# FREMONT BANK
## Wholesale Rate Sheet

**Rates as of** **12/15/25 8:28 AM**

**Port Arm Rates Unchanged**

**Portfolio Lock Eligibility -**
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.

| *Lock Extension Fees:* | *Lock & Extension hours:* |
|---|---|
| GOLD & Standard: 0.02/day - 30 day max | 9PM for Agency (GOLD & Standard) |
| Portfolio ARMs/HELOAN: 0.015/ day; 30 day max | 4PM for Portfolio ARM's |
| Emerald/GOLD Jumbo: 0.015/day - 30 day max | 4pm Relock & Extensions |

| *Cutoff Dates: Last Day For Closing This Month* | *Cutoff Date* |
|---|---|
| Last day to acknowledge CD (refi) | Monday, December 22, 2025 |
| Last day to sign to fund and record (refi) | Friday, December 26, 2025 |

***Fees & LE's:***

**Lender Origination fees for LE:** Delivery Fee $ 25, Document Preparation Fee $ 125, *Underwriting Fee $800 =* ***$950***
*** Section B of LE: Flood $5.25**
**** Tax Service Fee: $25 if paying off FB 1st; $50 if other lender, N/A for FHA**
**Max Comp $30k**
**Min Loan Amount $125k**

| *Loan Registration* | *Turn Times* | |
|---|---|---|
| Purchase | 24 Hours | |
| Refinance | 24 Hours | |
| ***Underwriting*** | ***Turn Times*** | ***Turn Times*** |
| **Purchase Transactions:** | **Initial u/w** | *** Condition u/w** |
| Conventional | 24 Hours | 24 Hours |
| Jumbo Portfolio ARMs | 24 Hours | 24 Hours |
| **Refinance Transactions** | **Initial u/w** | *** Condition u/w** |
| Conventional | 24 Hours | 24 Hours |
| Jumbo Portfolio ARMs | 24 Hours | 24 Hours |

* Condition u/w includes processing time!

Loans in NOI status: condition / re-underwrite review: 24 Hours

| *Contact Us:* | *Helpful Links:* |
|---|---|
| locks@fremontbank.com | ***Website*** |
| submissions@fremontbank.com | ***Guidelines*** |
| morrissupport@fremontbank.com | ***Lock Policy*** |
| | ***Heloc Calculator*** |

**Scott Borst - Sales Director**
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| *Docs & Funding* | *Turn Times* |
|---|---|
| Docs | 24 Hours |
| Funding | 24-48 hours |

***Loss Payee & CPL:***

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

***Rate Sheet Index:***







**Announcements**

FREMONT BANK

12/15/2025

30 Day Avg SOFR 3.94%

## NEW PRODUCT - CLOSED END SECOND LIEN
## HELOAN- Fixed 7 Years; Adjustable 23 Years

| MORRIS Plan | Price | Note Rate | Caps | Margin: Primary | Margin: Second Home | Margin: Investment Property | Lock Term |
|---|---|---|---|---|---|---|---|
| 446/447 | **0.000** | **6.250%** | 5%/1%/5% | 3.750% | 4.250% | 6.500% | 45 Days |
| 446/447 | **(0.375)** | **6.375%** | 5%/1%/5% | 3.750% | 4.250% | 6.500% | 45 Days |
| 446/447 | **(0.625)** | **6.500%** | 5%/1%/5% | 3.750% | 4.250% | 6.500% | 45 Days |
| 446/447 | **(1.000)** | **6.625%** | 5%/1%/5% | 3.750% | 4.250% | 6.500% | 45 Days |
| 446/447 | **(1.250)** | **6.750%** | 5%/1%/5% | 3.750% | 4.250% | 6.500% | 45 Days |
| 446/447 | **(1.625)** | **6.875%** | 5%/1%/5% | 3.750% | 4.250% | 6.500% | 45 Days |
| 446/447 | **(1.875)** | **7.000%** | 5%/1%/5% | 3.750% | 4.250% | 6.500% | 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 - Add to Rate | |
|---|---|---|---|
| CLTV > 75% to < 80% | 0.750 | **Considered on an exception only basis. Approval to** | |
| CLTV >80% to ≤85% | 1.000 | **Process needed prior to lock or submission. Contact your** | |
| CLTV > 70% (Port ARM Combo) | 1.500 | Up to 10 pts Under Min FICO | 0.125 |
| Condo | 0.250 | Up to 20 pts Under Min FICO | 0.250 |
| 2-4 Unit Property | 0.125 | >20 pts Under Min FICO | 0.500 |
| Second Home | 0.250 | < $250k over Max Loan Amount | 0.125 |
| Investment Property | 1.500 | > $250K over Max Loan amount | 0.250 |
| DTI >45% ≤48% | 0.250 | Up to 5% Over Max CLTV | 0.250 |
| Asset Depletion | 0.375 | Up to 5% Over Max DTI | 0.250 |
| > $1.5mm 1st Lien | 0.250 | Alternative Income | 0.250 |
| Short Sale 2-4 years | 0.750 | Mortgage Lage in Last 12 Months | 0.500 |
| Short Sale > 4 & < 7 years | 0.500 | Unique Collateral | 0.250 |
| Bankruptcy > 4 & < 7 years | 0.500 | > 10 Financed Properties | 1.000 |
| Foreclosure < 7 years | 0.500 | | |

