------------------------|-----------------------------|-----------|
| 463/473         | 0.000   | 6.125%    | 2%/1%/5% | 3.375%                          | 3.750%                      | 45 Days   |
| 463/473         | (0.500) | 6.250%    | 2%/1%/5% | 3.375%                          | 3.750%                      | 45 Days   |
| 463/473         | (1.000) | 6.375%    | 2%/1%/5% | 3.375%                          | 3.750%                      | 45 Days   |
| 463/473         | (1.250) | 6.500%    | 2%/1%/5% | 3.375%                          | 3.750%                      | 45 Days   |

### 5/6m Prime Borrower QM Purchase Example

| Adjustments           | Price   | Note Rate |
|-----------------------|---------|-----------|
| Base Price            | (1.250) | 6.500%    |
| Prime Borrower QM (b) |         | -0.125%   |
| 5/6m Purchase (a)     |         | -0.250%   |
| Final Price           | (1.250) | 6.125%    |

### 5/6m SOFR ARM (Interest Only) 2/1/5 Caps

| MORRIS Plan 468 | Price   | Note Rate | Caps     | Margin: Primary and Second Home | Margin: Investment Property | Lock Term |
|-----------------|---------|-----------|----------|---------------------------------|-----------------------------|-----------|
| 468/478         | 0.000   | 6.375%    | 2%/1%/5% | 3.375%                          | 3.750%                      | 45 Days   |
| 468/478         | (0.500) | 6.500%    | 2%/1%/5% | 3.375%                          | 3.750%                      | 45 Days   |
| 468/478         | (1.000) | 6.625%    | 2%/1%/5% | 3.375%                          | 3.750%                      | 45 Days   |
| 468/478         | (1.250) | 6.750%    | 2%/1%/5% | 3.375%                          | 3.750%                      | 45 Days   |

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

| Standardized Loan Level Rate Adjustments - Add to Rate |        |                                       | Expanded Loan Level Rate Adjustments |                                                                                                                |
|--------------------------------------------------------|--------|---------------------------------------|--------------------------------------|----------------------------------------------------------------------------------------------------------------|
| Purchase Specials 5/6m (a)                             | -0.250 | Foreclosure < 7 Years                 | 0.500                                | Considered on an exception only basis. Approval to Process needed prior to lock or submission. Contact your AE |
| Prime Borrower QM Special 5/6m (b)                     | -0.125 | Short Sale > 4 years & ≤ 7 Years      | 0.500                                |                                                                                                                |
| > 760 FICO                                             | 0.000  | > 45% DTI                             | 0.250                                | Continuity of Obligation                                                                                       |
| Alternative Credit                                     | 0.500  | Non-Occ Co-Borrower                   | 0.250                                | Short Sale/ Loan Mod < 4 Years                                                                                 |
| Asset Depletion                                        | 0.250  | FICO 700-719                          | 0.250                                | 2 or More Short Sales                                                                                          |
| Alternative Income (min 720 FICO)                      | 0.250  | File Complexity (d)                   | 0.250                                | > 48% DTI                                                                                                      |
| Unique Collateral                                      | 0.250  | >75%-80% LTV                          | 0.250                                | FICO < 660                                                                                                     |
| Cash Out                                               | 0.250  | 2-4 Unit                              | 0.125                                | FICO 660-679                                                                                                   |
| BK > 4 years & ≤ 7 Years                               | 0.500  | Condo                                 | 0.125                                | FICO 680-699                                                                                                   |
|                                                        |        | Investment Property (NOO) - Only 5/6m | 0.375                                | Over Max Loan Amount                                                                                           |
|                                                        |        | Temporary Financing                   | 0.250                                | Up to 5% Over Max LTV                                                                                          |
|                                                        |        | > Loan Amount \$2.5mm (e)             | 0.250                                | > 5% - 10% Over Max LTV                                                                                        |
|                                                        |        | Delayed Financing (outside of guide)  | 0.250                                | Outside Footprint                                                                                              |
|                                                        |        |                                       |                                      | Non-Warrantable Condo (c)                                                                                      |
|                                                        |        |                                       |                                      | Reserves Below Guidelines                                                                                      |
|                                                        |        |                                       |                                      | Mortgage Late in last 12 Months                                                                                |
|                                                        |        |                                       |                                      | 5-10 Financed Prop (NOO)                                                                                       |
|                                                        |        |                                       |                                      | Manufactured Home                                                                                              |

