

FREMONT BANK

Wholesale Rate Sheet

Rates as of **10/19/20 9:00 AM**

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

Announcements & Current Specials -		45 day locks required on all refinances and file must be delivered within 10 days	
As of 06-10-20 we added a 30 Yr HB Purchase Special + 0.25		Cutoff Dates: Last Day For Closing This Month	
NOW ACCEPTING PIW (DU - Gold) & ACE (LP- Standard) ON HIGH BAL!		Cutoff Date	
UPDATED Agency Specials (08-03-20) - FNMA/FHLMC (GOLD/Standard) - Pg. 2-5		Last day to acknowledge CD (refi) Thursday, October 22, 2020	
30 Yr Conforming & HB Fixed Purchase + 0.25% PRICE Discount		Last day to sign to fund and record (refi) Tuesday, October 27, 2020	
Fremont Bank Serviced Loan Refinance Incentive +0.25% PRICE Discount			
> 4 Financed Prop LLPA for NOO subject prop + 2.00 as of 4/3/20			
Port Specials - Pg. 8 - Lender Fees \$0.00. \$950 credited back at CD - locks > 06/16/20		Loan Registration	
5/1 ARM Purchase special - 0.25; 7/1 ARM Purchase special - 0.125		Turn Times	
5/1 ARM base rate lowered on 8-10 by -.125 to RATE		Purchase 24 - 48 hours	
NOO + 0.375 LLPA as of locks >= 06-12-20		Refinance 24 - 48 hours	
> \$2.5mm loan amount hit reduced from 0.250 to ZERO for locks > 2/01/20			
Max LTV on Port 75%. Also, Cash Out >= \$100k requires Approval to Process			
Port HELOC's - Pg. 9-10 -		Underwriting	
Full Appraisal required for Combo HELOC on new Apps starting 06/22/20 Full Appraisal required		Turn Times	
Wholesale Standalone HELOC - New Max CLTV 70%		Initial u/w	
Wholesale Combo HELOC - New Max CLTV 80%		* Condition u/w	
		Conventional 4-5 Days 3 Days	
		Jumbo Gold 5 Days 4-5 Days	
		Jumbo Port 406 & 407 4-5 Days 3 Days	
		FHA purchase 4-5 Days 3 Days	
Lock Desk Hours: 6PM PST for Advance Lock and Regular Lock for Agency loans		Refinance Transactions:	
All other programs (port, Jumbo, FHA), lock extensions and relocks, cutoff time is 4PM PST		Conventional 5-7 Days 4-6 Days	
All Agency Locks are to be performed on MORRIS; Portfolio can be submitted via email lock form		Jumbo Fixed 5-7 Days 4-6 Days	
		Jumbo Port 406 & 407 5-7 Days 4-6 Days	
		FHA refi/streamline 5-7 Days 4-6 Days	
		* Condition u/w includes processing time!	
		Loans in NOI status purchase: condition / re-underwrite review: 48 hours	
		Loans in NOI status refi: condition / re-underwrite review: 72 hours	
Rate Sheet Index		Docs & Funding	
FNMA (Gold) - Pg. 2	Diamond Jumbo - Pg. 8	Turn Times	
FNMA (Gold) LLPA's - Pg. 3	FHA - Pg. 9	Docs 48 hours purchase; 72 hours refi	
FHLMC (Standard) - Pg. 4	Jumbo Port 5/1 & 7/1 Arm - Pg. 10	Funding 48-72 hours	
FHLMC (Standard) LLPA's - Pg. 5	HELOC Standalone - Pg. 11		
GOLD Jumbo - Pg. 6-7	HELOC Combo - Pg. 12		
	AE Contact Info - Pg. 13		
Lock Extension Fees: Submit extension request via MORRIS (6 PM for Agency, 4 PM for Jumbo & FHA loans)		Contact Us:	
GOLD & Standard: 0.015/day - 30 day max		Lock Hours: 9:00AM - 6PM* PST	
GOLD & Diamond Jumbo: 0.02/ day; 30 days-max; max 2 extensions		Website Guidelines Lock Policy Heloc Calculator	
FHA: 0.015/day - 30 day max		locks@fremontbank.com Lock & Extension hours:	
Jumbo Port 5/1 & 7/1: 0.015/ day; 30 day max		submissions@fremontbank.com 6PM for Agency	
		morrisupport@fremontbank.com 4PM for other	
		MORRIS Support - 844-766-7747 4pm relock	
Lock Eligibility & MISC:		Fees & LE's:	
Minimum Loan amount \$125,000 for all terms and products		Lender Origination fees for LE: Delivery Fee \$ 25, Document Preparation Fee \$ 125, <u>Underwriting Fee \$800 = \$950</u>	
Max broker compensation cannot exceed \$22,000 per transaction		Total Lender Fees for Port 5/1 & 7/1 is \$0.00 for all locks beginning June 16th, 2020. Credit will be given at CD time	
No relocks allowed on GOLD Jumbo & Diamond Jumbo programs		FHA Origination Fees for LE: Delivery Fee \$ 25, Document Preparation Fee \$ 50, Underwriting Fee \$ 395 = \$ 470	
All Jumbo locks must be credit approved to lock with the exception of Purchase (allow Advance Locks)		* Section B of LE: Flood \$5.25	
Jumbo Port 5/1 & 7/1 lock eligibility:		** Tax Service Fee: \$25 if paying off FB 1st; \$50 if other lender, N/A for FHA	
Loans that fit guidelines and are < \$1M are lock eligible upon receipt of file submission.			
Loans > \$1M or loans that require a guideline exception must have an 'Approval to Process'			
PIW Eligible on FNMA (Gold) –DU. ACE eligible on FHLMC (Standard) –LP. Conf. and High Bal as of 6-1-20			
FNMA/ FHLMC: File will be underwritten for final determination but below are agency differences		Loss Payee & CPL:	
Gold - FNMA Only Niche Scenarios:		Loss Payee Clause:	
Use of second job income allowed, if at least a 12 month history, under certain conditions		Fremont Bank	
Minimal losses from a secondary self employed job can potentially be ignored		ISAOA, ITS SUCCESSORS OR ASSIGNEES	
Using rental income on purchase of investment property for borrower with No REO		P.O. Box 7295	
Appraisal property condition rating of C5		Fremont, CA 94537-7295	
Use of PIW		CPL: Fremont Bank	
Standard - FHLMC Only Niche Scenarios:		2580 Shea Center Drive	
Disburse cash out to the Borrower up to the greater of 1% of the new refinance mortgage or \$2,000 (r/term)		Livermore Ca 94551	
Use of RSU time based or performance based income			
Use of "short term" rental income reflected on tax returns			
ACE eligible on conforming & High Bal FHLMC (Standard) programs. Must get ACE with LP recommendation			
<p><i>Intended for approved Mortgage Brokers use only and not for consumer use or for public distribution. The terms and programs are subject to change without notice.</i></p> <p><i>Please refer to our website or contact us for current information. Pricing subject to change without notice</i></p>			