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

## Important Program Details

Minimum loan amount is $50,000

## Other Terms

| | |
|---|---|
| Lender Fees | Total Lender Fees are $950. See page 1 of the rate sheet |
| Lock Extensions: | Add to fee - 1.5bps per day; Max 30 days. Worse Case after max ext. |
| Qualifying Payment | Qualifies with the 1% over the higher of the note rate or the fully indexed rate amortized over 30 years |

## Rate Lock Requirements

Loans that meet guides are lock eligible at time of App and after full file review. Loans that require a guideline exception must have an "Approval

## 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, S

| Occupancy | Loan Amount | Max CLTV 3 | Min FICO |
|---|---|---|---|
| **Primary & Second Home** | **$500,000** | **80%** | **740** |
| **Primary & Second Home** | **$500,000** | **75%** | **700** |
| **Investment Property** | **$500,000** | **60%** | **700** |

1) Minimum loan amount for primary residence, second homes, and investment properties is $50,000
2) Maximum combined financing allowed is not to exceed $3,500,000 between the 1st mortgage and 2nd lien
3)Maximum CLTV for Condos is 70%. 2nd Deed of Trust Only

FREMONT BANK

30 Day Avg SOFR 3.94%

# 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** | **6.000%** | 2%/1%/5% | 3.375% | 3.750% | 45 Days |
| 463/473 | **(0.500)** | **6.125%** | 2%/1%/5% | 3.375% | 3.750% | 45 Days |
| 463/473 | **(1.000)** | **6.250%** | 2%/1%/5% | 3.375% | 3.750% | 45 Days |
| 463/473 | **(1.250)** | **6.375%** | 2%/1%/5% | 3.375% | 3.750% | 45 Days |

## 5/6m Prime Borrower QM Purchase Example

| Adjustments | Price | Note Rate |
|---|---|---|
| Base Price | **(1.250)** | **6.375%** |
| Prime Borrower QM (b) | | **-0.125%** |
| 5/6m Purchase (a) | | **-0.250%** |
| **Final Price** | **(1.250)** | **6.000%** |

## 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** | **6.250%** | 2%/1%/5% | 3.375% | 3.750% | 45 Days |
| 468/478 | **(0.500)** | **6.375%** | 2%/1%/5% | 3.375% | 3.750% | 45 Days |
| 468/478 | **(1.000)** | **6.500%** | 2%/1%/5% | 3.375% | 3.750% | 45 Days |
| 468/478 | **(1.250)** | **6.625%** | 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

| | | | |
|---|---|---|---|
| Purchase Specials 5/6m (a) | -0.250 | Foreclosure < 7 Years | 0.500 |
| 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 |
| Alternative Credit | 0.500 | Non-Occ Co-Borrower | 0.250 |
| Asset Depletion | 0.250 | FICO 700-719 | 0.250 |
| Alternative Income (min 720 FICO) | 0.250 | File Complexity (d) | 0.250 |
| Unique Collateral | 0.250 | >75%-80% LTV | 0.250 |
| Cash Out | 0.250 | 2-4 Unit | 0.125 |
| BK > 4 years & ≤ 7 Years | 0.500 | Condo | 0.125 |
| | | Investment Property (NOO) - Only 5/6m | 0.375 |
| | | Temporary Financing | 0.250 |
| | | > Loan Amount $2.5mm (e) | 0.250 |
| | | Delayed Financing (outside of guide) | 0.250 |