## Important Program Details

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

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

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

Non Owner: Maximum of 10 financed properties

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

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

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

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

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

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

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

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

**Wholesale Portfolio ARM Product Guidelines**

| Product Offering                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                  |                                                                                                                                           |                            |                                                                                          |
|-------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|------------------------------------------------------------------------------------------|
| Product Description                                                     | Occupancy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Margin                                                                                           | Term                                                                                                                                      | Index                      | Caps                                                                                     |
| Fully- Amortizing                                                       | Primary & Second Home                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 3.375%                                                                                           | 30-year Fully Amortizing                                                                                                                  | 30-Day Average SOFR        | 5/6 mo. ARM - 2/1/5<br><del>7/6 mo. ARM - 5/1/5</del><br><del>10/6 mo. ARM - 5/1/5</del> |
|                                                                         | Investment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 3.750%                                                                                           |                                                                                                                                           |                            |                                                                                          |
| Interest-Only                                                           | Primary & Second Home                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 3.375%                                                                                           | Interest-only for 10 yrs;<br>30-year term                                                                                                 |                            |                                                                                          |
|                                                                         | Investment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 3.750%                                                                                           |                                                                                                                                           |                            |                                                                                          |
| LTV/CLTV and Loan Amount Matrix (Minimum loan amount is \$100,000)      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                  |                                                                                                                                           |                            |                                                                                          |
| Occupancy                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Maximum LTV                                                                                      | Maximum HCLTV                                                                                                                             | Loan Amount <sup>1,2</sup> |                                                                                          |
| Primary Residence - Purchase or Rate & Term Only, Fully Amortizing Only |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 80% <sup>3</sup>                                                                                 | 80% <sup>2,3</sup>                                                                                                                        | ≤ \$1,500,000              |                                                                                          |
| Primary Residence                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 75%                                                                                              | 75%                                                                                                                                       | ≤ \$2,000,000              |                                                                                          |
|                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 70%                                                                                              | 70%                                                                                                                                       | ≤ \$2,500,000              |                                                                                          |
| Second Home                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 75%                                                                                              | 75%                                                                                                                                       | ≤ \$1,000,000              |                                                                                          |
|                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 70%                                                                                              | 70%                                                                                                                                       | ≤ \$2,500,000              |                                                                                          |
| Investment Property                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 70%                                                                                              | 70%                                                                                                                                       | ≤ \$1,000,000              |                                                                                          |
|                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 60%                                                                                              | 60%                                                                                                                                       | ≤ \$1,500,000              |                                                                                          |
| Closing Cost Option: Points and Fees option only                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                  | <sup>2</sup> Investment Properties not permitted for the 10/6m SOFR ARMs                                                                  |                            |                                                                                          |
| <sup>1</sup> Condomium maximum loan amount \$1,000,000                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                  | <sup>3</sup> Interest-Only max LTV/HCLTV is 75%                                                                                           |                            |                                                                                          |
| Underwriting Guidelines                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                  |                                                                                                                                           |                            |                                                                                          |
| Geographic Footprint Restrictions*                                      | Northern California - Alameda, Contra Costa, Marin, Monterey, Napa, Sacramento, Santa Clara, Santa Cruz, San Francisco, San Mateo, Sonoma, Solano, San Joaquin, Placer and El Dorado<br>*Loans outside Fremont Bank's Footprint have a 5% reduction to max LTV/CLTV guidelines                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                  |                                                                                                                                           |                            |                                                                                          |
| Property Types                                                          | Eligible                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                  | Ineligible                                                                                                                                |                            |                                                                                          |
|                                                                         | Single Family Residence (SFR), PUD, Condo, 2-4 Units                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                  | Modular Pre-Cut/Panelized Housing/Manufactured Homes, Leasehold Estates, Co-ops/Condo Hotels, Non-Warrantable Condo Investment Properties |                            |                                                                                          |
| Loan Purpose                                                            | Purchase, Rate & Term Refinance, Cash-Out Refinance (Rate & Term refinance allowed with up to 1% cash back)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                  |                                                                                                                                           |                            |                                                                                          |
| FICO/DTI/Cash Out                                                       | Minimum FICO- Fully Amortizing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Minimum FICO- Interest-Only                                                                      | Maximum DTI- Fully Amort <sup>1</sup>                                                                                                     | Maximum DTI- Interest-Only | Maximum Cash Out <sup>2</sup>                                                            |
|                                                                         | 700                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 720                                                                                              | 48%                                                                                                                                       | 45%                        | \$500,000                                                                                |
|                                                                         | <sup>1</sup> Cash-out amount excludes payoff of second lien when seasoned at least 12 months or HELOC with < \$2k in most recent 6 months                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                  |                                                                                                                                           |                            |                                                                                          |
| Prime Borrower QM                                                       | Eligible for Owner Occupied, FICO ≥ 740, Max LTV/HCLTV ≤ 75% (≤ 70% for refi), no self-employed income used to qualify and a max of 3 rental properties, no asset depletion, DTI ≤ 43%, and fully amort. products. (Non-Warrantable Condo Ineligible) <b>No exceptions allowed.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                  |                                                                                                                                           |                            |                                                                                          |
| Maximum Financed Properties                                             | Occupancy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Maximum Financed Properties (Includes Subject Property)                                          |                                                                                                                                           | Maximum LTV/CLTV           | Maximum Loan Amount                                                                      |
|                                                                         | Primary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | No Limit                                                                                         |                                                                                                                                           | See Matrix                 | See Matrix                                                                               |
|                                                                         | Second Home & Investment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 1-4                                                                                              |                                                                                                                                           | See Matrix                 | See Matrix                                                                               |
|                                                                         | Second Home & Investment (Condo not permitted as subject)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 5-10                                                                                             |                                                                                                                                           | 65%                        | \$1,000,000                                                                              |
| Credit Requirements                                                     | <ul style="list-style-type: none"><li>• FICO Score required for all borrowers- lowest middle score used</li><li>• No late payments on any existing mortgage in the past 12 months. Exceptions may be considered based on strong compensating factors and circumstances of the late mortgage payment(s). However exceptions will not be allowed if lates are &gt; 2x30 or 1x60 in last 12 months.</li><li>• Lender must obtain a payment history for each residential mortgage or rental history, including accounts that do not appear on the credit report</li></ul> <b>No Exceptions to the following:</b> <ul style="list-style-type: none"><li>• Bankruptcy: A four (4) year waiting period is required, measured from the discharge or dismissal date of the bankruptcy action or completion date of the foreclosure. Borrower must re-establish credit.</li><li>• Foreclosure: A seven (7) year waiting period is required, measured from the discharge or dismissal date of the bankruptcy action or completion date of the foreclosure. Borrower must re-establish credit.</li><li>• Deed-in-Lieu/Short Sale: A two (2) year waiting period is required measured from the completion, discharge or dismissal date of the short sale/deed-in-lieu of foreclosure to the new application date. Borrower must re-establish credit.</li><li>• No previous Deed-in-Lieu/Short Sale or Bankruptcy/Foreclosure regardless of waiting period for interest-only option Investment Properties</li></ul> |                                                                                                  |                                                                                                                                           |                            |                                                                                          |
| Underwriting                                                            | <ul style="list-style-type: none"><li>• Manual underwriting required to current Fannie Mae manual underwriting guidelines for items not covered in this matrix. Any exceptions to this matrix or FNMA manual underwriting guidelines must be approved by ROLC.</li><li>• All Condo Projects are subject to FNMA CPM Condo Project Approval guidelines</li></ul> <b>No Exceptions to the following:</b> <ul style="list-style-type: none"><li>• Eight underwriting criteria must be addressed/documented and must reflect the borrowers ability to repay (general ATR).</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                  |                                                                                                                                           |                            |                                                                                          |
|                                                                         | Product                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Qualify based on                                                                                 |                                                                                                                                           |                            | Qualifying                                                                               |
|                                                                         | ATR Port 5/6 ARM- Fully-Amortizing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Fully amortizing payment (PITIA) at higher of start rate + 2% or the fully indexed rate          |                                                                                                                                           |                            | 30-year                                                                                  |
|                                                                         | ATR Port 5/6 ARM- Interest-Only                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Fully amortizing payment (PITIA) at higher of start rate + 2% or the fully indexed rate          |                                                                                                                                           |                            | 20-year                                                                                  |
|                                                                         | <del>ATR Port 7/6 &amp; 10/6 ARM- Fully-Amortizing</del>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <del>Fully amortizing payment (PITIA) at the higher of the fully-indexed rate or note rate</del> |                                                                                                                                           |                            | <del>30-year</del>                                                                       |
| <del>ATR Port 7/6 &amp; 10/6 ARM- Interest-Only</del>                   | <del>Fully amortizing payment (PITIA) at higher of fully-indexed rate or note rate</del>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                  |                                                                                                                                           | <del>20-year</del>         |                                                                                          |
| Documentation Requirements                                              | <ul style="list-style-type: none"><li>• Full documentation covering the most recent 2 years required</li><li>• Executed 4506C with personal 1040 tax transcripts required (Broker provided transcripts from third party allowed)</li><li>• Full ALTA Lenders Title Policy</li><li>• Fraud evaluation required on all loans</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                  |                                                                                                                                           |                            |                                                                                          |
| Reserve Requirements (Fully amortizing and Interest only)               | <ul style="list-style-type: none"><li>• 6 months PITIA for Owner Occupied/Second Home and 12 months PITIA for Investment<sup>1</sup> and/or Interest only</li></ul> <b>Note: Owner Occupied, ≥ 760 FICO, ≤ 60% LTV/HCLTV, ≤ 38% DTI - Zero months verified<sup>2</sup></b><br><br>1. ≥4 5-10 Financed Properties - Additional 3 6 months' reserves required > 10 Financed properties requires ATP and additional 12 months PITIA reserves)<br>2. Assets to still be stated on the URLA (1003) at time of application                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                  |                                                                                                                                           |                            |                                                                                          |
| Appraisal Requirements                                                  | <ul style="list-style-type: none"><li>• Full Appraisal required (Form 1004/1073) (Loan amounts &gt;\$2.5MM may require a Field Review or Second appraisal based on review by Chief Appraiser)</li><li>• Internal Desk Review required on all loans outside NorCal footprint and loan amounts ≥ \$1,500,000</li><li>• Internal Desk Review required on all loans = or &gt; \$1,500,000</li><li>• Fremont Bank to order all appraisals – transferred appraisals to Fremont Bank may be allowed, if reviewed and approved by the Bank's Chief Appraiser or designee</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                  |                                                                                                                                           |                            |                                                                                          |
| 3                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                  |                                                                                                                                           |                            |                                                                                          |

**Emerald Program - Jumbo Fixed Rate Mortgage**

| MORRIS Plan 752 | 30 Year Super Jumbo Fixed Rate |         |         | Max Net Rebate                        |        |
|-----------------|--------------------------------|---------|---------|---------------------------------------|--------|
| Rate            | 15 Day                         | 30 Day  | 45 Day  | Loan Amount                           | 30 Yr  |
| 5.500           | 2.030                          | 2.150   | 2.230   | ≤ \$1,500,000                         | -2.700 |
| 5.625           | 1.600                          | 1.720   | 1.800   | > \$1,500,000                         | -2.200 |
| 5.750           | 1.020                          | 1.150   | 1.220   | Max YSP cannot exceed max net rebate. |        |
| 5.875           | 0.530                          | 0.660   | 0.730   |                                       |        |
| 5.990           | 0.270                          | 0.400   | 0.470   |                                       |        |
| 6.000           | 0.140                          | 0.260   | 0.340   |                                       |        |
| 6.125           | (0.200)                        | (0.080) | 0.000   |                                       |        |
| 6.250           | (0.520)                        | (0.390) | (0.320) |                                       |        |
| 6.375           | (0.800)                        | (0.670) | (0.600) |                                       |        |
| 6.490           | (0.850)                        | (0.730) | (0.650) |                                       |        |
| 6.500           | (1.010)                        | (0.880) | (0.810) |                                       |        |
| 6.625           | (1.190)                        | (1.070) | (0.990) |                                       |        |
| 6.750           | (1.360)                        | (1.240) | (1.160) |                                       |        |
| 6.875           | (1.440)                        | (1.320) | (1.240) |                                       |        |
| 6.990           | (1.420)                        | (1.300) | (1.220) |                                       |        |
| 7.000           | (1.560)                        | (1.440) | (1.360) |                                       |        |