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

MORRIS Plan 113	30 Year Fixed Rate Conf			MORRIS Plan 114	20 Year Fixed Rate Conf		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.625	(1.002)	(0.712)	(0.712)	2.750	(1.253)	(1.063)	(0.903)
2.750	(1.709)	(1.419)	(1.419)	2.875	(1.768)	(1.578)	(1.418)
2.875	(2.283)	(1.993)	(1.993)	3.000	(1.871)	(1.691)	(1.531)
3.000	(2.606)	(2.326)	(2.326)	3.125	(2.431)	(2.241)	(2.081)
3.125	(2.405)	(2.115)	(2.115)	3.250	(2.968)	(2.778)	(2.618)
3.250	(2.981)	(2.691)	(2.691)	3.375	(3.343)	(3.153)	(2.993)
3.375	(3.425)	(3.135)	(3.135)	3.500	(3.416)	(3.226)	(3.066)
3.500	(3.697)	(3.407)	(3.407)				
3.625	(3.117)	(2.827)	(2.827)				
3.750	(2.551)	(2.261)	(2.261)				

MORRIS Plan 115	15 Year Fixed Rate Conf			MORRIS Plan 116	10 Year Fixed Rate Conf		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.500	(1.326)	(1.086)	(1.026)	2.500	(1.176)	(1.036)	(0.976)
2.625	(1.762)	(1.522)	(1.462)	2.625	(1.712)	(1.572)	(1.502)
2.750	(2.266)	(2.126)	(2.066)	2.750	(2.418)	(2.278)	(2.208)
2.875	(2.338)	(2.198)	(2.138)	2.875	(2.544)	(2.404)	(2.344)
3.000	(2.317)	(2.177)	(2.117)	3.000	(2.495)	(2.345)	(2.285)
3.125	(2.211)	(2.071)	(2.011)	3.125	(2.355)	(2.215)	(2.145)
3.250	(2.487)	(2.347)	(2.277)	3.250	(2.674)	(2.524)	(2.464)
3.375	(2.537)	(2.387)	(2.327)	3.375	(2.753)	(2.613)	(2.553)
3.500	(2.468)	(2.328)	(2.268)	3.500	(2.681)	(2.541)	(2.481)
3.625	(2.736)	(2.596)	(2.536)	3.625	(2.741)	(2.601)	(2.541)
3.750	(2.990)	(2.850)	(2.790)	3.750	(3.058)	(2.918)	(2.848)

MORRIS Plan 127	30 Year High Balance Fixed Rate			MORRIS Plan 128	15 Year High Balance Fixed Rate		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.625	(0.622)	(0.332)	(0.322)	2.750	(1.822)	(1.782)	(1.722)
2.750	(1.259)	(0.969)	(0.959)	2.875	(1.874)	(1.834)	(1.774)
2.875	(1.723)	(1.443)	(1.433)	3.000	(1.853)	(1.813)	(1.753)
2.990	(1.816)	(1.526)	(1.516)	3.125	(1.477)	(1.437)	(1.377)
3.000	(1.916)	(1.626)	(1.616)	3.250	(1.673)	(1.623)	(1.563)
3.125	(1.855)	(1.565)	(1.555)	3.375	(1.693)	(1.643)	(1.583)
3.250	(1.481)	(1.191)	(1.181)	3.500	(1.634)	(1.594)	(1.534)
3.375	(1.835)	(1.545)	(1.535)				
3.500	(1.957)	(1.677)	(1.667)				

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FNMA (GOLD): Conforming & High Balance LLPA's - DU only underwriting
Adverse Market Refinance LLPA - Add to Price