## Expanded Loan Level Rate Adjustments

*Considered on an exception only basis. Approval to Process needed prior to lock or submission. Contact your AE*

| | |
|---|---|
| Continuity of Obligation | 0.125 |
| Short Sale/ Loan Mod < 4 Years | 0.750 |
| 2 or More Short Sales | 0.250 |
| > 48% DTI | 0.500 |
| FICO < 660 | 1.000 |
| FICO 660-679 | 0.500 |
| FICO 680-699 | 0.375 |
| Over Max Loan Amount | 0.250 |
| Up to 5% Over Max LTV | 0.250 |
| > 5% - 10% Over Max LTV | 0.375 |
| Outside Footprint | 0.375 |
| Non-Warrantable Condo (c) | 0.375 |
| Reserves Below Guidelines | 0.250 |
| Mortgage Late in last 12 Months | 0.250 |
| 5-10 Financed Prop (NOO) | 0.250 |
| Manufactured Home | 0.250 |

# 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>~~7/6 mo. ARM - 5/1/5~~<br>~~10/6 mo. ARM - 5/1/5~~ |
| | 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[1,2] |
|---|---|---|---|
| Primary Residence - Purchase or Rate & Term Only, Fully Amortizing Only | 80%[3] | 80%[2,3] | ≤ $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

[1]Condominium maximum loan amount $1,000,000

[2]~~Investment Properties not permitted for the 10/6m SOFR ARMs~~

[3]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

*Loans outside Fremont Bank's Footprint have a 5% reduction to max LTV/CLTV gudelines

**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[1] | Maximum DTI- Interest-Only | Maximum Cash Out[2] |
|---|---|---|---|---|
| 700 | 720 | 48% | 45% | $500,000 |

[1]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) **No exceptions allowed.**

**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**

- FICO Score required for all borrowers- lowest middle score used
- 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 > 2x30 or 1x60 in last 12 months.
- Lender must obtain a payment history for each residential mortgage or rental history, including accounts that do not appear on the credit report

**No Exceptions to the following:**

- 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.
- 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.
- 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.
- No previous Deed-in-Lieu/Short Sale or Bankruptcy/Foreclosure regardless of waiting period for interest-only option Investment Properties

**Underwriting**

- 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.
- All Condo Projects are subject to FNMA CPM Condo Project Approval guidelines

**No Exceptions to the following:**

- Eight underwriting criteria must be addressed/documented and must reflect the borrowers ability to repay (general ATR).

| 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 |
| ~~ATR Port 7/6 & 10/6 ARM- Fully Amortizing~~ | ~~Fully amortizing payment (PITIA) at the higher of the fully indexed rate or note rate~~ | ~~30-year~~ |
| ~~ATR Port 7/6 & 10/6 ARM- Interest-Only~~ | ~~Fully amortizing payment (PITIA) at higher of fully indexed rate or note rate~~ | ~~20-year~~ |

**Documentation Requirements**

- Full documentation covering the most recent 2 years required
- Executed 4506C with personal 1040 tax transcripts required (Broker provided transcripts from third party allowed)
- Full ALTA Lenders Title Policy
- Fraud evaluation required on all loans

**Reserve Requirements** (Fully amortizing and Interest only)

- 6 months PITIA for Owner Occupied/Second Home and 12 months PITIA for Investment[1] and/or Interest only

**Note: Owner Occupied, ≥ 760 FICO, ≤ 60% LTV/HCLTV, ≤ 38% DTI - Zero months verified[2]**

1. ~~>4~~ 5-10 Financed Properties - Aditional ~~3~~ 6 months' reserves required > 10 Financed properties requires ATP and additioal 12 months PITIA reserves)
2. Assets to still be stated on the URLA (1003) at time of application

**Appraisal Requirements**

- Full Appraisal required (Form 1004/1073) (Loan amounts >$2.5MM may require a Field Review or Second appraisal based on review by Chief Appraiser)
- Internal Desk Review required on all loans outside NorCal footprint and loan amounts ≥ $1,500,000
- Internal Desk Review required on all loans = or > $1,500,000
- 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