**Emerald Program Jumbo LLPAs - 30 yr Fixed Rate**

| CLTV/FICO LLPAs - Add to Price | No MI  |          |          | No MI    |          |             |
|--------------------------------|--------|----------|----------|----------|----------|-------------|
| CLTV/FICO                      | ≤ 60   | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-89.99 |
| <620                           | NA     | NA       | NA       | NA       | NA       | NA          |
| 620-639                        | NA     | NA       | NA       | NA       | NA       | NA          |
| 640-659                        | NA     | NA       | NA       | NA       | NA       | NA          |
| 660-679                        | NA     | NA       | NA       | NA       | NA       | NA          |
| 680-699                        | -0.015 | 0.290    | NA       | NA       | NA       | NA          |
| 700-719                        | -0.090 | 0.115    | 0.270    | 0.520    | NA       | NA          |
| 720-739                        | -0.200 | -0.035   | 0.095    | 0.260    | 1.065    | NA          |
| 740-759                        | -0.270 | -0.140   | -0.030   | 0.150    | 0.870    | 1.475       |
| 760-779                        | -0.325 | -0.235   | -0.100   | 0.005    | 0.690    | 1.255       |
| ≥780                           | -0.400 | -0.295   | -0.185   | -0.105   | 0.500    | 1.025       |

**Occupancy-- Add to Price**

| Occupancy  | ≤ 60  | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-89.99 |
|------------|-------|----------|----------|----------|----------|-------------|
| Primary    | 0.000 | 0.000    | 0.000    | 0.000    | 0.250    | 0.500       |
| Second     | 0.240 | 0.380    | 0.525    | 0.670    | 2.670    | NA          |
| Investment | 0.880 | 1.150    | NA       | NA       | NA       | NA          |

**Purpose-- Add to Price**

| Purpose             | ≤ 60  | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-89.99 |
|---------------------|-------|----------|----------|----------|----------|-------------|
| Purchase            | 0.000 | 0.000    | 0.000    | 0.000    | 0.000    | 0.000       |
| Rate/Term Refinance | 0.130 | 0.240    | 0.310    | 0.380    | 0.705    | 0.830       |
| Cash-Out Refinance  | 0.330 | 0.570    | 0.760    | NA       | NA       | NA          |

**Property Type -- Add to Price**

| Property          | ≤ 60  | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-89.99 |
|-------------------|-------|----------|----------|----------|----------|-------------|
| SFR               | 0.000 | 0.000    | 0.000    | 0.000    | 0.000    | 0.000       |
| Condominium       | 0.145 | 0.165    | 0.175    | 0.205    | 0.255    | 0.305       |
| Two Family        | 0.320 | 0.435    | 0.535    | 0.680    | NA       | NA          |
| Three/Four Family | 0.320 | 0.435    | NA       | NA       | NA       | NA          |

**Loan Amount -- Add to Price**

| Loan Amount           | ≤ 60  | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-89.99 |
|-----------------------|-------|----------|----------|----------|----------|-------------|
| ≤ 1,000,000           | 0.000 | 0.000    | 0.000    | 0.000    | 0.000    | 0.000       |
| 1,000,001 - 1,500,000 | 0.000 | 0.000    | 0.000    | 0.000    | 0.350    | 0.400       |
| 1,500,001 - 2,000,000 | 0.000 | 0.000    | 0.000    | 0.125    | NA       | NA          |
| 2,000,001 - 2,500,000 | 0.125 | 0.250    | NA       | NA       | NA       | NA          |
| > 2,500,000           | 0.250 | NA       | NA       | NA       | NA       | NA          |

**Escrow LLPAs for all Loans -- Add to Price**

| With Escrows | (0.050) | (0.050) | (0.050) | (0.050) | (0.050) | (0.050) |
|--------------|---------|---------|---------|---------|---------|---------|
| DTI          |         |         |         |         |         |         |
| ≤ 25         | 0.000   |         |         |         |         |         |
| 25.01 - 30   | 0.000   |         |         |         |         |         |
| 30.01 - 35   | 0.000   |         |         |         |         |         |
| 35.01 - 40   | 0.000   |         |         |         |         |         |
| 40.01 - 45   | 0.125   |         |         |         |         |         |
| 45.01 - 50   | NA      |         |         |         |         |         |
| > 50         | NA      |         |         |         |         |         |

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**Gold Program - Jumbo Fixed Rate Mortgage**

| MORRIS Plan 553                |         |         |         | MORRIS Plan 554                |         |         |         | Max Net Rebate                        |        |
|--------------------------------|---------|---------|---------|--------------------------------|---------|---------|---------|---------------------------------------|--------|
| 30 Year Super Jumbo Fixed Rate |         |         |         | 15 Year Super Jumbo Fixed Rate |         |         |         |                                       |        |
| Rate                           | 15 Day  | 30 Day  | 45 Day  | Rate                           | 15 Day  | 30 Day  | 45 Day  | Loan Amount                           | 30 Yr  |
| 5.750                          | 1.150   | 1.290   | 1.450   | 5.875                          | 0.370   | 0.430   | 0.490   | < \$1,000,000                         | -1.000 |
| 5.875                          | 0.710   | 0.860   | 1.020   | 6.000                          | 0.040   | 0.100   | 0.170   | > \$1,000,000                         | -1.000 |
| 6.000                          | 0.300   | 0.440   | 0.600   | 6.125                          | (0.260) | (0.200) | (0.140) | Loan Amount                           | 15 Yr  |
| 6.125                          | (0.080) | 0.050   | 0.220   | 6.250                          | (0.480) | (0.420) | (0.360) | < \$1,000,000                         | -1.750 |
| 6.250                          | (0.440) | (0.300) | (0.130) | 6.375                          | (0.680) | (0.620) | (0.560) | > \$1,000,000                         | -1.500 |
| 6.375                          | (0.790) | (0.650) | (0.480) | 6.500                          | (0.870) | (0.810) | (0.750) | Max YSP cannot exceed max net rebate. |        |
| 6.500                          | (1.120) | (0.980) | (0.810) | 6.625                          | (1.040) | (0.980) | (0.920) |                                       |        |
| 6.625                          | (1.440) | (1.300) | (1.130) | 6.750                          | (1.200) | (1.140) | (1.080) |                                       |        |
| 6.750                          | (1.740) | (1.590) | (1.420) | 6.875                          | (1.340) | (1.280) | (1.220) |                                       |        |
| 6.875                          | (2.030) | (1.880) | (1.700) |                                |         |         |         |                                       |        |
| 7.000                          | (2.300) | (2.150) | (1.970) |                                |         |         |         |                                       |        |

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## Gold Program Jumbo LLPAs - 30 yr Fixed Rate

