

# FREMONT BANK

## Wholesale Rate Sheet

Rates as of 10/21/20 9:43 AM

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

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

<b>MORRIS Plan 113</b>		<b>30 Year Fixed Rate Conf</b>			<b>MORRIS Plan 114</b>		<b>20 Year Fixed Rate Conf</b>		
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>		
2.625	(0.982)	(0.692)	(0.692)	2.750	(1.233)	(1.043)	(0.883)		
2.750	(1.689)	(1.399)	(1.399)	2.875	(1.748)	(1.558)	(1.398)		
2.875	(2.263)	(1.973)	(1.973)	3.000	(1.851)	(1.661)	(1.511)		
3.000	(2.586)	(2.296)	(2.306)	3.125	(2.361)	(2.171)	(2.011)		
3.125	(2.335)	(2.045)	(2.045)	3.250	(2.898)	(2.708)	(2.548)		
3.250	(2.911)	(2.621)	(2.621)	3.375	(3.273)	(3.083)	(2.923)		
3.375	(3.355)	(3.065)	(3.065)	3.500	(3.356)	(3.166)	(3.006)		
3.500	(3.627)	(3.337)	(3.337)						
3.625	(3.047)	(2.757)	(2.757)						
3.750	(2.641)	(2.351)	(2.351)						

  

<b>MORRIS Plan 115</b>		<b>15 Year Fixed Rate Conf</b>			<b>MORRIS Plan 116</b>		<b>10 Year Fixed Rate Conf</b>		
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>		
2.500	(1.376)	(1.136)	(1.066)	2.500	(1.226)	(1.086)	(1.016)		
2.625	(1.812)	(1.572)	(1.512)	2.625	(1.762)	(1.612)	(1.552)		
2.750	(2.316)	(2.176)	(2.116)	2.750	(2.468)	(2.318)	(2.258)		
2.875	(2.388)	(2.248)	(2.188)	2.875	(2.594)	(2.454)	(2.394)		
3.000	(2.367)	(2.227)	(2.157)	3.000	(2.535)	(2.395)	(2.335)		
3.125	(2.261)	(2.121)	(2.051)	3.125	(2.405)	(2.255)	(2.195)		
3.250	(2.537)	(2.397)	(2.327)	3.250	(2.724)	(2.574)	(2.514)		
3.375	(2.577)	(2.437)	(2.377)	3.375	(2.803)	(2.663)	(2.593)		
3.500	(2.518)	(2.378)	(2.308)	3.500	(2.731)	(2.591)	(2.521)		
3.625	(2.676)	(2.536)	(2.476)	3.625	(2.681)	(2.541)	(2.481)		
3.750	(2.930)	(2.790)	(2.730)	3.750	(2.998)	(2.848)	(2.788)		

  

<b>MORRIS Plan 127</b>		<b>30 Year High Balance Fixed Rate</b>			<b>MORRIS Plan 128</b>		<b>15 Year High Balance Fixed Rate</b>		
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>		
2.625	(0.592)	(0.312)	(0.302)	2.750	(1.872)	(1.832)	(1.772)		
2.750	(1.239)	(0.949)	(0.939)	2.875	(1.924)	(1.884)	(1.814)		
2.875	(1.703)	(1.413)	(1.413)	3.000	(1.903)	(1.863)	(1.803)		
2.990	(1.796)	(1.506)	(1.496)	3.125	(1.527)	(1.487)	(1.427)		
3.000	(1.896)	(1.606)	(1.596)	3.250	(1.713)	(1.673)	(1.613)		
3.125	(1.835)	(1.545)	(1.535)	3.375	(1.733)	(1.693)	(1.633)		
3.250	(1.411)	(1.121)	(1.111)	3.500	(1.684)	(1.644)	(1.574)		
3.375	(1.765)	(1.475)	(1.465)						
3.500	(1.897)	(1.607)	(1.597)						