## Emerald Program - Jumbo Fixed Rate Mortgage

| *MORRIS Plan 752* | *30 Year Super Jumbo Fixed Rate* | | |
|---|---|---|---|
| Rate | 15 Day | 30 Day | 45 Day |
| 5.500 | 2.010 | 2.140 | 2.210 |
| 5.625 | 1.600 | 1.720 | 1.800 |
| 5.750 | 1.190 | 1.320 | 1.390 |
| 5.875 | 0.800 | 0.920 | 1.000 |
| 5.990 | 0.540 | 0.670 | 0.740 |
| 6.000 | 0.420 | 0.550 | 0.620 |
| 6.125 | 0.060 | 0.190 | 0.260 |
| 6.250 | (0.260) | (0.140) | (0.060) |
| 6.375 | (0.560) | (0.440) | (0.360) |
| 6.490 | (0.680) | (0.560) | (0.480) |
| 6.500 | (0.810) | (0.690) | (0.610) |
| 6.625 | (0.970) | (0.850) | (0.770) |
| 6.750 | (1.150) | (1.020) | (0.950) |
| 6.875 | (1.340) | (1.220) | (1.140) |
| 6.990 | (1.360) | (1.230) | (1.160) |
| 7.000 | (1.530) | (1.400) | (1.330) |

### Max Net Rebate

| Loan Amount | 30 Yr |
|---|---|
| < $1,500,000 | -2.700 |
| > $1,500,000 | -2.200 |

*Max YSP cannot exceed max net rebate.*

## 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 | 0.090 | 0.395 | NA | NA | NA | NA |
| 700-719 | -0.085 | 0.120 | 0.275 | 0.585 | NA | NA |
| 720-739 | -0.200 | -0.035 | 0.095 | 0.290 | 1.075 | NA |
| 740-759 | -0.265 | -0.140 | -0.030 | 0.175 | 0.875 | 1.485 |
| 760-779 | -0.315 | -0.235 | -0.100 | 0.030 | 0.690 | 1.255 |
| ≥780 | -0.390 | -0.295 | -0.185 | -0.080 | 0.500 | 1.030 |

| 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 | 0.520 | 0.675 | 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 | 0.305 | 0.385 | 0.705 | 0.825 |
| Cash-Out Refinance | 0.330 | 0.570 | 0.755 | 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 | 0.440 | NA | NA | NA | NA |
| Three/Four Family | 0.320 | 0.440 | 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 - 3,000,000 | 0.125 | 0.250 | NA | NA | NA | NA |
| > 3,000,000 | 0.250 | 0.375 | 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 | |
|---|---|
| DTI* | Adj |
| ≤ 30 | 0.00% |
| 30.01 - 38 | 0.00% |
| 38.01 - 40 | 0.00% |
| 40.01 - 43 | 0.00% |
| 43.01 - 45 | -0.125 |
| 45.01 - 47 | NA |

****Please review the rate sheet with Secondary before proceeding with any locks.****

FREMONT BANK

Rates as of 12/15/25 8:28 AM

## Gold Program - Jumbo Fixed Rate Mortgage

| *MORRIS Plan 553* | *30 Year Super Jumbo Fixed Rate* | | |
|---|---|---|---|
| **Rate** | **15 Day** | **30 Day** | **45 Day** |
| **5.625** | 1.290 | 1.430 | 1.600 |
| **5.750** | 0.860 | 1.000 | 1.170 |
| **5.875** | 0.430 | 0.570 | 0.740 |
| **6.000** | 0.030 | 0.180 | 0.340 |
| **6.125** | (0.320) | (0.180) | (0.010) |
| **6.250** | (0.670) | (0.530) | (0.370) |
| **6.375** | (1.010) | (0.870) | (0.700) |
| **6.500** | (1.330) | (1.190) | (1.020) |
| **6.625** | (1.640) | (1.490) | (1.320) |
| **6.750** | (1.930) | (1.790) | (1.610) |
| **6.875** | (2.210) | (2.060) | (1.880) |

| *MORRIS Plan 554* | *15 Year Super Jumbo Fixed Rate* | | |
|---|---|---|---|
| **Rate** | **15 Day** | **30 Day** | **45 Day** |
| **5.750** | 0.390 | 0.450 | 0.520 |
| **5.875** | 0.060 | 0.130 | 0.190 |
| **6.000** | (0.240) | (0.180) | (0.110) |
| **6.125** | (0.460) | (0.400) | (0.330) |
| **6.250** | (0.660) | (0.600) | (0.540) |
| **6.375** | (0.850) | (0.790) | (0.720) |
| **6.500** | (1.020) | (0.960) | (0.900) |
| **6.625** | (1.180) | (1.110) | (1.050) |
| **6.750** | (1.320) | (1.260) | (1.190) |

| **Max Net Rebate** | |
|---|---|
| Loan Amount | **30 Yr** |
| < $1,000,000 | -1.000 |
| > $1,000,000 | -1.000 |
| Loan Amount | **15 Yr** |
| < $1,000,000 | -1.750 |
| > $1,000,000 | -1.500 |