| FICO & LTV/CLTV LLPAs (Purchase)-- Add to Price             |         |          |          |          |          |          |          | No MI    | No MI    |
|-------------------------------------------------------------|---------|----------|----------|----------|----------|----------|----------|----------|----------|
| FICO / LTV (CLTV)                                           | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
| 660-679                                                     | (0.375) | (0.125)  | 0.000    | 0.250    | 1.000    | 2.000    | 3.000    | NA       | NA       |
| 680-699                                                     | (0.500) | (0.250)  | 0.000    | 0.125    | 0.625    | 1.000    | 1.750    | 5.625    | 6.000    |
| 700-719                                                     | (0.625) | (0.375)  | (0.250)  | 0.000    | 0.000    | 0.625    | 1.000    | 4.875    | 5.250    |
| 720-739                                                     | (0.750) | (0.500)  | (0.375)  | (0.250)  | 0.000    | 0.000    | 0.250    | 4.125    | 4.500    |
| 740-759                                                     | (0.875) | (0.625)  | (0.500)  | (0.250)  | (0.125)  | (0.125)  | 0.000    | 3.375    | 3.750    |
| 760-779                                                     | (1.125) | (0.750)  | (0.500)  | (0.250)  | (0.125)  | (0.125)  | (0.125)  | 2.375    | 2.750    |
| ≥ 780                                                       | (1.250) | (0.875)  | (0.625)  | (0.375)  | (0.250)  | (0.250)  | (0.250)  | 1.375    | 1.750    |
| FICO & LTV/ CLTV LLPAs (Rate/Term Refi)-- Add to Price      |         |          |          |          |          |          |          | No MI    | No MI    |
| FICO / LTV (CLTV)                                           | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
| 660-679                                                     | (0.250) | 0.000    | 0.125    | 0.375    | 1.125    | 2.125    | 3.125    | NA       | NA       |
| 680-699                                                     | (0.375) | (0.125)  | 0.125    | 0.250    | 0.750    | 1.125    | 1.875    | 5.750    | 6.125    |
| 700-719                                                     | (0.500) | (0.250)  | (0.125)  | 0.125    | 0.125    | 0.750    | 1.125    | 5.000    | 5.375    |
| 720-739                                                     | (0.625) | (0.375)  | (0.250)  | (0.125)  | 0.125    | 0.125    | 0.375    | 4.250    | 4.625    |
| 740-759                                                     | (0.750) | (0.500)  | (0.375)  | (0.125)  | 0.000    | 0.000    | 0.125    | 3.500    | 3.875    |
| 760-779                                                     | (1.000) | (0.625)  | (0.375)  | (0.125)  | 0.000    | 0.000    | 0.000    | 2.500    | 2.875    |
| ≥ 780                                                       | (1.125) | (0.750)  | (0.500)  | (0.250)  | (0.125)  | (0.125)  | (0.125)  | 1.500    | 1.875    |
| FICO & LTV/ CLTV LLPAs (Cash Out Refi)-- Add to Price       |         |          |          |          |          |          |          | No MI    | No MI    |
| FICO / LTV (CLTV)                                           | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
| 660-679                                                     | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 680-699                                                     | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 700-719                                                     | (0.500) | (0.250)  | (0.125)  | 0.125    | 0.125    | 0.750    | NA       | NA       | NA       |
| 720-739                                                     | (0.625) | (0.375)  | (0.250)  | (0.125)  | 0.125    | 0.125    | 0.375    | NA       | NA       |
| 740-759                                                     | (0.750) | (0.500)  | (0.375)  | (0.125)  | 0.000    | 0.000    | 0.125    | NA       | NA       |
| 760-779                                                     | (1.000) | (0.625)  | (0.375)  | (0.125)  | 0.000    | 0.000    | 0.000    | NA       | NA       |
| ≥ 780                                                       | (1.125) | (0.750)  | (0.500)  | (0.250)  | (0.125)  | (0.125)  | (0.125)  | NA       | NA       |
| Loan Amount & LTV, CLTV LLPAs for all Loans -- Add to Price |         |          |          |          |          |          |          |          |          |
| Loan Amounts                                                | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
| ≤ 1,000,000                                                 | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| 1,000,001-1,500,000                                         | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| 1,500,001-2,000,000                                         | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| 2,000,001-2,500,000                                         | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | NA       | NA       | NA       | NA       |
| 2,500,001-3,000,000                                         | 0.125   | 0.125    | 0.250    | 0.375    | 0.500    | NA       | NA       | NA       | NA       |
| 3,000,001-3,500,000                                         | 0.250   | 0.250    | 0.375    | NA       | NA       | NA       | NA       | NA       | NA       |
| Feature LLPAs for all Loans -- Add to Price                 |         |          |          |          |          |          |          |          |          |
| Feature                                                     | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
| 2 Unit                                                      | 0.250   | 0.250    | 0.250    | 0.375    | 0.500    | NA       | NA       | NA       | NA       |
| 3-4 Units                                                   | 0.375   | 0.375    | 0.375    | 0.500    | 0.625    | NA       | NA       | NA       | NA       |
| Second Home                                                 | 0.125   | 0.125    | 0.250    | 0.375    | 0.500    | 0.750    | 1.250    | 1.750    | (2.250)  |
| Investment                                                  | 0.500   | 0.500    | 0.875    | 1.500    | 2.250    | NA       | NA       | NA       | NA       |
| Non-War. Condo                                              | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| Condo-Hotel                                                 | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| Product LLPAs for all Loans -- Add to Price                 |         |          |          |          |          |          |          |          |          |
| Product                                                     | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
| 5 yr Hybrid                                                 | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 7 yr Hybrid                                                 | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 10 yr Hybrid                                                | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 15 yr Fixed                                                 | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 20 yr Fixed                                                 | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       | 0.250    |
| (add to 30 yr Fixed)                                        | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| State LLPAs for all Loans -- Add to Price                   |         |          |          |          |          |          |          |          |          |
| 30 Yr Fixed CA                                              | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.500    |
| Escrow LLPAs for all Loans -- Add to Price                  |         |          |          |          |          |          |          |          |          |
| With Escrows                                                | (0.125) | (0.125)  | (0.125)  | (0.125)  | (0.125)  | (0.125)  | (0.125)  | (0.125)  | (0.125)  |
| DTI                                                         |         |          |          |          |          |          |          |          |          |
| < 43.00                                                     | 0.000   |          |          |          |          |          |          |          |          |
| 43.01 to 45.00                                              | 0.125   |          |          |          |          |          |          |          |          |
| 45.01 to 47.00                                              | 0.250   |          |          |          |          |          |          |          |          |
| > 47.00                                                     | 0.500   |          |          |          |          |          |          |          |          |

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| Gold Program Jumbo LLPAs - 15 Yr Fixed Rate                 |         |          |          |          |          |          |          |          |
|-------------------------------------------------------------|---------|----------|----------|----------|----------|----------|----------|----------|
| FICO & LTV/CLTV LLPAs (Purchase)-- Add to Price             |         |          |          |          |          |          |          | No MI    |
| FICO / LTV (CLTV)                                           | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
| 680-699                                                     | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 700-719                                                     | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 720-739                                                     | 0.000   | 0.000    | 0.000    | 0.000    | 0.125    | 0.250    | 0.375    | NA       |
| 740-759                                                     | (0.125) | (0.125)  | (0.125)  | (0.125)  | 0.000    | 0.125    | 0.250    | NA       |
| 760-779                                                     | (0.250) | (0.250)  | (0.250)  | (0.125)  | 0.000    | 0.000    | 0.125    | NA       |
| ≥ 780                                                       | (0.375) | (0.375)  | (0.375)  | (0.250)  | (0.125)  | 0.000    | 0.000    | NA       |
| FICO & LTV/ CLTV LLPAs (Rate/Term Refi)-- Add to Price      |         |          |          |          |          |          |          | No MI    |
| FICO / LTV (CLTV)                                           | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
| 680-699                                                     | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 700-719                                                     | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 720-739                                                     | 0.125   | 0.125    | 0.125    | 0.125    | 0.250    | 0.375    | 0.500    | NA       |
| 740-759                                                     | 0.000   | 0.000    | 0.000    | 0.000    | 0.125    | 0.250    | 0.375    | NA       |
| 760-779                                                     | (0.125) | (0.125)  | (0.125)  | 0.000    | 0.125    | 0.125    | 0.250    | NA       |
| ≥ 780                                                       | (0.250) | (0.250)  | (0.250)  | (0.125)  | 0.000    | 0.125    | 0.125    | NA       |
| FICO & LTV/ CLTV LLPAs (Cash Out Refi)-- Add to Price       |         |          |          |          |          |          |          | No MI    |
| FICO / LTV (CLTV)                                           | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
| 680-699                                                     | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 700-719                                                     | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 720-739                                                     | 0.125   | 0.125    | 0.125    | 0.125    | NA       | NA       | NA       | NA       |
| 740-759                                                     | 0.000   | 0.000    | 0.000    | 0.000    | NA       | NA       | NA       | NA       |
| 760-779                                                     | (0.125) | (0.125)  | (0.125)  | 0.000    | NA       | NA       | NA       | NA       |
| ≥ 780                                                       | (0.250) | (0.250)  | (0.250)  | (0.125)  | NA       | NA       | NA       | NA       |
| Loan Amount & LTV, CLTV LLPAs for all Loans -- Add to Price |         |          |          |          |          |          |          | No MI    |
| Loan Amounts                                                | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
| ≤ 1,000,000                                                 | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       |
| 1,000,001-1,500,000                                         | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       |
| 1,500,001-2,000,000                                         | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       | NA       |
| 2,000,001-2,500,000                                         | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | NA       | NA       | NA       |
| Feature LLPAs for all Loans -- Add to Price                 |         |          |          |          |          |          |          | No MI    |
| Feature                                                     | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
| 2 Unit                                                      | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 3-4 Units                                                   | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| Second Home                                                 | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| Condo (LR & HR)                                             | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       |
| Investment                                                  | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| Product LLPAs for all Loans -- Add to Price                 |         |          |          |          |          |          |          | No MI    |
| Product                                                     | ≤ 50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
| 5 yr Hybrid                                                 | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 7 yr Hybrid                                                 | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 10 yr Hybrid                                                | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 15 yr Fixed                                                 | NA      | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| State LLPAs for all Loans -- Add to Price                   |         |          |          |          |          |          |          | No MI    |
| CA                                                          | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| Escrow LLPAs for all Loans -- Add to Price                  |         |          |          |          |          |          |          | No MI    |
| With Escrows                                                | (0.125) | (0.125)  | (0.125)  | (0.125)  | (0.125)  | (0.125)  | (0.125)  | (0.125)  |
| DTI                                                         |         |          |          |          |          |          |          |          |
| ≤ 43.00                                                     | 0.000   |          |          |          |          |          |          |          |
| 43.01 to 45.00                                              | 0.750   |          |          |          |          |          |          |          |
| 45.01 to 47.00                                              | 1.250   |          |          |          |          |          |          |          |
| > 47.00                                                     | 1.750   |          |          |          |          |          |          |          |