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

All refinances (limited cash-out and cash-out)	0.500	as of new locks 09-28-20
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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				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
2.625	(1.142)	(0.892)	(0.892)	2.750	(1.413)	(1.193)	(1.053)	2.500	(1.386)	(1.236)	(1.176)
2.750	(1.869)	(1.569)	(1.549)	2.875	(1.918)	(1.708)	(1.568)	2.625	(1.842)	(1.672)	(1.612)
2.875	(2.463)	(2.173)	(2.163)	3.000	(2.021)	(1.811)	(1.681)	2.750	(2.436)	(2.276)	(2.216)
3.000	(2.776)	(2.496)	(2.496)	3.125	(2.511)	(2.321)	(2.181)	2.875	(2.508)	(2.348)	(2.288)
3.125	(2.505)	(2.245)	(2.245)	3.250	(3.028)	(2.858)	(2.718)	3.000	(2.487)	(2.327)	(2.267)
3.250	(3.081)	(2.821)	(2.831)	3.375	(3.383)	(3.233)	(3.093)	3.125	(2.351)	(2.221)	(2.191)
3.375	(3.515)	(3.265)	(3.285)	3.500	(3.476)	(3.316)	(3.186)	3.250	(2.627)	(2.497)	(2.477)
3.500	(3.787)	(3.537)	(3.557)					3.375	(2.667)	(2.537)	(2.517)
3.625	(3.197)	(2.957)	(2.977)					3.500	(2.598)	(2.478)	(2.458)
3.750	(2.781)	(2.551)	(2.621)					3.625	(2.796)	(2.636)	(2.576)
								3.750	(3.060)	(2.890)	(2.840)

  

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
2.625	(0.542)	(0.262)	(0.252)	2.750	(1.872)	(1.832)	(1.772)
2.750	(1.189)	(0.899)	(0.889)	2.875	(1.924)	(1.884)	(1.814)
2.875	(1.653)	(1.363)	(1.363)	3.000	(1.903)	(1.863)	(1.803)
2.990	(1.746)	(1.456)	(1.446)	3.125	(1.527)	(1.487)	(1.427)
3.000	(1.846)	(1.556)	(1.546)	3.250	(1.713)	(1.673)	(1.613)
3.125	(1.785)	(1.495)	(1.485)	3.375	(1.733)	(1.693)	(1.633)
3.250	(1.361)	(1.071)	(1.061)	3.500	(1.684)	(1.644)	(1.574)
3.375	(1.715)	(1.425)	(1.415)				
3.500	(1.847)	(1.557)	(1.547)				

**1 Yr Libor 0.33713%**

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

MORRIS Plan 273				MORRIS Plan 274				MORRIS Plan 275			
5/1 LIBOR ARM Conf Margin 2.250 - Caps 2/2/5				7/1 LIBOR ARM Conf Margin 2.250 - Caps 5/2/5				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	(0.760)	(0.680)	(0.610)	2.875	(0.640)	(0.570)	(0.490)	3.000	0.410	0.490	0.570
3.000	(1.020)	(0.940)	(0.860)	3.000	(0.960)	(0.880)	(0.800)	3.125	0.050	0.130	0.220
3.125	(1.290)	(1.200)	(1.110)	3.125	(1.280)	(1.190)	(1.110)	3.250	(0.050)	0.040	0.130
3.250	(1.390)	(1.300)	(1.210)	3.250	(1.360)	(1.270)	(1.180)	3.375	(0.140)	(0.050)	0.050
3.375	(1.490)	(1.400)	(1.300)	3.375	(1.440)	(1.340)	(1.240)	3.500	(0.230)	(0.130)	(0.030)
3.500	(1.590)	(1.490)	(1.390)	3.500	(1.510)	(1.410)	(1.310)	3.625	(0.320)	(0.220)	(0.110)
3.625	(1.690)	(1.590)	(1.480)	3.625	(1.580)	(1.480)	(1.370)	3.750	(0.620)	(0.510)	(0.390)
3.750	(1.750)	(1.640)	(1.530)	3.750	(1.750)	(1.640)	(1.530)	3.875	(0.920)	(0.800)	(0.690)
3.875	(1.810)	(1.690)	(1.580)	3.875	(1.920)	(1.800)	(1.680)	4.000	(1.230)	(1.100)	(0.980)
4.000	(1.870)	(1.750)	(1.620)	4.000	(2.090)	(1.970)	(1.840)	4.125	(1.530)	(1.400)	(1.270)
4.125	(1.930)	(1.800)	(1.670)	4.125	(2.260)	(2.130)	(2.000)	4.250	(1.680)	(1.540)	(1.410)