*Max YSP cannot exceed max net rebate.*

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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** | **No MI** |
| **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 |
| **yr Fixed(add to 30 yr Fixed** | NA | NA | NA | NA | NA | NA | NA | NA | 0.250 |
| **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 | 0.000 |
| **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

| 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** |
| **5.500** | 1.795 | 2.105 | 2.035 | **5.500** | 0.959 | 1.059 | 1.189 |
| **5.625** | 1.243 | 1.553 | 1.493 | **5.625** | 0.466 | 0.566 | 0.696 |
| **5.750** | 0.930 | 1.240 | 1.180 | **5.750** | 0.183 | 0.303 | 0.433 |
| **5.875** | 0.439 | 0.749 | 0.689 | **5.875** | (0.262) | (0.142) | (0.012) |
| **6.000** | (0.059) | 0.252 | 0.192 | **6.000** | (0.721) | (0.591) | (0.461) |
| **6.125** | (0.514) | (0.194) | (0.264) | **6.125** | (1.136) | (1.016) | (0.886) |
| **6.250** | (0.639) | (0.329) | (0.389) | **6.250** | (1.042) | (0.912) | (0.782) |
| **6.375** | (1.070) | (0.760) | (0.820) | **6.375** | (1.445) | (1.315) | (1.185) |
| **6.500** | (1.510) | (1.190) | (1.250) | **6.500** | (1.845) | (1.715) | (1.585) |
| **6.625** | (1.855) | (1.535) | (1.595) | **6.625** | (2.162) | (2.032) | (1.902) |
| **6.750** | (2.079) | (1.789) | (1.869) | **6.750** | (2.178) | (2.078) | (1.978) |
| **6.875** | (2.454) | (2.164) | (2.244) | **6.875** | (2.523) | (2.423) | (2.323) |
| **7.000** | (2.766) | (2.466) | (2.546) | **7.000** | (2.807) | (2.707) | (2.597) |
| **7.125** | (3.046) | (2.756) | (2.856) | **7.125** | (3.088) | (2.978) | (2.898) |

| 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** |
| **5.375** | (0.063) | 0.038 | 0.058 | **5.375** | (0.074) | 0.027 | 0.057 |
| **5.500** | (0.364) | (0.264) | (0.244) | **5.500** | (0.307) | (0.207) | (0.177) |
| **5.625** | (0.661) | (0.561) | (0.541) | **5.625** | (0.546) | (0.446) | (0.416) |
| **5.750** | (0.968) | (0.868) | (0.848) | **5.750** | (0.774) | (0.674) | (0.654) |
| **5.875** | (1.245) | (1.145) | (1.125) | **5.875** | (1.375) | (1.275) | (1.245) |
| **6.000** | (1.545) | (1.445) | (1.415) | **6.000** | (1.635) | (1.535) | (1.505) |
| **6.125** | (1.807) | (1.707) | (1.677) | **6.125** | (1.851) | (1.751) | (1.721) |
| **6.250** | (2.134) | (2.024) | (1.994) | **6.250** | (2.320) | (2.210) | (2.180) |
| **6.375** | (2.421) | (2.321) | (2.291) | **6.375** | (2.548) | (2.448) | (2.418) |
| **6.500** | (2.688) | (2.578) | (2.548) | **6.500** | (2.760) | (2.650) | (2.630) |
| **6.625** | (2.932) | (2.822) | (2.802) | **6.625** | (2.957) | (2.847) | (2.817) |
| **6.750** | (3.153) | (3.043) | (3.013) | **6.750** | (3.122) | (3.022) | (2.992) |
| **6.875** | (3.374) | (3.264) | (3.234) | **6.875** | (3.305) | (3.195) | (3.165) |