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

| <b>MORRIS Plan 113</b>         |               |               |               | <b>MORRIS Plan 114</b>         |               |               |               |
|--------------------------------|---------------|---------------|---------------|--------------------------------|---------------|---------------|---------------|
| <b>30 Year Fixed Rate Conf</b> |               |               |               | <b>20 Year Fixed Rate Conf</b> |               |               |               |
| <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> |
| 6.000                          | (0.499)       | (0.189)       | (0.259)       | 5.500                          | (0.242)       | (0.162)       | (0.052)       |
| 6.125                          | (0.984)       | (0.664)       | (0.734)       | 5.625                          | (0.735)       | (0.665)       | (0.545)       |
| 6.250                          | (0.689)       | (0.379)       | (0.449)       | 5.750                          | (0.488)       | (0.368)       | (0.248)       |
| 6.375                          | (1.150)       | (0.840)       | (0.910)       | 5.875                          | (0.922)       | (0.812)       | (0.682)       |
| 6.500                          | (1.610)       | (1.300)       | (1.360)       | 6.000                          | (1.371)       | (1.261)       | (1.131)       |
| 6.625                          | (1.975)       | (1.665)       | (1.725)       | 6.125                          | (1.806)       | (1.696)       | (1.566)       |
| 6.750                          | (1.789)       | (1.499)       | (1.589)       | 6.250                          | (1.272)       | (1.152)       | (1.022)       |
| 6.875                          | (2.184)       | (1.894)       | (1.984)       | 6.375                          | (1.685)       | (1.555)       | (1.435)       |
| 7.000                          | (2.506)       | (2.226)       | (2.306)       | 6.500                          | (2.105)       | (1.975)       | (1.855)       |
| 7.125                          | (2.786)       | (2.506)       | (2.586)       | 6.625                          | (2.432)       | (2.302)       | (2.182)       |
| 7.250                          | (2.830)       | (2.580)       | (2.680)       | 6.750                          | (2.018)       | (1.918)       | (1.818)       |
| 7.375                          | (3.127)       | (2.877)       | (2.977)       | 6.875                          | (2.373)       | (2.273)       | (2.173)       |
| 7.500                          | (3.264)       | (3.024)       | (3.114)       | 7.000                          | (2.667)       | (2.577)       | (2.477)       |

  

| <b>MORRIS Plan 115</b>         |               |               |               | <b>MORRIS Plan 116</b>         |               |               |               |
|--------------------------------|---------------|---------------|---------------|--------------------------------|---------------|---------------|---------------|
| <b>15 Year Fixed Rate Conf</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> |
| 5.375                          | (0.223)       | (0.143)       | (0.123)       | 5.375                          | (0.114)       | (0.034)       | 0.007         |
| 5.500                          | (0.464)       | (0.384)       | (0.354)       | 5.500                          | (0.297)       | (0.217)       | (0.177)       |
| 5.625                          | (0.701)       | (0.621)       | (0.601)       | 5.625                          | (0.496)       | (0.416)       | (0.376)       |
| 5.750                          | (0.928)       | (0.858)       | (0.838)       | 5.750                          | (0.714)       | (0.634)       | (0.604)       |
| 5.875                          | (1.165)       | (1.095)       | (1.075)       | 5.875                          | (1.235)       | (1.155)       | (1.135)       |
| 6.000                          | (1.405)       | (1.325)       | (1.305)       | 6.000                          | (1.465)       | (1.385)       | (1.355)       |
| 6.125                          | (1.627)       | (1.547)       | (1.527)       | 6.125                          | (1.631)       | (1.551)       | (1.531)       |
| 6.250                          | (1.914)       | (1.824)       | (1.794)       | 6.250                          | (2.090)       | (2.000)       | (1.970)       |
| 6.375                          | (2.171)       | (2.081)       | (2.051)       | 6.375                          | (2.288)       | (2.198)       | (2.168)       |
| 6.500                          | (2.388)       | (2.298)       | (2.268)       | 6.500                          | (2.460)       | (2.370)       | (2.340)       |
| 6.625                          | (2.622)       | (2.532)       | (2.502)       | 6.625                          | (2.637)       | (2.557)       | (2.527)       |
| 6.750                          | (2.813)       | (2.723)       | (2.693)       | 6.750                          | (2.792)       | (2.702)       | (2.672)       |
| 6.875                          | (2.994)       | (2.904)       | (2.874)       |                                |               |               |               |

  

| <b>MORRIS Plan 127</b>                 |               |               |               | <b>MORRIS Plan 128</b>                 |               |               |               |
|----------------------------------------|---------------|---------------|---------------|----------------------------------------|---------------|---------------|---------------|
| <b>30 Year High Balance Fixed Rate</b> |               |               |               | <b>15 Year High Balance Fixed Rate</b> |               |               |               |
| <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> |
| 5.500                                  | 1.265         | 1.485         | 1.425         | 5.000                                  | 1.762         | 1.762         | 1.802         |
| 5.625                                  | 0.693         | 0.913         | 0.853         | 5.125                                  | 1.518         | 1.518         | 1.548         |
| 5.750                                  | 0.030         | 0.240         | 0.180         | 5.250                                  | 0.875         | 0.865         | 0.905         |
| 5.875                                  | (0.382)       | (0.172)       | (0.222)       | 5.375                                  | 0.683         | 0.673         | 0.703         |
| 6.000                                  | (0.769)       | (0.559)       | (0.619)       | 5.500                                  | 0.463         | 0.453         | 0.483         |
| 6.125                                  | (1.144)       | (0.934)       | (0.994)       | 5.625                                  | 0.266         | 0.256         | 0.296         |
| 6.250                                  | (1.189)       | (0.979)       | (1.039)       | 5.750                                  | 0.079         | 0.069         | 0.099         |
| 6.375                                  | (1.550)       | (1.340)       | (1.400)       | 5.875                                  | (0.100)       | (0.100)       | (0.070)       |
| 6.500                                  | (1.910)       | (1.690)       | (1.750)       | 6.000                                  | (0.250)       | (0.260)       | (0.230)       |
| 6.625                                  | (2.185)       | (1.975)       | (2.035)       | 6.125                                  | (0.411)       | (0.421)       | (0.381)       |
| 6.750                                  | (1.979)       | (1.789)       | (1.879)       | 6.250                                  | (0.168)       | (0.168)       | (0.128)       |
| 6.875                                  | (2.284)       | (2.104)       | (2.184)       | 6.375                                  | (0.345)       | (0.345)       | (0.305)       |
| 7.000                                  | (2.536)       | (2.356)       | (2.436)       | 6.500                                  | (0.513)       | (0.513)       | (0.473)       |

