

FREMONT BANK

Wholesale Rate Sheet

Rates as of **7/2/18 8:37 AM**

Announcements -	Weekly Turn Times - Effective for June 25- June 29																																																			
<p>Increasing our High Balance Pricing Specials! We are increasing our cash out special to 0.625 for 30 Yr High Balance Fixed The cash out special only applies to primary/second homes - NOO not eligible We are increasing our purchase special to 0.375 for 30 Yr High Bal Fixed loans.</p> <p>Underwriting Fee Reduction on Purchase Extended! We are reducing our underwriting fee by \$400 on locks effective until July 31st Total Fees are \$550 (\$950 - \$400 reduction). Port and FHA loans not applicable</p> <p>Important Info Regarding PIW's *PIW only eligible on conforming FNMA (GOLD) programs *Full appraisal needed even if DU allows PIW on FNMA (GOLD) High Bal</p>	<p>Cutoff Dates: Last Day For Closing This Month Cutoff Date</p> <p>Last day to acknowledge CD (refi) Friday, June 22, 2018 Last day to sign to fund and record (refi) Wednesday, June 27, 2018</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #333; color: white;"> <th style="width: 50%;">Loan Registration</th> <th style="width: 50%;">Turn Times</th> </tr> </thead> <tbody> <tr> <td>Purchase</td> <td>24 hours</td> </tr> <tr> <td>Refinance</td> <td>24 - 48 hours</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #333; color: white;"> <th style="width: 50%;">Underwriting</th> <th style="width: 25%;">Turn Times</th> <th style="width: 25%;">Turn Times</th> </tr> </thead> <tbody> <tr> <td>Purchase Transactions:</td> <td>Initial u/w</td> <td>* Condition u/w</td> </tr> <tr> <td>Conventional</td> <td>24 - 48 hrs</td> <td>24 - 48 hrs</td> </tr> <tr> <td>Jumbo Gold</td> <td>24 - 48 hrs</td> <td>24 - 48 hrs</td> </tr> <tr> <td>Jumbo Port 406 & 407</td> <td>24 - 48 hrs</td> <td>24 - 48 hrs</td> </tr> <tr> <td>FHA purchase</td> <td>24 - 48 hrs</td> <td>24 - 48 hrs</td> </tr> <tr> <td>Refinance Transactions:</td> <td>Initial u/w</td> <td>* Condition u/w</td> </tr> <tr> <td>Conventional</td> <td>48 - 72 hrs</td> <td>48 - 72 hrs</td> </tr> <tr> <td>Jumbo Gold</td> <td>48 - 72 hrs</td> <td>48 - 72 hrs</td> </tr> <tr> <td>Jumbo Port 406 & 407</td> <td>48 - 72 hrs</td> <td>48 - 72 hrs</td> </tr> <tr> <td>FHA refi/streamline</td> <td>24 - 48 hrs</td> <td>24 - 48 hrs</td> </tr> <tr> <td colspan="3">* Condition u/w includes processing time!</td> </tr> <tr> <td colspan="3">Loans in NOI status: condition / re-underwrite review: 4-5 days (purchase and refi)</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #333; color: white;"> <th style="width: 50%;">Docs & Funding</th> <th style="width: 50%;">Turn Times</th> </tr> </thead> <tbody> <tr> <td>Docs</td> <td>24 hours purch/24 - 48 hours refi</td> </tr> <tr> <td>Funding</td> <td>24 - 48 hours</td> </tr> </tbody> </table>	Loan Registration	Turn Times	Purchase	24 hours	Refinance	24 - 48 hours	Underwriting	Turn Times	Turn Times	Purchase Transactions:	Initial u/w	* Condition u/w	Conventional	24 - 48 hrs	24 - 48 hrs	Jumbo Gold	24 - 48 hrs	24 - 48 hrs	Jumbo Port 406 & 407	24 - 48 hrs	24 - 48 hrs	FHA purchase	24 - 48 hrs	24 - 48 hrs	Refinance Transactions:	Initial u/w	* Condition u/w	Conventional	48 - 72 hrs	48 - 72 hrs	Jumbo Gold	48 - 72 hrs	48 - 72 hrs	Jumbo Port 406 & 407	48 - 72 hrs	48 - 72 hrs	FHA refi/streamline	24 - 48 hrs	24 - 48 hrs	* Condition u/w includes processing time!			Loans in NOI status: condition / re-underwrite review: 4-5 days (purchase and refi)			Docs & Funding	Turn Times	Docs	24 hours purch/24 - 48 hours refi	Funding	24 - 48 hours
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<p>Submissions Desk: submissions@fremontbank.com</p> <p>MORRIS Support: morrisupport@fremontbank.com</p>	<p>Lock Desk: locks@fremontbank.com</p> <p>MORRIS Phone: 844-766-7747</p> <p style="text-align: center;">Fremont Bank Website</p> <p style="text-align: right;"><i>Same Day Submission cutoff time is 2:00PM PST.</i></p> <p style="text-align: right;">Signed Documents sent back to Livermore Loan Center</p> <p style="text-align: right;">2580B Shea Center Drive, Livermore, CA 94551</p> <p>Lender Origination fees for LE: Delivery Fee \$ 25, Document Preparation Fee \$ 125, Underwriting Fee \$800 = \$ 950</p> <p style="background-color: yellow;">* purchase special u/w fee \$400 = total fees \$550</p> <p>FHA Origination Fees for LE: Delivery Fee \$ 25, Document Preparation Fee \$ 50, Underwriting Fee \$ 395 = \$ 470</p> <p>* Section B of LE: Flood \$5.25, Tax \$60 (Tax N/A for FHA)</p> <p>Loss Payee Clause:</p> <p style="text-align: right;">CPL: Fremont Bank Fremont Bank 2580 Shea Center Drive Livermore Ca 94551 P.O. Box 7295 Fremont, CA 94537-7295</p> <p>For rate lock policy click on: Lock Policy</p> <p>For underwriting guidelines click on: Guidelines</p> <p>Pricing subject to change without notice - NO OFF SHEET PRICING</p>																																																			
<p><i>Intended for approved Mortgage Brokers use only and not for consumer use or for public distribution. The terms and programs are subject to change without notice.</i></p> <p><i>Please refer to our website or contact us for current information.</i></p>																																																				