| 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** |
| **5.500** | 1.585 | 1.805 | 1.745 | **5.000** | 2.172 | 2.192 | 2.222 |
| **5.625** | 0.983 | 1.193 | 1.143 | **5.125** | 1.828 | 1.848 | 1.878 |
| **5.750** | 0.430 | 0.640 | 0.590 | **5.250** | 1.155 | 1.175 | 1.215 |
| **5.875** | (0.022) | 0.199 | 0.149 | **5.375** | 0.863 | 0.883 | 0.923 |
| **6.000** | (0.459) | (0.249) | (0.299) | **5.500** | 0.563 | 0.583 | 0.623 |
| **6.125** | (0.884) | (0.664) | (0.714) | **5.625** | 0.286 | 0.306 | 0.336 |
| **6.250** | (1.109) | (0.899) | (0.949) | **5.750** | 0.019 | 0.039 | 0.079 |
| **6.375** | (1.500) | (1.290) | (1.340) | **5.875** | (0.210) | (0.190) | (0.160) |
| **6.500** | (1.900) | (1.680) | (1.730) | **6.000** | (0.460) | (0.440) | (0.410) |
| **6.625** | (2.195) | (1.975) | (2.025) | **6.125** | (0.641) | (0.621) | (0.591) |
| **6.750** | (2.129) | (1.939) | (2.009) | **6.250** | (0.398) | (0.378) | (0.348) |
| **6.875** | (2.454) | (2.264) | (2.334) | **6.375** | (0.605) | (0.585) | (0.555) |

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

| MORRIS Plan 210 | 30 Year Fixed Rate Conf | | |
|---|---|---|---|
| Rate | 15 Day | 30 Day | 45 Day |
| 5.500 | 1.550 | 1.890 | 1.820 |
| 5.625 | 0.939 | 1.269 | 1.199 |
| 5.750 | 0.052 | 0.372 | 0.302 |
| 5.875 | (0.224) | 0.097 | 0.017 |
| 6.000 | (0.349) | 0.022 | (0.039) |
| 6.125 | (0.830) | (0.470) | (0.530) |
| 6.250 | (1.480) | (1.140) | (1.190) |
| 6.375 | (1.745) | (1.425) | (1.485) |
| 6.500 | (1.819) | (1.459) | (1.509) |
| 6.625 | (2.284) | (1.944) | (2.004) |
| 6.750 | (2.616) | (2.286) | (2.356) |
| 6.875 | (2.926) | (2.606) | (2.676) |
| 7.000 | (3.110) | (2.760) | (2.730) |
| 7.125 | (3.444) | (3.104) | (3.114) |

| MORRIS Plan 211 | 20 Year Fixed Rate Conf | | |
|---|---|---|---|
| Rate | 15 Day | 30 Day | 45 Day |
| 5.500 | 0.749 | 0.949 | 1.019 |
| 5.625 | 0.296 | 0.496 | 0.566 |
| 5.750 | 0.073 | 0.263 | 0.343 |
| 5.875 | (0.362) | (0.182) | (0.102) |
| 6.000 | (0.701) | (0.531) | (0.451) |
| 6.125 | (1.106) | (0.936) | (0.856) |
| 6.250 | (1.132) | (1.002) | (0.902) |
| 6.375 | (1.505) | (1.375) | (1.265) |
| 6.500 | (1.885) | (1.755) | (1.655) |
| 6.625 | (2.192) | (2.072) | (1.962) |
| 6.750 | (2.238) | (2.088) | (1.988) |
| 6.875 | (2.573) | (2.433) | (2.333) |
| 7.000 | (2.827) | (2.687) | (2.577) |
| 7.125 | (3.108) | (2.968) | (2.868) |

| MORRIS Plan 212 | 15 Year Fixed Rate Conf | | |
|---|---|---|---|
| Rate | 15 Day | 30 Day | 45 Day |
| 5.375 | (0.303) | (0.193) | (0.183) |
| 5.500 | (0.644) | (0.534) | (0.524) |
| 5.625 | (0.721) | (0.581) | (0.551) |
| 5.750 | (1.038) | (0.908) | (0.878) |
| 5.875 | (1.335) | (1.215) | (1.185) |
| 6.000 | (1.655) | (1.525) | (1.495) |
| 6.125 | (1.897) | (1.747) | (1.697) |
| 6.250 | (2.224) | (2.074) | (2.034) |
| 6.375 | (2.431) | (2.301) | (2.251) |
| 6.500 | (2.768) | (2.608) | (2.568) |
| 6.625 | (3.172) | (3.022) | (2.982) |
| 6.750 | (3.373) | (3.223) | (3.183) |
| 6.875 | (3.604) | (3.454) | (3.414) |