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

| MORRIS Plan 210                 |         |         |         | MORRIS Plan 211                 |         |         |         | MORRIS Plan 212         |         |                 |         |
|---------------------------------|---------|---------|---------|---------------------------------|---------|---------|---------|-------------------------|---------|-----------------|---------|
| 30 Year Fixed Rate Conf         |         |         |         | 20 Year Fixed Rate Conf         |         |         |         | 15 Year Fixed Rate Conf |         |                 |         |
| Rate                            | 15 Day  | 30 Day  | 45 Day  | Rate                            | 15 Day  | 30 Day  | 45 Day  | Rate                    | 15 Day  | 30 Day          | 45 Day  |
| 6.000                           | (0.389) | (0.089) | (0.139) | 5.500                           | (0.802) | (0.642) | (0.582) | 5.375                   | (0.403) | (0.313)         | (0.303) |
| 6.125                           | (0.814) | (0.504) | (0.564) | 5.625                           | (1.225) | (1.065) | (1.005) | 5.500                   | (0.674) | (0.584)         | (0.564) |
| 6.250                           | (0.629) | (0.339) | (0.409) | 5.750                           | (0.768) | (0.608) | (0.528) | 5.625                   | (0.791) | (0.681)         | (0.661) |
| 6.375                           | (1.060) | (0.760) | (0.830) | 5.875                           | (1.142) | (0.972) | (0.902) | 5.750                   | (1.078) | (0.978)         | (0.948) |
| 6.500                           | (1.420) | (1.120) | (1.190) | 6.000                           | (1.511) | (1.351) | (1.271) | 5.875                   | (1.335) | (1.225)         | (1.205) |
| 6.625                           | (1.725) | (1.415) | (1.495) | 6.125                           | (1.906) | (1.746) | (1.666) | 6.000                   | (1.615) | (1.505)         | (1.485) |
| 6.750                           | (1.729) | (1.419) | (1.459) | 6.250                           | (1.472) | (1.332) | (1.232) | 6.125                   | (1.757) | (1.637)         | (1.607) |
| 6.875                           | (2.094) | (1.784) | (1.844) | 6.375                           | (1.845) | (1.705) | (1.605) | 6.250                   | (2.044) | (1.934)         | (1.904) |
| 7.000                           | (2.376) | (2.066) | (2.126) | 6.500                           | (2.215) | (2.075) | (1.975) | 6.375                   | (2.251) | (2.141)         | (2.111) |
| 7.125                           | (2.646) | (2.326) | (2.386) | 6.625                           | (2.532) | (2.382) | (2.282) | 6.500                   | (2.498) | (2.378)         | (2.348) |
| 7.250                           | (2.750) | (2.360) | (2.450) | 6.750                           | (2.158) | (2.018) | (1.928) | 6.625                   | (2.792) | (2.672)         | (2.642) |
| 7.375                           | (3.097) | (2.727) | (2.827) | 6.875                           | (2.463) | (2.333) | (2.233) | 6.750                   | (2.983) | (2.853)         | (2.833) |
| 7.500                           | (3.234) | (2.874) | (2.984) | 7.000                           | (2.737) | (2.597) | (2.497) | 6.875                   | (3.184) | (3.064)         | (3.044) |
| 7.625                           | (3.484) | (3.124) | (3.234) |                                 |         |         |         |                         |         |                 |         |
| 7.750                           | (3.454) | (3.104) | (3.154) |                                 |         |         |         |                         |         |                 |         |
| MORRIS Plan 227                 |         |         |         | MORRIS Plan 228                 |         |         |         |                         |         |                 |         |
| 30 Year High Balance Fixed Rate |         |         |         | 15 Year High Balance Fixed Rate |         |         |         |                         |         |                 |         |
| Rate                            | 15 Day  | 30 Day  | 45 Day  | Rate                            | 15 Day  | 30 Day  | 45 Day  |                         |         |                 |         |
| 5.500                           | 1.265   | 1.485   | 1.425   | 5.000                           | 1.762   | 1.762   | 1.802   |                         |         |                 |         |
| 5.625                           | 0.693   | 0.913   | 0.853   | 5.125                           | 1.518   | 1.518   | 1.548   |                         |         |                 |         |
| 5.750                           | 0.030   | 0.240   | 0.180   | 5.250                           | 0.875   | 0.865   | 0.905   |                         |         |                 |         |
| 5.875                           | (0.382) | (0.172) | (0.222) | 5.375                           | 0.683   | 0.673   | 0.703   |                         |         |                 |         |
| 6.000                           | (0.769) | (0.559) | (0.619) | 5.500                           | 0.463   | 0.453   | 0.483   |                         |         |                 |         |
| 6.125                           | (1.144) | (0.934) | (0.994) | 5.625                           | 0.266   | 0.256   | 0.296   |                         |         |                 |         |
| 6.250                           | (1.189) | (0.979) | (1.039) | 5.750                           | 0.079   | 0.069   | 0.099   |                         |         |                 |         |
| 6.375                           | (1.550) | (1.340) | (1.400) | 5.875                           | (0.100) | (0.100) | (0.070) |                         |         |                 |         |
| 6.500                           | (1.910) | (1.690) | (1.750) | 6.000                           | (0.250) | (0.260) | (0.230) |                         |         |                 |         |
| 6.625                           | (2.185) | (1.975) | (2.035) | 6.125                           | (0.411) | (0.421) | (0.381) |                         |         |                 |         |
| 6.750                           | (1.979) | (1.789) | (1.879) | 6.250                           | (0.168) | (0.168) | (0.128) |                         |         |                 |         |
| 6.875                           | (2.284) | (2.104) | (2.184) | 6.375                           | (0.345) | (0.345) | (0.305) |                         |         |                 |         |
| 7.000                           | (2.536) | (2.356) | (2.436) | 6.500                           | (0.513) | (0.513) | (0.473) |                         |         |                 |         |
|                                 |         |         |         |                                 |         |         |         |                         |         | 30 Day Avg SOFR |         |
|                                 |         |         |         |                                 |         |         |         |                         |         | 4.181           |         |

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

| MORRIS Plan 848                                 |         |         |         | MORRIS Plan 849                                 |         |         |         | MORRIS Plan 850                                  |         |         |         |
|-------------------------------------------------|---------|---------|---------|-------------------------------------------------|---------|---------|---------|--------------------------------------------------|---------|---------|---------|
| 5/6m SOFR ARM Conf<br>Margin 2.750 - Caps 2/1/5 |         |         |         | 7/6m SOFR ARM Conf<br>Margin 2.750 - Caps 5/1/5 |         |         |         | 10/6m SOFR ARM Conf<br>Margin 2.750 - Caps 5/1/5 |         |         |         |
| Rate                                            | 15 Day  | 30 Day  | 45 Day  | Rate                                            | 15 Day  | 30 Day  | 45 Day  | Rate                                             | 15 Day  | 30 Day  | 45 Day  |
| 5.250                                           | 1.300   | 1.310   | 1.320   | 5.250                                           | 1.210   | 1.230   | 1.240   | 5.250                                            | 2.690   | 2.700   | 2.720   |
| 5.375                                           | 0.930   | 0.950   | 0.960   | 5.375                                           | 0.890   | 0.900   | 0.920   | 5.375                                            | 2.250   | 2.270   | 2.290   |
| 5.500                                           | 0.560   | 0.580   | 0.600   | 5.500                                           | 0.560   | 0.580   | 0.600   | 5.500                                            | 1.820   | 1.840   | 1.860   |
| 5.625                                           | 0.190   | 0.220   | 0.240   | 5.625                                           | 0.230   | 0.260   | 0.280   | 5.625                                            | 1.380   | 1.410   | 1.430   |
| 5.750                                           | (0.050) | (0.020) | 0.010   | 5.750                                           | (0.120) | (0.090) | (0.060) | 5.750                                            | 0.940   | 0.970   | 1.000   |
| 5.875                                           | (0.180) | (0.150) | (0.120) | 5.875                                           | (0.310) | (0.280) | (0.240) | 5.875                                            | 0.500   | 0.540   | 0.570   |
| 6.000                                           | (0.320) | (0.280) | (0.240) | 6.000                                           | (0.550) | (0.510) | (0.470) | 6.000                                            | 0.060   | 0.100   | 0.140   |
| 6.125                                           | (0.460) | (0.420) | (0.370) | 6.125                                           | (0.800) | (0.760) | (0.720) | 6.125                                            | (0.380) | (0.340) | (0.290) |
| 6.250                                           | (0.620) | (0.570) | (0.520) | 6.250                                           | (1.030) | (0.980) | (0.930) | 6.250                                            | (0.620) | (0.570) | (0.530) |
| 6.375                                           | (0.790) | (0.740) | (0.690) | 6.375                                           | (1.290) | (1.240) | (1.190) | 6.375                                            | (0.710) | (0.650) | (0.600) |
| 6.500                                           | (0.970) | (0.910) | (0.850) | 6.500                                           | (1.540) | (1.490) | (1.430) | 6.500                                            | (0.790) | (0.730) | (0.680) |
| MORRIS Plan 865                                 |         |         |         | MORRIS Plan 866                                 |         |         |         | MORRIS Plan 867                                  |         |         |         |
| 5/6m SOFR ARM HB<br>2.750 - Caps 2/1/5          |         |         |         | 7/6m SOFR ARM HB<br>2.750 - Caps 5/1/5          |         |         |         | 10/6m SOFR ARM HB<br>Margin 2.750 - Caps 5/1/5   |         |         |         |
| Rate                                            | 15 Day  | 30 Day  | 45 Day  | Rate                                            | 15 Day  | 30 Day  | 45 Day  | Rate                                             | 15 Day  | 30 Day  | 45 Day  |
| 5.250                                           | 2.300   | 2.310   | 2.320   | 5.250                                           | 2.210   | 2.230   | 2.240   | 5.250                                            | 4.190   | 4.200   | 4.220   |
| 5.375                                           | 1.930   | 1.950   | 1.960   | 5.375                                           | 1.890   | 1.900   | 1.920   | 5.375                                            | 3.750   | 3.770   | 3.790   |
| 5.500                                           | 1.560   | 1.580   | 1.600   | 5.500                                           | 1.560   | 1.580   | 1.600   | 5.500                                            | 3.320   | 3.340   | 3.360   |
| 5.625                                           | 1.190   | 1.220   | 1.240   | 5.625                                           | 1.230   | 1.260   | 1.280   | 5.625                                            | 2.880   | 2.910   | 2.930   |
| 5.750                                           | 0.950   | 0.980   | 1.010   | 5.750                                           | 0.880   | 0.910   | 0.940   | 5.750                                            | 2.440   | 2.470   | 2.500   |
| 5.875                                           | 0.820   | 0.850   | 0.880   | 5.875                                           | 0.690   | 0.720   | 0.760   | 5.875                                            | 2.000   | 2.040   | 2.070   |
| 6.000                                           | 0.680   | 0.720   | 0.760   | 6.000                                           | 0.450   | 0.490   | 0.530   | 6.000                                            | 1.560   | 1.600   | 1.640   |
| 6.125                                           | 0.540   | 0.580   | 0.630   | 6.125                                           | 0.200   | 0.240   | 0.280   | 6.125                                            | 1.120   | 1.160   | 1.210   |
| 6.250                                           | 0.380   | 0.430   | 0.480   | 6.250                                           | (0.030) | 0.020   | 0.070   | 6.250                                            | 0.880   | 0.930   | 0.970   |
| 6.375                                           | 0.210   | 0.260   | 0.310   | 6.375                                           | (0.290) | (0.240) | (0.190) | 6.375                                            | 0.790   | 0.850   | 0.900   |
| 6.500                                           | 0.030   | 0.090   | 0.150   | 6.500                                           | (0.540) | (0.490) | (0.430) | 6.500                                            | 0.710   | 0.770   | 0.820   |