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

LOS Plan 670 MORRIS Plan 113		30 Year Fixed Rate Conf			LOS Plan 670 MORRIS Plan 114		20 Year Fixed Rate Conf		
	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.000	1.074	1.244	1.334	3.750	1.209	1.389	1.479		
4.125	0.319	0.489	0.579	3.875	0.605	0.775	0.875		
4.250	(0.324)	(0.154)	(0.054)	4.000	(0.033)	0.138	0.228		
4.375	(0.843)	(0.663)	(0.573)	4.125	(0.638)	(0.458)	(0.368)		
4.500	(1.469)	(1.289)	(1.199)	4.250	(1.331)	(1.151)	(1.061)		
4.625	(2.112)	(1.942)	(1.842)	4.375	(1.881)	(1.701)	(1.611)		
4.750	(2.673)	(2.503)	(2.413)	4.500	(2.518)	(2.348)	(2.248)		
4.875	(3.121)	(2.951)	(2.851)	4.625	(3.053)	(2.883)	(2.783)		
5.000	(3.585)	(3.405)	(3.315)	4.750	(3.486)	(3.306)	(3.216)		
5.125	(4.158)	(3.988)	(3.898)	4.875	(3.830)	(3.660)	(3.570)		
5.250	(4.686)	(4.516)	(4.416)	5.000	(4.237)	(4.067)	(3.967)		
5.375	(5.111)	(4.931)	(4.841)	5.125	(4.706)	(4.536)	(4.436)		
5.500	(5.261)	(5.091)	(4.991)	5.250	(5.097)	(4.927)	(4.827)		