| MORRIS Plan 227 | 30 Year High Balance Fixed Rate | | |
|---|---|---|---|
| Rate | 15 Day | 30 Day | 45 Day |
| 5.500 | 1.585 | 1.805 | 1.745 |
| 5.625 | 0.983 | 1.193 | 1.143 |
| 5.750 | 0.430 | 0.640 | 0.590 |
| 5.875 | (0.022) | 0.199 | 0.149 |
| 6.000 | (0.459) | (0.249) | (0.299) |
| 6.125 | (0.884) | (0.664) | (0.714) |
| 6.250 | (1.109) | (0.899) | (0.949) |
| 6.375 | (1.500) | (1.290) | (1.340) |
| 6.500 | (1.900) | (1.680) | (1.730) |
| 6.625 | (2.195) | (1.975) | (2.025) |
| 6.750 | (2.129) | (1.939) | (2.009) |
| 6.875 | (2.454) | (2.264) | (2.334) |
| 7.000 | (2.706) | (2.516) | (2.586) |

| MORRIS Plan 228 | 15 Year High Balance Fixed Rate | | |
|---|---|---|---|
| Rate | 15 Day | 30 Day | 45 Day |
| 5.000 | 2.172 | 2.192 | 2.222 |
| 5.125 | 1.828 | 1.848 | 1.878 |
| 5.250 | 1.155 | 1.175 | 1.215 |
| 5.375 | 0.863 | 0.883 | 0.923 |
| 5.500 | 0.563 | 0.583 | 0.623 |
| 5.625 | 0.286 | 0.306 | 0.336 |
| 5.750 | 0.019 | 0.039 | 0.079 |
| 5.875 | (0.210) | (0.190) | (0.160) |
| 6.000 | (0.460) | (0.440) | (0.410) |
| 6.125 | (0.641) | (0.621) | (0.591) |
| 6.250 | (0.398) | (0.378) | (0.348) |
| 6.375 | (0.605) | (0.585) | (0.555) |
| 6.500 | (0.773) | (0.753) | (0.713) |

*30 Day Avg SOFR* **3.943**

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

| MORRIS Plan 848 | 5/6m SOFR ARM Conf Margin 2.750 - Caps 2/1/5 | | |
|---|---|---|---|
| Rate | 15 Day | 30 Day | 45 Day |
| 5.250 | 1.300 | 1.340 | 1.380 |
| 5.375 | 0.950 | 1.000 | 1.040 |
| 5.500 | 0.600 | 0.660 | 0.710 |
| 5.625 | 0.260 | 0.310 | 0.370 |
| 5.750 | (0.040) | 0.010 | 0.060 |
| 5.875 | (0.280) | (0.220) | (0.170) |
| 6.000 | (0.520) | (0.460) | (0.400) |
| 6.125 | (0.760) | (0.690) | (0.630) |
| 6.250 | (0.910) | (0.860) | (0.800) |
| 6.375 | (0.960) | (0.900) | (0.850) |
| 6.500 | (1.010) | (0.950) | (0.890) |

| MORRIS Plan 849 | 7/6m SOFR ARM Conf Margin 2.750 - Caps 5/1/5 | | |
|---|---|---|---|
| Rate | 15 Day | 30 Day | 45 Day |
| 5.250 | 1.540 | 1.590 | 1.640 |
| 5.375 | 1.160 | 1.210 | 1.260 |
| 5.500 | 0.780 | 0.840 | 0.890 |
| 5.625 | 0.400 | 0.460 | 0.520 |
| 5.750 | 0.090 | 0.130 | 0.180 |
| 5.875 | (0.030) | 0.020 | 0.060 |
| 6.000 | (0.180) | (0.120) | (0.070) |
| 6.125 | (0.330) | (0.270) | (0.220) |
| 6.250 | (0.480) | (0.420) | (0.350) |
| 6.375 | (0.700) | (0.630) | (0.560) |
| 6.500 | (0.910) | (0.840) | (0.760) |

| MORRIS Plan 850 | 10/6m SOFR ARM Conf Margin 2.750 - Caps 5/1/5 | | |
|---|---|---|---|
| Rate | 15 Day | 30 Day | 45 Day |
| 5.250 | 2.800 | 2.860 | 2.910 |
| 5.375 | 2.360 | 2.420 | 2.480 |
| 5.500 | 1.930 | 1.990 | 2.050 |
| 5.625 | 1.490 | 1.560 | 1.620 |
| 5.750 | 1.100 | 1.160 | 1.220 |
| 5.875 | 0.760 | 0.820 | 0.890 |
| 6.000 | 0.420 | 0.490 | 0.560 |
| 6.125 | 0.080 | 0.150 | 0.230 |
| 6.250 | (0.140) | (0.090) | (0.030) |
| 6.375 | (0.230) | (0.170) | (0.110) |
| 6.500 | (0.320) | (0.250) | (0.190) |