All refinances (limited cash-out and cash-out)	0.500	<i>as of new locks 09-28-20</i>
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All Eligible Mortgage FICO & LTV LLPAs for loans with terms > than 15 yrs -- Add to Price

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

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

All Eligible Mortgage Cash Out Refis LLPAs for All Loans -- Add to Price

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

All Eligible Mortgage LLPAs (excluding MCM) -- Apply to All Credit Scores -- Add to Price

Product Feature/ LTV	<= 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
Conf. 30Yr FRM Purchase	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A
Second Home	0.000	0.000	0.000	0.000	0.000	0.25	0.25
> 4 Financed Props (a)	2.000	2.000	2.000	2.000	2.000	N/A	N/A
2 - Unit	1.000	1.000	1.000	1.000	1.000	N/A	N/A
3 - 4 Unit	1.000	1.000	1.000	N/A	N/A	N/A	N/A
Condo w/ Term > 15 Year	0.000	0.000	0.000	0.750	0.750	0.750	0.750

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

Additional LLPAs -- Apply to credit scores for High Balance FRM & ARM -- Add to Price - LTV

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

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

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

Mortgages with Subordinate Financing -- Add to Price

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

HomeReady -- Cumulative LLPA Caps

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

* Pricing unavailable through MORRIS. Please contact your AE

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

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

LPMI Single Premium Adjustments
30 Year Fixed - HomeReady

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

30 Year Fixed & ARM's > 5 Years

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

< 20 Year Fixed - HomeReady

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

< 20 Year Fixed

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

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

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

FHLMC (Standard): Conforming & High Balance Fixed First Mortgages - LP Only											
MORRIS Plan 210	30 Year Fixed Rate Conf			MORRIS Plan 211	20 Year Fixed Rate Conf			MORRIS Plan 212	15 Year Fixed Rate Conf		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.625	(1.162)	(0.912)	(0.922)	2.750	(1.433)	(1.213)	(1.083)	2.500	(1.336)	(1.186)	(1.126)
2.750	(1.879)	(1.589)	(1.579)	2.875	(1.938)	(1.728)	(1.598)	2.625	(1.772)	(1.622)	(1.562)
2.875	(2.473)	(2.193)	(2.183)	3.000	(2.041)	(1.841)	(1.711)	2.750	(2.376)	(2.226)	(2.166)
3.000	(2.796)	(2.526)	(2.526)	3.125	(2.581)	(2.391)	(2.261)	2.875	(2.448)	(2.298)	(2.238)
3.125	(2.575)	(2.315)	(2.325)	3.250	(3.078)	(2.928)	(2.788)	3.000	(2.417)	(2.277)	(2.217)
3.250	(3.141)	(2.891)	(2.901)	3.375	(3.453)	(3.303)	(3.173)	3.125	(2.311)	(2.171)	(2.141)
3.375	(3.575)	(3.335)	(3.355)	3.500	(3.516)	(3.376)	(3.236)	3.250	(2.577)	(2.447)	(2.417)
3.500	(3.837)	(3.607)	(3.627)					3.375	(2.617)	(2.487)	(2.457)
3.625	(3.257)	(3.027)	(3.047)					3.500	(2.558)	(2.428)	(2.408)
3.750	(2.691)	(2.461)	(2.531)					3.625	(2.866)	(2.696)	(2.606)
								3.750	(3.120)	(2.950)	(2.870)
MORRIS Plan 227	30 Year High Balance Fixed Rate			MORRIS Plan 228	15 Year High Balance Fixed Rate						
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
2.625	(0.572)	(0.282)	(0.272)	2.750	(1.822)	(1.782)	(1.722)				
2.750	(1.209)	(0.919)	(0.909)	2.875	(1.874)	(1.834)	(1.774)				
2.875	(1.673)	(1.393)	(1.383)	3.000	(1.853)	(1.813)	(1.753)				
2.990	(1.766)	(1.476)	(1.466)	3.125	(1.477)	(1.437)	(1.377)				
3.000	(1.866)	(1.576)	(1.566)	3.250	(1.673)	(1.623)	(1.563)				
3.125	(1.805)	(1.515)	(1.505)	3.375	(1.693)	(1.643)	(1.583)				
3.250	(1.431)	(1.141)	(1.131)	3.500	(1.634)	(1.594)	(1.534)				
3.375	(1.785)	(1.495)	(1.485)								
3.500	(1.907)	(1.627)	(1.617)								