LOS Plan 670 MORRIS Plan 115		15 Year Fixed Rate Conf			LOS Plan 670 MORRIS Plan 116		10 Year Fixed Rate Conf		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
3.000	2.537	2.697	2.777	3.000	2.349	2.509	2.589		
3.125	1.992	2.152	2.232	3.125	1.993	2.153	2.233		
3.250	1.315	1.475	1.555	3.250	0.885	1.045	1.115		
3.375	0.819	0.969	1.049	3.375	0.549	0.709	0.789		
3.500	0.325	0.485	0.555	3.500	0.223	0.383	0.463		
3.625	(0.188)	(0.038)	0.043	3.625	(0.134)	0.027	0.107		
3.750	(0.467)	(0.317)	(0.237)	3.750	(0.675)	(0.515)	(0.445)		
3.875	(0.983)	(0.823)	(0.743)	3.875	(0.995)	(0.835)	(0.755)		
4.000	(1.458)	(1.298)	(1.228)	4.000	(1.314)	(1.154)	(1.074)		
4.125	(1.947)	(1.787)	(1.707)	4.125	(1.623)	(1.463)	(1.383)		
4.250	(2.137)	(1.977)	(1.897)	4.250	(2.001)	(1.841)	(1.761)		
4.375	(2.304)	(2.144)	(2.064)	4.375	(2.271)	(2.111)	(2.041)		
4.500	(2.747)	(2.587)	(2.517)	4.500	(2.568)	(2.408)	(2.328)		

LOS Plan 671 MORRIS Plan 127		30 Year High Balance Fixed Rate			LOS Plan 671 MORRIS Plan 128		15 Year High Balance Fixed Rate		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
3.750	2.583	2.763	2.853	3.000	3.581	3.741	3.821		
3.875	2.210	2.380	2.480	3.125	3.166	3.326	3.396		
4.000	1.584	1.764	1.854	3.250	1.789	1.949	2.029		
4.125	0.799	0.969	1.069	3.375	1.353	1.513	1.593		
4.250	(0.014)	0.157	0.247	3.500	0.929	1.089	1.169		
4.375	(0.573)	(0.403)	(0.313)	3.625	0.537	0.697	0.777		
4.500	(0.949)	(0.779)	(0.679)	3.750	0.318	0.478	0.558		
4.625	(1.602)	(1.432)	(1.332)	3.875	(0.129)	0.022	0.102		
4.750	(2.183)	(2.003)	(1.913)	4.000	(0.534)	(0.374)	(0.304)		
4.875	(2.661)	(2.481)	(2.391)	4.125	(0.903)	(0.743)	(0.663)		
5.000	(3.045)	(2.865)	(2.775)	4.250	(1.023)	(0.863)	(0.793)		
5.125	(3.278)	(3.098)	(3.008)	4.375	(1.030)	(0.870)	(0.790)		
5.250	(3.716)	(3.546)	(3.446)	4.500	(1.193)	(1.033)	(0.953)		
5.375	(4.051)	(3.871)	(3.781)						
5.500	(4.151)	(3.981)	(3.881)						

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

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

	<= 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	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
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
> 4 Financed Props (a)	0.000	0.000	0.000	0.000	0.000	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/CLTV

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	-0.625	-0.625	-0.625	-0.625	N/A	N/A	N/A
High Bal FRM Purchase	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375

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

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%

* rate/terms refi adjustment removal effective June 26, 2017

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

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

LOS Plan 101 MORRIS Plan 210	30 Year Fixed Rate Conf			LOS Plan 101 MORRIS Plan 211	20 Year Fixed Rate Conf			LOS Plan 101 MORRIS Plan 212	15 Year Fixed Rate Conf		
	15 Day	30 Day	45 Day		Rate	15 Day	30 Day		45 Day	Rate	15 Day
4.000	0.914	1.044	1.114	3.750	1.339	1.469	1.569	3.000	2.517	2.617	2.637
4.125	0.149	0.289	0.349	3.875	0.665	0.795	0.885	3.125	1.952	2.052	2.062
4.250	(0.494)	(0.354)	(0.284)	4.000	(0.033)	0.098	0.198	3.250	1.415	1.515	1.535
4.375	(1.003)	(0.873)	(0.793)	4.125	(0.638)	(0.488)	(0.398)	3.375	0.899	0.999	1.019
4.500	(1.629)	(1.489)	(1.419)	4.250	(1.271)	(1.121)	(1.021)	3.500	0.285	0.395	0.445
4.625	(2.292)	(2.132)	(2.052)	4.375	(1.891)	(1.751)	(1.651)	3.625	(0.258)	(0.138)	(0.098)
4.750	(2.863)	(2.703)	(2.623)	4.500	(2.438)	(2.288)	(2.188)	3.750	(0.537)	(0.417)	(0.367)
4.875	(3.311)	(3.151)	(3.071)	4.625	(3.013)	(2.843)	(2.743)	3.875	(1.043)	(0.923)	(0.873)
5.000	(3.755)	(3.605)	(3.525)	4.750	(3.576)	(3.406)	(3.296)	4.000	(1.528)	(1.398)	(1.348)
5.125	(4.368)	(4.188)	(4.108)	4.875	(3.930)	(3.770)	(3.660)	4.125	(2.027)	(1.887)	(1.847)
5.250	(4.886)	(4.716)	(4.626)	5.000	(4.337)	(4.167)	(4.057)	4.250	(2.207)	(2.077)	(2.027)
5.375	(5.301)	(5.131)	(5.041)	5.125	(4.776)	(4.586)	(4.456)	4.375	(2.374)	(2.244)	(2.194)
5.500	(5.461)	(5.291)	(5.211)	5.250	(5.197)	(5.007)	(4.867)	4.500	(2.847)	(2.687)	(2.597)