| MORRIS Plan 865 | 5/6m SOFR ARM HB Margin 2.750 - Caps 2/1/5 | | |
|---|---|---|---|
| Rate | 15 Day | 30 Day | 45 Day |
| 5.250 | 2.300 | 2.340 | 2.380 |
| 5.375 | 1.950 | 2.000 | 2.040 |
| 5.500 | 1.600 | 1.660 | 1.710 |
| 5.625 | 1.260 | 1.310 | 1.370 |
| 5.750 | 0.960 | 1.010 | 1.060 |
| 5.875 | 0.720 | 0.780 | 0.830 |
| 6.000 | 0.480 | 0.540 | 0.600 |
| 6.125 | 0.240 | 0.310 | 0.370 |
| 6.250 | 0.090 | 0.140 | 0.200 |
| 6.375 | 0.040 | 0.100 | 0.150 |
| 6.500 | (0.010) | 0.050 | 0.110 |

| MORRIS Plan 866 | 7/6m SOFR ARM HB Margin 2.750 - Caps 5/1/5 | | |
|---|---|---|---|
| Rate | 15 Day | 30 Day | 45 Day |
| 5.250 | 2.540 | 2.590 | 2.640 |
| 5.375 | 2.160 | 2.210 | 2.260 |
| 5.500 | 1.780 | 1.840 | 1.890 |
| 5.625 | 1.400 | 1.460 | 1.520 |
| 5.750 | 1.090 | 1.130 | 1.180 |
| 5.875 | 0.970 | 1.020 | 1.060 |
| 6.000 | 0.820 | 0.880 | 0.930 |
| 6.125 | 0.670 | 0.730 | 0.780 |
| 6.250 | 0.520 | 0.580 | 0.650 |
| 6.375 | 0.300 | 0.370 | 0.440 |
| 6.500 | 0.090 | 0.160 | 0.240 |

| MORRIS Plan 867 | 10/6m SOFR ARM HB Margin 2.750 - Caps 5/1/5 | | |
|---|---|---|---|
| Rate | 15 Day | 30 Day | 45 Day |
| 5.250 | 4.300 | 4.360 | 4.410 |
| 5.375 | 3.860 | 3.920 | 3.980 |
| 5.500 | 3.430 | 3.490 | 3.550 |
| 5.625 | 2.990 | 3.060 | 3.120 |
| 5.750 | 2.600 | 2.660 | 2.720 |
| 5.875 | 2.260 | 2.320 | 2.390 |
| 6.000 | 1.920 | 1.990 | 2.060 |
| 6.125 | 1.580 | 1.650 | 1.730 |
| 6.250 | 1.360 | 1.410 | 1.470 |
| 6.375 | 1.270 | 1.330 | 1.390 |
| 6.500 | 1.180 | 1.250 | 1.310 |

*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.*

# Conforming & High Balance LLPA's - Purchase

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

| Credit Score | LTV Range<br>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 | 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<br>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 manufactued homes. For Standard 97%, at least one borrower much 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) Not applicable to co-ops or detached condo units (identified by SFC 588).
(2) Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
(3) The subordinate financing LLPA will be charged if the CLTV is greater that 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).
(4) 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

| **Approved MI Partners** |
|---|
| MGIC |
| ARCH |
| Radian |
| Essent |
| National |

## 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 | 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 manufactued homes. For Standard 97%, at least one borrower much be a first time home buyer*

### Footnotes

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

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

(3) The subordinate financing LLPA will be charged if the CLTV is greater that 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).

(4) 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

| Approved MI Partners |
|---|
| MGIC |
| ARCH |
| Radian |
| Essent |
| National |

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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<br>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 | 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<br>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) Not applicable to co-ops or detached condo units (identified by SFC 588).
(2) Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
(3) The subordinate financing LLPA will be charged if the CLTV is greater that 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).
(4) 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

| Approved MI Partners |
|---|
| MGIC |
| ARCH |
| Radian |
| Essent |
| National |

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FREMONT BANK

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

| Rates & Terms | Primary | Second Home | Investment |
|---|---|---|---|
| Base Start Rate[1] | 7.500% | 7.750% | 9.000% |
| Index - WSJ Prime Rate | 6.75% | | |
| Base Margin | 0.750% | 1.000% | 2.25% |
| Introductory Rate | 5.490% | 5.490% | 5.990% |
| 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[2] | -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 strarting 06/22/20. Min FICO 700

| | |
|---|---|
| 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** (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** (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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