1 Yr Libor 0.33500%

FHLMC (Standard): Conforming & High Balance ARM's - LP Only											
MORRIS Plan 273	5/1 LIBOR ARM Conf Margin 2.250 - Caps 2/2/5			MORRIS Plan 274	7/1 LIBOR ARM Conf Margin 2.250 - Caps 5/2/5			MORRIS Plan 275	10/1 LIBOR ARM Conf Margin 2.250 - Caps 5/2/5		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.875	(0.790)	(0.720)	(0.650)	2.875	(0.710)	(0.640)	(0.570)	3.000	0.310	0.390	0.470
3.000	(1.060)	(0.980)	(0.910)	3.000	(1.030)	(0.950)	(0.880)	3.125	(0.050)	0.040	0.120
3.125	(1.320)	(1.240)	(1.160)	3.125	(1.350)	(1.270)	(1.190)	3.250	(0.150)	(0.060)	0.030
3.250	(1.430)	(1.340)	(1.260)	3.250	(1.430)	(1.350)	(1.260)	3.375	(0.240)	(0.150)	(0.050)
3.375	(1.530)	(1.440)	(1.350)	3.375	(1.510)	(1.420)	(1.320)	3.500	(0.330)	(0.230)	(0.130)
3.500	(1.630)	(1.540)	(1.440)	3.500	(1.580)	(1.490)	(1.390)	3.625	(0.420)	(0.320)	(0.210)
3.625	(1.730)	(1.630)	(1.530)	3.625	(1.660)	(1.550)	(1.450)	3.750	(0.710)	(0.610)	(0.500)
3.750	(1.790)	(1.690)	(1.580)	3.750	(1.820)	(1.720)	(1.610)	3.875	(1.020)	(0.910)	(0.800)
3.875	(1.850)	(1.740)	(1.630)	3.875	(1.990)	(1.880)	(1.770)	4.000	(1.330)	(1.210)	(1.090)
4.000	(1.910)	(1.790)	(1.680)	4.000	(2.160)	(2.050)	(1.930)	4.125	(1.630)	(1.510)	(1.390)
4.125	(1.970)	(1.840)	(1.720)	4.125	(2.340)	(2.210)	(2.090)	4.250	(1.780)	(1.650)	(1.520)
MORRIS Plan 290	5/1 LIBOR ARM HB 2.250 - Caps 2/2/5			MORRIS Plan 291	7/1 LIBOR ARM HB Margin 2.250 - Caps 5/2/5			MORRIS Plan 292	10/1 LIBOR ARM HB Margin 2.250 - Caps 5/2/5		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.875	0.710	0.780	0.850	3.375	0.790	0.860	0.930	3.625	1.810	1.890	1.970
3.000	0.440	0.520	0.590	3.500	0.470	0.550	0.620	3.750	1.450	1.540	1.620
3.125	0.180	0.260	0.340	3.625	0.150	0.230	0.310	3.875	1.350	1.440	1.530
3.250	0.070	0.160	0.240	3.750	0.070	0.150	0.240	4.000	1.260	1.350	1.450
3.375	(0.030)	0.060	0.150	3.875	(0.010)	0.080	0.180	4.125	1.170	1.270	1.370
3.500	(0.130)	(0.040)	0.060	4.000	(0.080)	0.010	0.110	4.250	1.080	1.180	1.290
3.625	(0.230)	(0.130)	(0.030)	4.125	(0.160)	(0.050)	0.050	4.375	0.790	0.890	1.000
3.750	(0.290)	(0.190)	(0.080)	4.250	(0.320)	(0.220)	(0.110)	4.500	0.480	0.590	0.700
3.875	(0.350)	(0.240)	(0.130)	4.375	(0.490)	(0.380)	(0.270)	4.625	0.170	0.290	0.410
4.000	(0.410)	(0.290)	(0.180)	4.500	(0.660)	(0.550)	(0.430)	4.750	(0.130)	(0.010)	0.110
4.125	(0.470)	(0.340)	(0.220)	4.625	(0.840)	(0.710)	(0.590)	4.875	(0.280)	(0.150)	(0.020)

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FHLMC (Standard): Conforming & High Balance LLPA's - LP Only
Adverse Market Refinance LLPA - Add to Price

All refinances (limited cash-out and cash-out)	0.500	<i>as of new locks 09-28-20</i>
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ARM's - Maximum number of financed properties (including the subject) for SH & INV 7/1 & 10/1 ARMs is six (6), 5/1 ARM maximum is limited to one (1)

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

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

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

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

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

Product Feature / LTV	<= 60%	60.01-70	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
Conf 30 Yr Purchase Special	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.250
Condo w/ Term > 15 Year	0.000	0.000	0.000	0.750	0.750	0.750	0.750
Investment Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A
Second Home	0.000	0.000	0.000	0.000	0.000	0.250	0.250
> 4 Financed Prop (a)	2.000	2.000	2.000	2.000	2.000	N/A	N/A
2-4 Unit	1.000	1.000	1.000	1.000	N/A	N/A	N/A
Second Home > 85%	0.000	0.000	0.000	0.000	0.000	0.250	N/A

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

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

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

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

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

Mortgages with Subordinate Financing -- Add to Price

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

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

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

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

≤ 20 Year Fixed

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

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

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Gold Program - Jumbo Fixed Rate Mortgage					
<i>MORRIS Plan 553</i>	<i>30 Year Super Jumbo Fixed Rate</i>			Max Net Rebate	
Rate	15 Day	30 Day	45 Day	Loan Amount	30 Yr
2.625	2.300	2.470	2.640	≤ \$1,000,000	0.000
2.750	1.900	2.070	2.240	> \$1,000,000	0.000
2.875	1.550	1.720	1.890	<i>Max YSP cannot exceed max net rebate above. A full ALTA is required for all Gold Jumbo products</i>	
3.000	1.180	1.340	1.510		
3.125	0.810	0.970	1.130		
3.250	0.480	0.640	0.790		
3.375	0.330	0.480	0.640		
3.500	0.200	0.360	0.510		
3.625	0.150	0.310	0.460		
3.750	0.080	0.240	0.390		