  

MORRIS Plan 290				MORRIS Plan 291				MORRIS Plan 292			
5/1 LIBOR ARM HB 2.250 - Caps 2/2/5				7/1 LIBOR ARM HB Margin 2.250 - Caps 5/2/5				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	0.740	0.820	0.890	3.375	0.860	0.930	1.010	3.625	1.910	1.990	2.070
3.000	0.480	0.560	0.640	3.500	0.540	0.620	0.700	3.750	1.550	1.630	1.720
3.125	0.210	0.300	0.390	3.625	0.220	0.310	0.390	3.875	1.450	1.540	1.630
3.250	0.110	0.200	0.290	3.750	0.140	0.230	0.320	4.000	1.360	1.450	1.550
3.375	0.010	0.100	0.200	3.875	0.060	0.160	0.260	4.125	1.270	1.370	1.470
3.500	(0.090)	0.010	0.110	4.000	(0.010)	0.090	0.190	4.250	1.180	1.280	1.390
3.625	(0.190)	(0.090)	0.020	4.125	(0.080)	0.020	0.130	4.375	0.880	0.990	1.110
3.750	(0.250)	(0.140)	(0.030)	4.250	(0.250)	(0.140)	(0.030)	4.500	0.580	0.700	0.810
3.875	(0.310)	(0.190)	(0.080)	4.375	(0.420)	(0.300)	(0.180)	4.625	0.270	0.400	0.520
4.000	(0.370)	(0.250)	(0.120)	4.500	(0.590)	(0.470)	(0.340)	4.750	(0.030)	0.100	0.230
4.125	(0.430)	(0.300)	(0.170)	4.625	(0.760)	(0.630)	(0.500)	4.875	(0.180)	(0.040)	0.090

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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	as of new locks 09-28-20
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ARM's - Maximum number of financed properties (including the subject) for SH &amp; INV 7/1 &amp; 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) &gt; 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	FICO	FICO	FICO	FICO	FICO	FICO	FICO
		760+	740-759	720-739	700-719	680-699	660-679	640-659	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	FICO	FICO	FICO	FICO	FICO	FICO	FICO	FICO
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate/Term Refinance	0.00%	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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Please refer to our website or contact us for current information.

<b>Gold Program - Jumbo Fixed Rate Mortgage</b>					
<b>MORRIS Plan 553</b>	<b>30 Year Super Jumbo Fixed Rate</b>			<b>Max Net Rebate</b>	
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 Day</b>	<b>Loan Amount</b>	<b>30 Yr</b>
<b>2.625</b>	2.400	2.570	2.730	< \$1,000,000	0.000
<b>2.750</b>	1.990	2.160	2.330	> \$1,000,000	0.000
<b>2.875</b>	1.630	1.800	1.970	Max YSP cannot exceed max net rebate above. A full ALTA is required for all Gold Jumbo products	
<b>3.000</b>	1.260	1.430	1.600		
<b>3.125</b>	0.890	1.050	1.210		
<b>3.250</b>	0.550	0.700	0.860		
<b>3.375</b>	0.360	0.510	0.670		
<b>3.500</b>	0.230	0.390	0.540		
<b>3.625</b>	0.170	0.320	0.480		
<b>3.750</b>	0.100	0.260	0.410		