LOS Plan 260 MORRIS Plan 227	30 Year High Balance Fixed Rate			LOS Plan 260 MORRIS Plan 228	15 Year High Balance Fixed Rate		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.750	2.633	2.813	2.903	3.000	3.581	3.741	3.821
3.875	2.260	2.430	2.530	3.125	3.166	3.326	3.396
4.000	1.634	1.814	1.904	3.250	1.789	1.949	2.029
4.125	0.849	1.019	1.119	3.375	1.353	1.513	1.593
4.250	0.037	0.207	0.297	3.500	0.929	1.089	1.169
4.375	(0.523)	(0.353)	(0.263)	3.625	0.537	0.697	0.777
4.500	(0.899)	(0.729)	(0.629)	3.750	0.318	0.478	0.558
4.625	(1.552)	(1.382)	(1.282)	3.875	(0.129)	0.022	0.102
4.750	(2.133)	(1.953)	(1.863)	4.000	(0.534)	(0.374)	(0.304)
4.875	(2.611)	(2.431)	(2.341)	4.125	(0.903)	(0.743)	(0.663)
5.000	(2.995)	(2.815)	(2.725)	4.250	(1.023)	(0.863)	(0.793)
5.125	(3.228)	(3.048)	(2.958)	4.375	(1.030)	(0.870)	(0.790)
5.250	(3.666)	(3.496)	(3.396)	4.500	(1.193)	(1.033)	(0.953)
5.375	(4.001)	(3.821)	(3.731)				
5.500	(4.101)	(3.931)	(3.831)				

 1 Yr Libor **2.76406%**
FHLMC (Standard): Conforming & High Balance ARM's - LP Only

LOS Plan 114 MORRIS Plan 273	5/1 LIBOR ARM Conf Margin 2.250 - Caps 2/2/5			LOS Plan 111 MORRIS Plan 274	7/1 LIBOR ARM Conf Margin 2.250 - Caps 5/2/5			LOS Plan 112 MORRIS Plan 275	10/1 LIBOR ARM Conf Margin 2.250 - Caps 5/2/5		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.125	2.040	2.165	2.290	3.250	2.310	2.435	2.560	3.500	3.200	3.325	3.450
3.250	1.670	1.795	1.920	3.375	1.870	1.995	2.120	3.625	2.690	2.815	2.940
3.375	1.290	1.415	1.540	3.500	1.390	1.515	1.640	3.750	2.150	2.275	2.400
3.500	0.910	1.035	1.160	3.625	0.980	1.105	1.230	3.875	1.680	1.805	1.930
3.625	0.540	0.665	0.790	3.750	0.510	0.635	0.760	4.000	1.170	1.295	1.420
3.750	0.140	0.265	0.390	3.875	0.150	0.275	0.400	4.125	0.740	0.865	0.990
3.875	(0.190)	(0.065)	0.060	4.000	(0.210)	(0.085)	0.040	4.250	0.270	0.395	0.520
4.000	(0.540)	(0.415)	(0.290)	4.125	(0.580)	(0.455)	(0.330)	4.375	(0.120)	0.005	0.130
4.125	(0.860)	(0.735)	(0.610)	4.250	(0.990)	(0.865)	(0.740)	4.500	(0.740)	(0.615)	(0.490)
4.250	(1.270)	(1.145)	(1.020)	4.375	(1.290)	(1.165)	(1.040)	4.625	(0.900)	(0.775)	(0.650)
4.375	(1.490)	(1.365)	(1.240)	4.500	(1.740)	(1.615)	(1.490)	4.750	(1.050)	(0.925)	(0.800)