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Gold Program Jumbo LLPAs								
FICO & LTV/CLTV LLPAs (Purchase)-- Add to Price								No MI
FICO / LTV (CLTV)	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
680-699	NA	NA	NA	NA	NA	NA	NA	NA
700-719	0.375	0.500	0.625	0.750	0.875	1.125	1.250	NA
720-739	0.375	0.500	0.625	0.625	0.750	0.875	1.000	NA
740-759	0.250	0.375	0.500	0.500	0.625	0.625	0.750	1.625
760-779	0.125	0.250	0.375	0.375	0.375	0.375	0.500	1.250
≥ 780	0.000	0.000	0.125	0.250	0.250	0.250	0.375	1.000
FICO & LTV/ CLTV LLPAs (Rate/Term Refi)-- Add to Price								No MI
FICO / LTV (CLTV)	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
680-699	NA	NA	NA	NA	NA	NA	NA	NA
700-719	0.625	0.750	0.875	1.000	1.125	1.375	1.500	NA
720-739	0.625	0.750	0.875	0.875	1.000	1.125	1.250	NA
740-759	0.500	0.625	0.750	0.750	0.875	0.875	1.000	1.875
760-779	0.375	0.500	0.625	0.625	0.625	0.625	0.750	1.500
≥ 780	0.250	0.250	0.375	0.500	0.500	0.500	0.625	1.250
FICO & LTV/ CLTV LLPAs (Cash Out Refi)-- Add to Price								No MI
FICO / LTV (CLTV)	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
680-699	NA	NA	NA	NA	NA	NA	NA	NA
700-719	NA	NA	NA	NA	NA	NA	NA	NA
720-739	0.875	1.000	1.125	1.125	1.250	NA	NA	NA
740-759	0.750	0.875	1.000	1.000	1.125	NA	NA	NA
760-779	0.625	0.750	0.875	0.875	0.875	NA	NA	NA
≥ 780	0.500	0.500	0.625	0.750	0.750	NA	NA	NA
Loan Amount & LTV, CLTV LLPAs for all Loans -- Add to Price								No MI
Loan Amounts	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
≤ 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250
1,000,001-1,500,000	0.000	0.000	0.000	0.125	0.125	0.125	0.250	NA
1,500,001-2,000,000	0.250	0.250	0.250	0.250	0.250	NA	NA	NA
2,000,001-2,500,000	NA	NA	NA	NA	NA	NA	NA	NA
Feature LLPAs for all Loans -- Add to Price								No MI
Feature	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
2 Unit	0.250	0.250	0.250	0.375	NA	NA	NA	NA
3-4 Units	0.375	0.500	0.500	NA	NA	NA	NA	NA
Second Home	0.125	0.125	0.125	0.125	0.125	0.250	NA	NA
Investment	1.125	1.250	1.375	NA	NA	NA	NA	NA
Non-War. Condo	NA	NA	NA	NA	NA	NA	NA	NA
Condo-Hotel	NA	NA	NA	NA	NA	NA	NA	NA
Self Employed (Manual)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Forbearance (Manual)	8.000	8.000	8.000	8.000	8.000	8.000	8.000	8.000
Product LLPAs for all Loans -- Add to Price								No MI
Product	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
5 yr Hybrid	NA	NA	NA	NA	NA	NA	NA	NA
7 yr Hybrid	NA	NA	NA	NA	NA	NA	NA	NA
10 yr Hybrid	NA	NA	NA	NA	NA	NA	NA	NA
15 yr Fixed	NA	NA	NA	NA	NA	NA	NA	NA
20 yr Fixed (add to 30 yr Fi	NA	NA	NA	NA	NA	NA	NA	NA
30 yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30 Yr Fixed CA	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250
Escrow LLPAs for all Loans -- Add to Price								No MI
With Escrows	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)

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Diamond Program - Jumbo Fixed Rate Mortgages

MORRIS Plan 528/532		30 Year Jumbo Fixed Rate			MORRIS Plan 529		15 Year Jumbo Fixed Rate			Max Net Rebate	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	30 Yr	15 Yr		
3.000	1.930	2.060	2.180	2.875	2.360	2.480	2.610	0.000	0.000		
3.125	1.680	1.810	1.930	3.000	2.050	2.170	2.300				
3.250	1.390	1.520	1.640	3.125	1.800	1.920	2.050				
3.375	1.250	1.380	1.500	3.250	1.540	1.670	1.790				
3.500	0.860	0.990	1.110	3.375	1.380	1.510	1.630				
3.625	0.690	0.820	0.940	3.500	1.270	1.390	1.520				
3.750	0.530	0.650	0.780	3.625	1.230	1.350	1.480				
3.875	0.250	0.370	0.500	3.750	1.100	1.220	1.350				
4.000	0.190	0.310	0.440	3.875	0.750	0.870	1.000				
4.125	0.070	0.200	0.320	4.000	0.710	0.830	0.960				
4.250	0.010	0.130	0.260								
4.375	(0.060)	0.050	0.180								
								1 Yr Libor		0.33500%	