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<b>Gold Program Jumbo LLPAs</b>								
<b>FICO &amp; LTV/CLTV LLPAs (Purchase)-- Add to Price</b>								
FICO / LTV (CLTV)	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	No MI 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
<b>FICO &amp; LTV/ CLTV LLPAs (Rate/Term Refi)-- Add to Price</b>								
FICO / LTV (CLTV)	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	No MI 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
<b>FICO &amp; LTV/ CLTV LLPAs (Cash Out Refi)-- Add to Price</b>								
FICO / LTV (CLTV)	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	No MI 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
<b>Loan Amount &amp; LTV, CLTV LLPAs for all Loans -- Add to Price</b>								
Loan Amounts	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	No MI 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
<b>Feature LLPAs for all Loans -- Add to Price</b>								
Feature	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	No MI 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
<b>Product LLPAs for all Loans -- Add to Price</b>								
Product	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	No MI 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
<b>Escrow LLPAs for all Loans -- Add to Price</b>								
With Escrows	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	No MI (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	2.220	2.340	2.470	2.875	2.360	2.480	2.610	0.000	0.000		
3.125	1.960	2.090	2.210	3.000	2.050	2.170	2.300				
3.250	1.670	1.800	1.920	3.125	1.800	1.920	2.050				
3.375	1.530	1.660	1.780	3.250	1.540	1.670	1.790				
3.500	1.140	1.270	1.390	3.375	1.380	1.510	1.630				
3.625	0.970	1.100	1.220	3.500	1.270	1.390	1.520				
3.750	0.810	0.930	1.060	3.625	1.230	1.350	1.480				
3.875	0.530	0.650	0.780	3.750	1.100	1.220	1.350				
4.000	0.470	0.590	0.720	3.875	0.750	0.870	1.000				
4.125	0.350	0.480	0.600	4.000	0.710	0.830	0.960				
4.250	0.290	0.410	0.540								
4.375	0.210	0.330	0.460								
									1 Yr Libor	0.33713%	

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

FICO / LTV (HCLTV)	<= 55%	55.01 - 60.0%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%
700-719	(0.250)	(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				30 Yr Fixed Gov - Conf.				MORRIS Plan 313				30 Yr Fixed Gov - High Bal			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.250	1.290	1.390	1.520	2.250	3.180	3.280	3.480	2.250	3.180	3.280	3.480	2.250	3.180	3.280	3.480
2.375	0.800	0.910	1.040	2.375	2.740	2.850	3.050	2.375	2.740	2.850	3.050	2.375	2.740	2.850	3.050
2.500	0.440	0.540	0.680	2.500	2.480	2.580	2.790	2.500	2.480	2.580	2.790	2.500	2.480	2.580	2.790
2.625	0.130	0.230	0.370	2.625	2.390	2.500	2.700	2.625	2.390	2.500	2.700	2.625	2.390	2.500	2.700
2.750	0.350	0.480	0.570	2.750	2.510	2.640	2.810	2.750	2.510	2.640	2.810	2.750	2.510	2.640	2.810
2.875	0.000	0.110	0.210	2.875	2.210	2.330	2.500	2.875	2.210	2.330	2.500	2.875	2.210	2.330	2.500
3.000	(0.390)	(0.260)	(0.170)	3.000	1.990	2.110	2.280	3.000	1.990	2.110	2.280	3.000	1.990	2.110	2.280
3.125	(0.620)	(0.500)	(0.400)	3.125	1.850	1.980	2.140	3.125	1.850	1.980	2.140	3.125	1.850	1.980	2.140
3.250	(0.670)	(0.520)	(0.580)	3.250	2.310	2.460	2.380	3.250	2.310	2.460	2.380	3.250	2.310	2.460	2.380
3.375	(0.810)	(0.660)	(0.710)	3.375	2.140	2.280	2.210	3.375	2.140	2.280	2.210	3.375	2.140	2.280	2.210
3.500	(0.970)	(0.820)	(0.880)	3.500	2.140	2.290	2.210	3.500	2.140	2.290	2.210	3.500	2.140	2.290	2.210
3.625	(1.360)	(1.220)	(1.270)	3.625	1.910	2.060	1.980	3.625	1.910	2.060	1.980	3.625	1.910	2.060	1.980
3.750	(1.670)	(1.500)	(1.550)	3.750	2.270	2.440	2.390	3.750	2.270	2.440	2.390	3.750	2.270	2.440	2.390
3.875	(1.700)	(1.530)	(1.580)	3.875	2.320	2.490	2.440	3.875	2.320	2.490	2.440	3.875	2.320	2.490	2.440
4.000	(1.470)	(1.300)	(1.350)	4.000	2.560	2.730	2.680	4.000	2.560	2.730	2.680	4.000	2.560	2.730	2.680