LOS Plan 265 MORRIS Plan 290	5/1 LIBOR ARM HB 2.250 - Caps 2/2/5			LOS Plan 262 MORRIS Plan 291	7/1 LIBOR ARM HB Margin 2.250 - Caps 5/2/5			LOS Plan 263 MORRIS Plan 292	10/1 LIBOR ARM HB Margin 2.250 - Caps 5/2/5		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.125	3.040	3.165	3.290	3.375	2.870	2.995	3.120	3.625	3.690	3.815	3.940
3.250	2.670	2.795	2.920	3.500	2.390	2.515	2.640	3.750	3.150	3.275	3.400
3.375	2.290	2.415	2.540	3.625	1.980	2.105	2.230	3.875	2.680	2.805	2.930
3.500	1.910	2.035	2.160	3.750	1.510	1.635	1.760	4.000	2.170	2.295	2.420
3.625	1.540	1.665	1.790	3.875	1.150	1.275	1.400	4.125	1.740	1.865	1.990
3.750	1.140	1.265	1.390	4.000	0.790	0.915	1.040	4.250	1.270	1.395	1.520
3.875	0.810	0.935	1.060	4.125	0.430	0.555	0.680	4.375	0.880	1.005	1.130
4.000	0.470	0.595	0.720	4.250	0.020	0.145	0.270	4.500	0.270	0.395	0.520
4.125	0.150	0.275	0.400	4.375	(0.290)	(0.165)	(0.040)	4.625	0.110	0.235	0.360
4.250	(0.270)	(0.145)	(0.020)	4.500	(0.740)	(0.615)	(0.490)	4.750	(0.040)	0.085	0.210
4.375	(0.490)	(0.365)	(0.240)	4.625	(0.900)	(0.775)	(0.650)	4.875	(0.200)	(0.075)	0.050

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

ARM's - Maximum number of financed properties (including the subject) for SH & INV 7/1 & 10/1 ARM's is six (6), 5/1 ARM maximum is limited to one (1)

LTV/FICO	<= 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	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.250
Condo	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
> 4 Financed Prop (a)	0.000	0.000	0.000	0.000	0.000	N/A	N/A
2-Unit	1.000	1.000	1.000	1.000	N/A	N/A	N/A
3-4 Unit	1.000	1.000	1.000	1.000	N/A	N/A	N/A

(a) > 4 financed prop but no more than 6 financed props allowed under this program. Applies to NOO subject prop.

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

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	-0.625	-0.625	-0.625	-0.625	N/A	N/A	N/A
High Balance FRM Purchase	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
High Balance ARM Refi	0.000	0.000	0.000	0.750	0.750	0.750	0.750
High Balance ARM CashOut	0.750	0.750	0.750	1.500	N/A	N/A	N/A
High Balance ARM Purchase	0.000	0.000	0.000	0.750	0.750	0.750	1.000