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

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

Contact AE for specifics

Diamond Program Jumbo LLPAs

FICO & LTV/ HCLTV LLPAs for all Loans -- Add to Price								
FICO / LTV (HCLTV)	<= 55%	55.01 - 60.0%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%
700-719	(0.250)	(0.125)	0.000	0.250	0.750	1.000	2.000	3.000
720-739	(0.500)	(0.375)	(0.250)	(0.125)	0.125	0.500	1.500	2.250
740-759	(0.500)	(0.375)	(0.250)	(0.125)	0.000	0.250	1.250	1.750
760-779	(0.500)	(0.500)	(0.500)	(0.375)	(0.125)	0.250	1.000	1.250
780-850	(0.750)	(0.500)	(0.500)	(0.375)	(0.250)	0.000	0.750	1.000
Purpose LLPAs - Add to Price								
Purpose	<= 55%	55.01 - 60.0%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%
CashOutRefi (Max DTI 38%)	0.000	0.500	1.000	1.500	2.000	3.000	n/a	n/a
Purchase (Full AM)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000
Expanded-- Add to Price								
Expanded	<= 55%	55.01 - 60.0%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%
> 80 LTV NO MI (Full AM)	n/a	n/a	n/a	n/a	n/a	n/a	0.500	1.000
Investor (Full AM)	0.750	0.750	1.250	1.250	2.000	3.000	n/a	n/a
Self Employed (Manual adj)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Forbearance (Manual adj)	10.000	10.000	10.000	10.000	10.000	10.000	10.000	10.000

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FHA Program - Conforming & High Balance Fixed Rate First Mortgages

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

MORRIS Plan 303				MORRIS Plan 313			
30 Yr Fixed Gov - Conf.				30 Yr Fixed Gov - High Bal			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.250	1.160	1.250	1.370	2.250	3.110	3.200	3.310
2.375	0.660	0.750	0.870	2.375	2.660	2.750	2.860
2.500	0.310	0.400	0.520	2.500	2.390	2.480	2.600
2.625	0.010	0.100	0.220	2.625	2.230	2.320	2.440
2.750	0.330	0.440	0.510	2.750	2.690	2.800	2.870
2.875	(0.010)	0.090	0.160	2.875	2.400	2.510	2.580
3.000	(0.390)	(0.280)	(0.210)	3.000	2.190	2.300	2.370
3.125	(0.620)	(0.510)	(0.440)	3.125	2.050	2.160	2.240
3.250	(0.620)	(0.490)	(0.640)	3.250	2.440	2.570	2.420
3.375	(0.780)	(0.650)	(0.800)	3.375	2.240	2.370	2.220
3.500	(0.940)	(0.810)	(0.960)	3.500	2.250	2.380	2.230
3.625	(1.260)	(1.130)	(1.280)	3.625	2.090	2.220	2.070
3.750	(1.600)	(1.450)	(1.600)	3.750	2.340	2.480	2.340
3.875	(1.610)	(1.470)	(1.610)	3.875	2.400	2.540	2.400
4.000	(1.370)	(1.230)	(1.370)	4.000	2.640	2.780	2.640

 FHA Info:
 Fremont Banks Originator ID is 0483609998

 Address:
 39150 Fremont Blvd
 Fremont, CA 94538

 Phone:
 1-800-659-7334

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

MORRIS Plan 323				MORRIS Plan 324				MORRIS Plan 332			
30 Yr Fixed Gov - Conf.				15 Yr Fixed Gov - Conf.				30 Yr Fixed Gov - High Bal			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.250	1.010	1.100	1.220	2.250	2.060	2.150	2.210	2.250	2.960	3.050	3.160
2.375	0.510	0.600	0.720	2.375	1.690	1.770	1.830	2.375	2.510	2.600	2.710
2.500	0.160	0.250	0.370	2.500	1.350	1.430	1.490	2.500	2.240	2.330	2.450
2.625	(0.130)	(0.040)	0.070	2.625	1.040	1.130	1.180	2.625	2.080	2.170	2.290
2.750	0.180	0.290	0.360	2.750	0.380	0.490	0.310	2.750	2.540	2.650	2.720
2.875	(0.160)	(0.050)	0.010	2.875	0.480	0.590	0.410	2.875	2.250	2.360	2.430
3.000	(0.540)	(0.430)	(0.360)	3.000	0.010	0.120	(0.050)	3.000	2.040	2.150	2.220
3.125	(0.770)	(0.660)	(0.590)	3.125	(0.400)	(0.290)	(0.470)	3.125	1.900	2.010	2.090
3.250	(0.770)	(0.640)	(0.790)	3.250	1.250	1.370	1.260	3.250	2.290	2.420	2.270
3.375	(0.930)	(0.800)	(0.950)	3.375	0.830	0.960	0.840	3.375	2.090	2.220	2.070
3.500	(1.090)	(0.960)	(1.110)	3.500	0.490	0.610	0.490	3.500	2.100	2.230	2.080
3.625	(1.410)	(1.280)	(1.430)					3.625	1.940	2.070	1.920
3.750	(1.750)	(1.600)	(1.750)					3.750	2.190	2.330	2.190
3.875	(1.760)	(1.620)	(1.760)					3.875	2.250	2.390	2.250
4.000	(1.520)	(1.380)	(1.520)					4.000	2.490	2.630	2.490

FHA LLPAs - Applies to all FHA programs - Add to Price

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

FHA Single Family Mortgage Insurance Premiums - Upfront and Annual MIP

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

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Wholesale Portfolio Ratesheet

1 YR LIBOR 0.3350%

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

MORRIS Plan 403	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment Property	Lock Term
406/403	0.000	3.500%	2%/2%/5%	2.875%	3.250%	45 Days
406/403	(1.000)	3.625%	2%/2%/5%	2.875%	3.250%	45 Days
406/403	(1.250)	3.750%	2%/2%/5%	2.875%	3.250%	45 Days
406/403	(1.375)	3.875%	2%/2%/5%	2.875%	3.250%	45 Days
406/403	(1.500)	4.000%	2%/2%/5%	2.875%	3.250%	45 Days