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## Conforming & High Balance LLPA's - Purchase

### Purchase Money Loans - LLPA by Credit Score/LTV Ratio -- Add to Price

| Credit Score | LTV Range                                                 |             |             |             |             |             |             |             |       |
|--------------|-----------------------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------|
|              | Applicable for all loans with terms greater than 15 years |             |             |             |             |             |             |             |       |
|              | <= 30%                                                    | 30.01 - 60% | 60.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | 85.01 - 90% | 90.01 - 95% | >95%* |
| ≥ 780        | 0.000                                                     | 0.000       | 0.000       | 0.000       | 0.375       | 0.375       | 0.250       | 0.250       | 0.125 |
| 760 - 779    | 0.000                                                     | 0.000       | 0.000       | 0.250       | 0.625       | 0.625       | 0.500       | 0.500       | 0.250 |
| 740 - 759    | 0.000                                                     | 0.000       | 0.125       | 0.375       | 0.875       | 1.000       | 0.750       | 0.625       | 0.500 |
| 720 - 739    | 0.000                                                     | 0.000       | 0.250       | 0.750       | 1.250       | 1.250       | 1.000       | 0.875       | 0.750 |
| 700 - 719    | 0.000                                                     | 0.000       | 0.375       | 0.875       | 1.375       | 1.500       | 1.250       | 1.125       | 0.875 |
| 680 - 699    | 0.000                                                     | 0.000       | 0.625       | 1.125       | 1.750       | 1.875       | 1.500       | 1.375       | 1.125 |
| 660 - 679    | 0.000                                                     | 0.000       | 0.750       | 1.375       | 1.875       | 2.125       | 1.750       | 1.625       | 1.250 |
| 640 - 659    | 0.000                                                     | 0.000       | 1.125       | 1.500       | 2.250       | 2.500       | 2.000       | 1.875       | 1.500 |
| < 639 (1)    | 0.000                                                     | 0.125       | 1.500       | 2.125       | 2.750       | 2.875       | 2.625       | 2.250       | 1.750 |

### Additional LLPA's by Loan Attribute Applicable to Purchase Money Loans -- Add to Price

| Credit Score                 | LTV Range                |             |             |             |             |             |             |             |         |
|------------------------------|--------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------|
|                              | Applicable for all loans |             |             |             |             |             |             |             |         |
|                              | <= 30%                   | 30.01 - 60% | 60.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | 85.01 - 90% | 90.01 - 95% | >95%*   |
| ARM (LP Only)                | 0.000                    | 0.000       | 0.000       | 0.000       | 0.000       | 0.000       | 0.000       | 0.250       | 0.250   |
| Condo (2)                    | 0.000                    | 0.000       | 0.125       | 0.125       | 0.750       | 0.750       | 0.750       | 0.750       | 0.750   |
| Investment Property          | 1.125                    | 1.125       | 1.625       | 2.125       | 3.375       | 4.125       | 4.125       | 4.125       | 4.125   |
| Second Home                  | 1.125                    | 1.125       | 1.625       | 2.125       | 3.375       | 4.125       | 4.125       | 4.125       | 4.125   |
| Manufactured Home (3)        | 0.500                    | 0.500       | 0.500       | 0.500       | 0.500       | 0.500       | 0.500       | 0.500       | 0.500   |
| Two- to four - unit property | 0.000                    | 0.000       | 0.375       | 0.375       | 0.625       | 0.625       | 0.625       | 0.625       | 0.625   |
| High-Balance Fixed           | 0.500                    | 0.500       | 0.750       | 0.750       | 1.000       | 1.000       | 1.000       | 1.000       | 1.000   |
| High-Balance ARM             | 1.250                    | 1.250       | 1.500       | 1.500       | 2.500       | 2.500       | 2.500       | 2.750       | 2.750   |
| Subordinate Financing (4)    | 0.625                    | 0.625       | 0.625       | 0.875       | 1.125       | 1.125       | 1.125       | 1.875       | 1.875   |
| Conf. 30Yr FRM Purchase      | (0.125)                  | (0.125)     | (0.125)     | (0.125)     | (0.125)     | (0.125)     | (0.125)     | (0.125)     | (0.125) |

\* > 95% LTV - Not available for High Balance or manufactured homes. For Standard 97%, at least one borrower must be a first time home buyer

### LLA Waivers - All LLPA's will be waived for the following loans

| Product Feature - * Pricing unavailable through MORRIS. Please contact your AE                 | SFC                       |
|------------------------------------------------------------------------------------------------|---------------------------|
| HomeReady loans < 80% AMI (DU only)                                                            | 900                       |
| HomePossible loans < 80% AMI (LP Only)                                                         |                           |
| Loans to first-time homebuyers with qualifying income ≤100% AMI or 120% AMI in high-cost areas | NA (DU/LP will determine) |

### Footnotes

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

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

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## Conforming & High Balance LLPA's - Limited Cash-Out Refinance