Mortgages with Subordinate Financing -- Add to Price

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

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

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

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

≤ 20 Year Fixed

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

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

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Gold Program - Jumbo Fixed Rate Mortgages												
LOS Plan 550 MORRIS Plan 553		30 Year Super Jumbo Fixed Rate			LOS Plan 550 MORRIS Plan 554		15 Year Super Jumbo Fixed Rate			Max Net Rebate		
	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Loan Amount	30 Yr	15 Yr		
4.375	0.720	0.910	1.100	4.125	0.450	0.590	0.730	< \$1,000,000	-2.625	-2.125		
4.500	0.100	0.290	0.490	4.250	0.000	0.120	0.270	> \$1,000,000	-2.125	-1.875		
4.625	(0.410)	(0.210)	0.000	4.375	(0.390)	(0.250)	(0.100)	Loan Amount	10/1 ARM	5/1 ARM	7/1 ARM	
4.750	(0.880)	(0.670)	(0.460)	4.500	(0.760)	(0.620)	(0.470)	< \$1,000,000	-1.875	-1.500	-1.500	
4.875	(1.320)	(1.110)	(0.900)	4.625	(1.090)	(0.950)	(0.800)	> \$1,000,000	-1.625	-1.375	-1.375	
5.000	(1.680)	(1.470)	(1.260)	4.750	(1.360)	(1.230)	(1.090)	** Max YSP cannot exceed max net rebate above. A full ALTA is required for all Gold Jumbo products				
5.125	(2.030)	(1.820)	(1.620)	4.875	(1.580)	(1.450)	(1.300)	Advance Locks eligible on purchase!				
5.250	(2.370)	(2.170)	(1.970)	5.000	(1.730)	(1.600)	(1.450)	1 Yr Libor 2.76406%				
5.375	(2.690)	(2.490)	(2.300)	5.125	(1.890)	(1.750)	(1.610)					
5.500	(2.900)	(2.700)	(2.510)	5.250	(2.080)	(1.950)	(1.810)					

Gold Program - Jumbo Arm's															
LOS Plan 553 MORRIS Plan 574		5/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5			LOS Plan 555 MORRIS Plan 575		10/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5			LOS Plan 554 MORRIS Plan 576		7/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5			
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
4.000	(0.110)	(0.010)	0.090	4.250	0.540	0.680	0.820	3.875	0.850	0.970	1.090	4.000	0.320	0.440	0.570
4.125	(0.430)	(0.330)	(0.220)	4.375	0.000	0.140	0.290	4.000	0.320	0.440	0.570	4.125	(0.120)	0.000	0.120
4.250	(0.720)	(0.610)	(0.510)	4.500	(0.440)	(0.300)	(0.150)	4.250	(0.550)	(0.430)	(0.300)	4.375	(0.920)	(0.800)	(0.680)
4.375	(0.960)	(0.860)	(0.760)	4.625	(0.910)	(0.770)	(0.620)	4.500	(1.200)	(1.090)	(0.970)	4.625	(1.420)	(1.310)	(1.190)
4.500	(1.210)	(1.110)	(1.010)	4.750	(1.360)	(1.230)	(1.080)	4.750	(1.650)	(1.530)	(1.410)	4.875	(1.860)	(1.740)	(1.620)
4.625	(1.440)	(1.340)	(1.240)	4.875	(1.710)	(1.580)	(1.440)	5.000	(2.030)	(1.910)	(1.790)	5.000	(2.030)	(1.910)	(1.790)
4.750	(1.640)	(1.540)	(1.440)	5.000	(1.980)	(1.850)	(1.710)	4.250	(0.550)	(0.430)	(0.300)	4.375	(0.920)	(0.800)	(0.680)
4.875	(1.810)	(1.710)	(1.610)	5.125	(2.260)	(2.130)	(1.990)	4.500	(1.200)	(1.090)	(0.970)	4.625	(1.420)	(1.310)	(1.190)
5.000	(1.950)	(1.840)	(1.740)	5.250	(2.500)	(2.370)	(2.230)	4.750	(1.650)	(1.530)	(1.410)	4.875	(1.860)	(1.740)	(1.620)
5.125	(2.070)	(1.970)	(1.870)	5.375	(2.700)	(2.570)	(2.430)	5.000	(2.030)	(1.910)	(1.790)	5.000	(2.030)	(1.910)	(1.790)