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

MORRIS Plan 408	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment Property	Lock Term
407/408	0.000	4.750%	5%/2%/5%	2.875%	3.250%	45 Days
407/408	(1.000)	4.875%	5%/2%/5%	2.875%	3.250%	45 Days
407/408	(1.125)	5.000%	5%/2%/5%	2.875%	3.250%	45 Days
407/408	(1.250)	5.125%	5%/2%/5%	2.875%	3.250%	45 Days

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

Loan Level Rate Adjustments Add to Rate All Adjustments are independent of each other		Expanded Loan Level Rate Adjustments Approval to Process needed prior to lock/submission (contact your AE) Add to Rate All Adjustments are independent of each other	
5/1 Purchase Special (a)	-0.250	Non- Warrantable Condo (b)	0.500
7/1 Purchase Special (a)	-0.125	Asset Depletion	0.250
Investment Property	0.375	Alternative Income (min FICO 720)	0.250
Condo Adjustment	0.125	Alternative Credit Program	0.500
Cash Out ≤ \$250,000	0.125	Short Sale >4 years seasoning	0.250
Cash Out > \$250,000 - \$500,000	0.250	BK > 4 years	0.250
>75%-80% LTV (Purchase Only)	0.125	Seasoned Foreclosure > 7 years	0.500
> 760 FICO	0.000	680-699 FICO	0.375
700-719 FICO	0.125	File Complexity (c)	0.250
DTI >43% - 45%	0.250	>75%- 80% LTV for I/O (Purchase Only)	0.250
DTI >45% - 48%	0.500	Interest Only - MinFICO 720	0.250
2-4 Unit Property	0.125		
> \$2.5mm (Port 5/1 ARM only) -(d)	0.000		
Lender Fees of \$950 credited back at CD. Total fees \$0.00 locks > 6/16			

Non Owner: Maximum of 4 financed properties

Lock Extensions: Add to fee

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

1.5bps per day; Max 30 days. Worse Case after max ext.

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

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

- DTI to 48% for fully Amortizing

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

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

Loan Amount and LTV Limitations • Fully Amortizing and Interest Only •

Occupancy	LTV	CLTV	Loan Amount
Primary	80%	80%	>\$100,000 to ≤ \$1,000,000 (Purchase Only)
	75%	75%	>\$100,000 to ≤ \$1,500,000
	70%	70%	>\$1,500,000 to ≤ \$2,500,000
	65%	65%	>\$2,500,000 to ≤ \$3,500,000
	60%	60%	>\$3,500,000 to ≤ \$5,000,000
Second Home	75%	75%	\$100,000 to ≤ \$1,000,000
	70%	70%	>\$1,000,000 to ≤ \$2,500,000
	65%	65%	>\$2,500,000 to ≤ \$3,500,000
Investment Property - Fully Amortizing	65%	65%	\$100,000 to ≤ \$1,000,000

RATE LOCK AND SUBMISSION REQUIREMENTS

- Loans that fit guidelines and are ≤ \$1M are lock eligible upon receipt of file submission.
- Loans > \$1M or loans that require a guideline exception must have an 'Approval to Process' to be lock eligible. **
- Cash Out >= 100k requires an 'Approval to Process' to be lock eligible
- Rate Lock Term is 45 Days - File delivery within 5 business days or Lock Subject to Cancellation.

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

Accuracy is Critical. Be sure to indicate retirement accounts.

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



Standalone - Home Equity Line of Credit - 360 and Interest-Only					
Rates & Terms	Primary	Second Home	Investment		
Base Start Rate ¹	4.490%	4.750%	6.490%		
Index - WSJ Prime Rate	3.25%				
Base Margin	1.240%	1.500%	3.24%		
Introductory Rate	2.990%	2.990%	3.990%		
Floor Rate / Life Cap	3.99% (1st lien 3.49%) / 18%	3.99% (1st lien 3.49%) / 18%	5.99% / 18%		
Margin Adjustments (Cumulative to Net Margin Adjustment)					
Description	Margin	Description	Margin	Description	Margin
FICO 680-699	0.750%	Short Sale 2-4 years	0.500%	Asset Depletion	0.250%
HCLTV > 75% - < 80%	NA	Short Sale > 4 & ≤ 7 years	0.250%	5-10 Financed Prop. (NOO)	0.500%
2-4 Unit Property	0.250%	Bankruptcy > 4 & ≤ 7 years	0.500%	> 10 Financed Prop. (NOO)	1.000%
Condo	0.250%	Alternative Credit	0.500%	ALP ²	-0.500%
Non-Warrantable Condo	0.500%	Alt. Income w/ ≥ 720 FICO	0.250%	1st Lien	-0.500%
Foreclosure ≤ 7 years	0.500%	Alt. Income w/ ≤ 720 FICO	0.500%		
Note: All margin adjustments are an add (+) unless otherwise noted					
Broker Compensation					
Line Amount	Compensation (No initial draw required)				
< \$250,000	\$250				
\$250,001 - \$350,000	\$350				
>\$350,000 - \$500	\$500				
Other Terms					
Introductory Rate	Introductory rate applies to the first 9 months of Account opening. No initial draw required and available for all draws during the introductory period				
Term	HELOC 360: 30-years (10-year draw period then 20-year repayment period) HELOC I/O: 25-years (10-year draw period then 15-year repayment period)				
HELOC I/O	HELOC I/O: Not offered for Investment				
App Fee	\$250 (Promo: Waived)				
Annual Fee	\$75 (Promo: Waived first 1 year)				
Set Up Charge	\$95 (Promo: Waived)				
Early Closure Fee	\$500 for all HELOCs with line amounts ≥ \$25,000, voluntarily terminated in the first 3 years				
Eligible Counties					
Northern CA Footprint (limited to the following counties)	Alameda, Contra Costa, Marin, Monterey, Napa, Sacramento, San Francisco, San Mateo, Santa Clara, Santa Cruz and Sonoma				
Southern CA Footprint (limited to the following counties)	Los Angeles, Orange, San Diego, San Luis Obispo, Santa Barbara and Ventura				