 FHA Info:  
 Fremont Banks Originator ID is 0483609998

 Address:  
 39150 Fremont Blvd  
 Fremont, CA 94538

 Phone:  
 1-800-659-7334

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

MORRIS Plan 323				30 Yr Fixed Gov - Conf.				MORRIS Plan 324				15 Yr Fixed Gov - Conf.				MORRIS Plan 332				30 Yr Fixed Gov - High Bal			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.250	1.140	1.240	1.370	2.250	1.900	1.980	2.040	2.250	3.030	3.130	3.330	2.250	3.030	3.130	3.330	2.250	3.030	3.130	3.330	2.250	3.030	3.130	3.330
2.375	0.650	0.760	0.890	2.375	1.520	1.600	1.660	2.375	2.590	2.700	2.900	2.375	2.590	2.700	2.900	2.375	2.590	2.700	2.900	2.375	2.590	2.700	2.900
2.500	0.290	0.390	0.530	2.500	1.170	1.250	1.310	2.500	2.330	2.430	2.640	2.500	2.330	2.430	2.640	2.500	2.330	2.430	2.640	2.500	2.330	2.430	2.640
2.625	(0.010)	0.080	0.220	2.625	0.860	0.940	1.000	2.625	2.240	2.350	2.550	2.625	2.240	2.350	2.550	2.625	2.240	2.350	2.550	2.625	2.240	2.350	2.550
2.750	0.200	0.330	0.420	2.750	0.700	0.590	0.670	2.750	2.360	2.490	2.660	2.750	2.360	2.490	2.660	2.750	2.360	2.490	2.660	2.750	2.360	2.490	2.660
2.875	(0.150)	(0.030)	0.060	2.875	0.790	0.690	0.770	2.875	2.060	2.180	2.350	2.875	2.060	2.180	2.350	2.875	2.060	2.180	2.350	2.875	2.060	2.180	2.350
3.000	(0.540)	(0.410)	(0.320)	3.000	0.320	0.220	0.300	3.000	1.840	1.960	2.130	3.000	1.840	1.960	2.130	3.000	1.840	1.960	2.130	3.000	1.840	1.960	2.130
3.125	(0.770)	(0.650)	(0.550)	3.125	(0.090)	(0.200)	(0.120)	3.125	1.700	1.830	1.990	3.125	1.700	1.830	1.990	3.125	1.700	1.830	1.990	3.125	1.700	1.830	1.990
3.250	(0.820)	(0.670)	(0.730)	3.250	1.380	1.260	1.360	3.250	2.160	2.310	2.230	3.250	2.160	2.310	2.230	3.250	2.160	2.310	2.230	3.250	2.160	2.310	2.230
3.375	(0.960)	(0.810)	(0.860)	3.375	0.950	0.840	0.930	3.375	1.990	2.130	2.060	3.375	1.990	2.130	2.060	3.375	1.990	2.130	2.060	3.375	1.990	2.130	2.060
3.500	(1.120)	(0.970)	(1.030)	3.500	0.600	0.480	0.580	3.500	1.990	2.140	2.060	3.500	1.990	2.140	2.060	3.500	1.990	2.140	2.060	3.500	1.990	2.140	2.060
3.625	(1.510)	(1.370)	(1.420)	3.625	1.760	1.910	1.830	3.625	1.760	1.910	1.830	3.625	1.760	1.910	1.830	3.625	1.760	1.910	1.830	3.625	1.760	1.910	1.830
3.750	(1.820)	(1.650)	(1.700)	3.750	2.120	2.290	2.240	3.750	2.120	2.290	2.240	3.750	2.120	2.290	2.240	3.750	2.120	2.290	2.240	3.750	2.120	2.290	2.240
3.875	(1.850)	(1.680)	(1.730)	3.875	2.170	2.340	2.290	3.875	2.170	2.340	2.290	3.875	2.170	2.340	2.290	3.875	2.170	2.340	2.290	3.875	2.170	2.340	2.290
4.000	(1.620)	(1.450)	(1.500)	4.000	2.410	2.580	2.530	4.000	2.410	2.580	2.530	4.000	2.410	2.580	2.530	4.000	2.410	2.580	2.530	4.000	2.410	2.580	2.530