### Limited Cash-Out Refinances - LLPA by Credit Score/LTV Ratio -- Add to Price

| Credit Score | LTV Range                                                 |             |             |             |             |             |             |             |       |
|--------------|-----------------------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------|
|              | Applicable for all loans with terms greater than 15 years |             |             |             |             |             |             |             |       |
|              | <= 30%                                                    | 30.01 - 60% | 60.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | 85.01 - 90% | 90.01 - 95% | >95%* |
| ≥ 780        | 0.000                                                     | 0.000       | 0.000       | 0.125       | 0.500       | 0.625       | 0.500       | 0.375       | 0.375 |
| 760 - 779    | 0.000                                                     | 0.000       | 0.125       | 0.375       | 0.875       | 1.000       | 0.750       | 0.625       | 0.625 |
| 740 - 759    | 0.000                                                     | 0.000       | 0.250       | 0.750       | 1.125       | 1.375       | 1.125       | 1.000       | 1.000 |
| 720 - 739    | 0.000                                                     | 0.000       | 0.500       | 1.000       | 1.625       | 1.750       | 1.500       | 1.250       | 1.250 |
| 700 - 719    | 0.000                                                     | 0.000       | 0.625       | 1.250       | 1.875       | 2.125       | 1.750       | 1.625       | 1.625 |
| 680 - 699    | 0.000                                                     | 0.000       | 0.875       | 1.625       | 2.250       | 2.500       | 2.125       | 1.750       | 1.750 |
| 660 - 679    | 0.000                                                     | 0.125       | 1.125       | 1.875       | 2.500       | 3.000       | 2.375       | 2.125       | 2.125 |
| 640 - 659    | 0.000                                                     | 0.250       | 1.375       | 2.125       | 2.875       | 3.375       | 2.875       | 2.500       | 2.500 |
| < 639 (1)    | 0.000                                                     | 0.375       | 1.750       | 2.500       | 3.500       | 3.875       | 3.625       | 2.500       | 2.500 |

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

| Credit Score                 | LTV Range                |             |             |             |             |             |             |             |       |
|------------------------------|--------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------|
|                              | Applicable for all loans |             |             |             |             |             |             |             |       |
|                              | <= 30%                   | 30.01 - 60% | 60.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | 85.01 - 90% | 90.01 - 95% | >95%* |
| ARM (LP Only)                | 0.000                    | 0.000       | 0.000       | 0.000       | 0.000       | 0.000       | 0.000       | 0.250       | 0.250 |
| Condo (2)                    | 0.000                    | 0.000       | 0.125       | 0.125       | 0.750       | 0.750       | 0.750       | 0.750       | 0.750 |
| Investment Property          | 1.125                    | 1.125       | 1.625       | 2.125       | 3.375       | 4.125       | 4.125       | 4.125       | 4.125 |
| Second Home                  | 1.125                    | 1.125       | 1.625       | 2.125       | 3.375       | 4.125       | 4.125       | 4.125       | 4.125 |
| Manufactured Home (3)        | 0.500                    | 0.500       | 0.500       | 0.500       | 0.500       | 0.500       | 0.500       | 0.500       | 0.500 |
| Two- to four - unit property | 0.000                    | 0.000       | 0.375       | 0.375       | 0.625       | 0.625       | 0.625       | 0.625       | 0.625 |
| High-Balance Fixed           | 0.500                    | 0.500       | 0.750       | 0.750       | 1.000       | 1.000       | 1.000       | 1.000       | 1.000 |
| High-Balance ARM             | 1.250                    | 1.250       | 1.500       | 1.500       | 2.500       | 2.500       | 2.500       | 2.750       | 2.750 |
| Subordinate Financing (4)    | 0.625                    | 0.625       | 0.625       | 0.875       | 1.125       | 1.125       | 1.125       | 1.875       | 1.875 |

\* > 95% LTV - Not available for High Balance or manufactured homes. For Standard 97%, at least one borrower must be a first time home buyer

#### Footnotes

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(2) Not applicable to co-ops or detached condo units (identified by SFC 588).  
(3) Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).  
(4) The subordinate financing LLPA will be charged if the CLTV is greater than the LTV; the undrawn portion of a HELOC is not included in CLTV. Also, if the subordinate financing is a Community Seconds® loan, these LLPAs do not apply (SFC 118).  
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## Conforming & High Balance LLPA's - Cash-Out

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

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

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

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

### Footnotes

(1) A minimum required credit score of 620 generally applies to all loans delivered to Fannie Mae.

(2) Not applicable to co-ops or detached condo units (identified by SFC 588).

(3) Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

(4) The subordinate financing LLPA will be charged if the CLTV is greater than the LTV; the undrawn portion of a HELOC is not included in CLTV. Also, if the subordinate financing is a Community Seconds® loan, these LLPAs do not apply (SFC 118).

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| Combo - Home Equity Line of Credit - 360 and Interest-Only                                 |                                                                                                                                                                    |                                 |             |
|--------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|-------------|
| Rates & Terms                                                                              | Primary                                                                                                                                                            | Second Home                     | Investment  |
| Base Start Rate <sup>1</sup>                                                               | 8.000%                                                                                                                                                             | 8.250%                          | 9.500%      |
| Index - WSJ Prime Rate                                                                     | 7.25%                                                                                                                                                              |                                 |             |
| Base Margin                                                                                | 0.750%                                                                                                                                                             | 1.000%                          | 2.25%       |
| Introductory Rate                                                                          | 5.990%                                                                                                                                                             | 5.990%                          | 6.490%      |
| Floor Rate / Life Cap                                                                      | 3.99% / 18%                                                                                                                                                        | 3.99% / 18%                     | 5.99% / 18% |
| Margin Adjustments (Cumulative to Net Margin Adjustment)                                   |                                                                                                                                                                    |                                 |             |
| Description                                                                                | Margin                                                                                                                                                             | Description                     | Margin      |
| Agency 1st Lien                                                                            |                                                                                                                                                                    | Short Sale > 4 & ≤ 7 years      | 0.500%      |
| HCLTV >75% - ≤ 80%                                                                         | 0.750%                                                                                                                                                             | Bankruptcy > 4 & ≤ 7 years      | 0.500%      |
| HCLTV >80% - ≤ 85%                                                                         | 1.000%                                                                                                                                                             | ALP <sup>2</sup>                | -0.250%     |
|                                                                                            |                                                                                                                                                                    | 2-4 Unit Property               | 0.125%      |
| Portfolio ARM 1st Lien                                                                     |                                                                                                                                                                    | Condo                           | 0.250%      |
| HCLTV ≥70% - ≤ 80%                                                                         | 1.500%                                                                                                                                                             | Mortgage Lage in Last 12 Months | 0.250%      |
|                                                                                            |                                                                                                                                                                    | Unique Collateral               | 0.25%       |
| Note: All margin adjustments are an add (+) unless otherwise noted                         |                                                                                                                                                                    |                                 |             |
| Broker Compensation                                                                        |                                                                                                                                                                    |                                 |             |
| Compensation not permitted on concurrent transactions                                      |                                                                                                                                                                    |                                 |             |
| Other Terms                                                                                |                                                                                                                                                                    |                                 |             |
| Full Appraisal required for Combo HELOC on new Apps starting 06/22/20. <b>Min FICO 700</b> |                                                                                                                                                                    |                                 |             |
| Introductory Rate                                                                          | Introductory rate applies to the first 6 months of account opening. No initial draw required and available for all draws during the introductory period.           |                                 |             |
| Term                                                                                       | HELOC 360: 30-years (10-year draw period then 20-year repayment period)<br>HELOC I/O: 25-years (10-year draw period then 15-year repayment period)                 |                                 |             |
| App Fee                                                                                    | \$250 (Promo: Waived)                                                                                                                                              |                                 |             |
| Annual Fee                                                                                 | \$75 (Promo: Waived first 1 year)                                                                                                                                  |                                 |             |
| Set Up Charge                                                                              | \$95 (Promo: Waived)                                                                                                                                               |                                 |             |
| Early Closure Fee                                                                          | \$500 for all HELOCs with line amounts ≥ \$25,000, voluntarily terminated in the first 3 years                                                                     |                                 |             |
| Eligible Counties                                                                          |                                                                                                                                                                    |                                 |             |
| Northern CA Footprint<br>(limited to the following counties)                               | Alameda, Contra Costa, Marin, Monterey, Napa, Sacramento, San Francisco, San Mateo, Santa Clara, Santa Cruz and Sonoma, Solano & San Joaquin, Placer and El Dorado |                                 |             |
| Southern CA Footprint<br>(limited to the following counties)                               | Los Angeles, Orange, San Diego, San Luis Obispo, Santa Barbara, Ventura & Riverside                                                                                |                                 |             |

1. Base Start Rate includes index + margin. For total rate add all applicable margin adjustments to the base rate.

2. ALP (Automatic Loan Payment) discount is applied after closing and is subject to disbursement from a Fremont Bank checking account.

See Guidelines for Details

[Combo HELOC](#)

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