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

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

See Guidelines for Details

[Standalone HELOC](#)

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Combo - Home Equity Line of Credit - 360 and Interest-Only			
Rates & Terms	Primary	Second Home	Investment
Base Start Rate ¹	4.490%	4.750%	6.490%
Index - WSJ Prime Rate	3.25%		
Base Margin	1.240%	1.500%	3.24%
Floor Rate / Life Cap	3.99% / 18%	3.99% / 18%	5.99% / 18%
Margin Adjustments (Cumulative to Net Margin Adjustment)			
Description	Margin	Description	Margin
HCLTV >75% - < 80%	0.500%	Short Sale > 4 & ≤ 7 years	0.250%
HCLTV >80% - < 85%	1.000%	Bankruptcy > 4 & ≤ 7 years	0.500%
HCLTV >85% - < 89.99%	N/A	ALP ²	-0.500%
2-4 Unit Property	0.125%		
Condo	0.250%		
Note: All margin adjustments are an add (+) unless otherwise noted			
Broker Compensation			
Compensation not permitted on concurrent transactions			
Other Terms			
Full Appraisal required for Combo HELOC on new Apps starting 06/22/20			
Introductory Rate	Not Available		
Term	HELOC 360: 30-years (10-year draw period then 20-year repayment period) HELOC I/O: 25-years (10-year draw period then 15-year repayment period)		
HELOC I/O	HELOC I/O: Not offered for Investment		
App Fee	\$250 (Promo: Waived)		
Annual Fee	\$75 (Promo: Waived first 1 year)		
Set Up Charge	\$95 (Promo: Waived)		
Early Closure Fee	\$500 for all HELOCs with line amounts ≥ \$25,000, voluntarily terminated in the first 3 years		
Eligible Counties			
Northern CA Footprint (limited to the following counties)	Alameda, Contra Costa, Marin, Monterey, Napa, Sacramento, San Francisco, San Mateo, Santa Clara, Santa Cruz and Sonoma		
Southern CA Footprint (limited to the following counties)	Los Angeles, Orange, San Diego, San Luis Obispo, Santa Barbara and Ventura		

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

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

See Guidelines for Details

[Combo HELOC](#)

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WHOLESALE SALES TEAMS
NORTHERN CALIFORNIA
SALES SUPPORT

Name	Contact #	Email Address	Region
Mitzi Espinoza	925-315-3789	Mitzi.Espinoza@fremontbank.com	Northern California

ACCOUNT EXECUTIVES

Name	Contact #	Email Address	Account Exec. Region
Mark Levitch	510-589-7043	mark.levitch@fremontbank.com	Contra Costa/Alameda Co.
Royal Gooden	510-731-7855	royal.gooden@fremontbank.com	East Bay
Joe Melo	510-331-1503	joe.melo@fremontbank.com	South Bay/Peninsula/Central Coast
Ken Owens	408-390-7579	ken.owens@fremontbank.com	South Bay
Mike Cook	916-943-6880	mike.cook@fremontbank.com	Sacramento
Arnie Abramo	925-724-8721	arnie.abramo@fremontbank.com	San Francisco/North Bay
Eric Nowak	925-583-4761	eric.nowak@fremontbank.com	Sacramento/ Central Valley

SOUTHERN CALIFORNIA

Name	Contact #	Email Address	Region
Scott Borst	714-262-1801	scott.borst@fremontbank.com	Sales Manager: Southern- Cal

SALES SUPPORT

Name	Contact #	Email Address	Region
Scott Parrott	949-297-1166	Scott.Parrott@fremontbank.com	Southern California
Matthew Murphy	949-297-1154	Matthew.Murphy@fremontbank.com	Southern California

ACCOUNT EXECUTIVES

Name	Contact #	Email Address	Account Exec. Region
Howard Goldman	949-435-9383	Howard.Goldman@fremontbank.com	Orange County/Los Angeles
John Chang	909-851-2938	john.chang@fremontbank.com	San Gabriel, South LA/North Orange
Abdul Aref	949-466-6644	abdul.aref@fremontbank.com	Los Angeles/Orange County
George Caramihai	818-269-9966	George.Caramihai@fremontbank.com	San Fernando Valley/Los Angeles
Nafice Amini	949-767-7004	nafice.amini@fremontbank.com	Orange County, San Bernadino/Riverside

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