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 0.3371%

<b>5/1 Libor ARM (Fully Amortizing) 2/2/5 Caps</b>						
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

<b>7/1 Libor ARM (Fully Amortizing) 5/2/5 Caps</b>						
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**

<b>Loan Level Rate Adjustments Add to Rate</b> All Adjustments are independent of each other	<b>Expanded Loan Level Rate Adjustments Add to Rate</b> Approval to Process needed prior to lock/submission (contact your AE) All Adjustments are independent of each other
<b>5/1 Purchase Special (a)</b> -0.250	<b>Non- Warrantable Condo (b)</b> 0.500
<b>7/1 Purchase Special (a)</b> -0.125	<b>Asset Depletion</b> 0.250
<b>Investment Property</b> 0.375	<b>Alternative Income (min FICO 720)</b> 0.250
<b>Condo Adjustment</b> 0.125	<b>Alternative Credit Program</b> 0.500
<b>Cash Out ≤ \$250,000</b> 0.125	<b>Short Sale &gt;4 years seasoning</b> 0.250
<b>Cash Out &gt; \$250,000 - \$500,000</b> 0.250	<b>BK &gt; 4 years</b> 0.250
<b>&gt;75%-80% LTV (Purchase Only)</b> 0.125	<b>Seasoned Foreclosure &gt; 7 years</b> 0.500
<b>&gt; 760 FICO</b> 0.000	<b>680-699 FICO</b> 0.375
<b>700-719 FICO</b> 0.125	<b>File Complexity (c)</b> 0.250
<b>DTI &gt;43% - 45%</b> 0.250	<b>&gt;75%- 80% LTV for I/O (Purchase Only)</b> 0.250
<b>DTI &gt;45% - 48%</b> 0.500	<b>Interest Only - MinFICO 720</b> 0.250
<b>2-4 Unit Property</b> 0.125	
<b>&gt; \$2.5mm (Port 5/1 ARM only) -(d)</b> 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
<b>Investment Property - Fully Amortizing</b>	<b>65%</b>	<b>65%</b>	<b>\$100,000 to ≤ \$1,000,000</b>

**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 <sup>1</sup>		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 <sup>2</sup>	-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 <sup>1</sup>	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 <sup>2</sup>	-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	<a href="mailto:Mitzi.Espinoza@fremontbank.com">Mitzi.Espinoza@fremontbank.com</a>	Northern California

**ACCOUNT EXECUTIVES**

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

**SOUTHERN CALIFORNIA**

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

**SALES SUPPORT**

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

**ACCOUNT EXECUTIVES**

Name	Contact #	Email Address	Account Exec. Region
Howard Goldman	949-435-9383	<a href="mailto:Howard.Goldman@fremontbank.com">Howard.Goldman@fremontbank.com</a>	Orange County/Los Angeles
John Chang	909-851-2938	<a href="mailto:john.chang@fremontbank.com">john.chang@fremontbank.com</a>	San Gabriel, South LA/North Orange
Abdul Aref	949-466-6644	<a href="mailto:abdul.aref@fremontbank.com">abdul.aref@fremontbank.com</a>	Los Angeles/Orange County
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