Gold Program Jumbo LLPAs							
FICO & LTV/ HCLTV LLPAs for all Loans -- Add to Price							No MI
FICO / LTV (HCLTV)	<= 60%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	
700- 719	(0.125)	0.375	0.500	N/A	N/A	N/A	
720- 739	(0.250)	0.125	0.250	0.500	1.000	N/A	
740- 759	(0.375)	(0.125)	0.000	0.250	0.500	N/A	
>=760	(0.500)	(0.375)	(0.250)	(0.125)	0.125	1.000	
Loan Amount & LTV, CLTV (HCLTV) LLPAs for all Loans -- Add to Price							
Loan Amounts	<= 60%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	
<= \$1,000,000	(0.250)	(0.250)	(0.125)	0.000	0.000	0.000	
\$1,000,001 - \$1,500,000	(0.250)	0.000	0.125	0.250	0.375	N/A	
\$1,500,001 - \$2,000,000	(0.125)	0.000	0.250	0.375	N/A	N/A	
\$2,000,001 - \$2,500,000	0.000	0.125	0.250	N/A	N/A	N/A	
Purpose / Property & LTV, CLTV (HCLTV) LLPAs for all Loans -- Add to Price							
Purpose / Property	<= 60%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	
Cash Out	0.375	0.375	0.375	N/A	N/A	NA	
2 Unit	0.250	0.375	0.375	N/A	N/A	NA	
3-4 Unit	0.375	0.500	0.625	N/A	N/A	NA	
2nd Home	0.125	0.125	0.250	0.375	0.500	NA	
Investment	1.250	1.750	2.250	N/A	N/A	N/A	
Purchase	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	
CA State Adj (30 Yr Fixed Term)	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.250	
CA State Adj (5/7/10 yr Arm)	0.000	0.125	0.125	0.125	0.250	0.375	
Loan Amount & LTV, CLTV (HCLTV) LLPAs for all Loans -- Add to Price							
Product	<= 60%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	
5/1 Arm	0.000	0.000	0.000	0.000	0.000	(0.375)	
7/1 Arm	0.000	0.000	0.000	0.000	0.000	(0.250)	
10/1 Arm	0.000	0.000	0.000	0.000	0.000	0.500	
15 Year Fixed	0.000	0.000	0.000	0.125	0.250	(0.500)	
30 Year Fixed	0.000	0.000	0.000	0.000	0.000	0.000	
Escrow LLPAs for all Loans -- Add to Price							
With Escrows	(0.125)						

Jumbo Locks - Advance Locks eligible on purchase

- All Jumbo locks must be credit approved prior to lock, besides purchase transactions
- All self-employed jumbo loans which need 2016 tax returns to qualify, we will need proof of refund prior to lock.

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Gold 90 Program - Jumbo Fixed Rate Mortgages - QM

LOS Plan 552 MORRIS Plan 566	30 Year Super Jumbo Fixed Rate			Max Net Rebate	
	15 Day	30 Day	45 Day	Loan Amount	30 Yr
5.500	(1.610)	(1.410)	(1.210)	< \$1,000,000	-2.125
5.375	(1.200)	(1.000)	(0.790)	> \$1,000,000	-1.625
5.250	(0.810)	(0.600)	(0.400)	** Max YSP cannot exceed max net rebate above	
5.125	(0.400)	(0.190)	0.010		
5.000	0.140	0.350	0.550		
4.875	0.760	0.960	1.170		
4.750	1.380	1.580	1.780		
				** A full ALTA is required for all Gold Jumbo products	
** Loan must be approved					

Gold 90 Program Jumbo LLPAs

FICO & LTV/ HCLTV LLPAs for all Loans -- Add to Price		
	80.01-85	85.01-90
FICO / LTV (HCLTV)	No MI	No MI
661-679	NA	NA
680-699	NA	NA
700-719	NA	NA
720-739	0.375	0.625
740-759	0.000	0.250
≥ 760	(0.250)	0.000
Loan Amount & LTV, CLTV (HCLTV) LLPAs for all Loans -- Add to Price		
Loan Amounts	80.01-85	85.01-90
<= \$1,000,000	0.000	0.000
\$1,000,001 - \$1,500,000	0.375	0.375
\$1,500,001 - \$2,000,000	N/A	N/A
\$2,000,001 - \$2,500,000	N/A	N/A
Purpose / Property & LTV, CLTV (HCLTV) LLPAs for all Loans -- Add to Price		
Purpose / Property	80.01-85	85.01-90
Cash Out	NA	NA
2 Unit	NA	NA
3-4 Units	NA	NA
Second Home	NA	NA
Investment	NA	NA
Purchase	(0.375)	(0.375)
Non-War. Condo	NA	NA
Condo-Hotel	NA	NA
CA State Adj	0.125	0.250
Loan Amount & LTV, CLTV (HCLTV) LLPAs for all Loans -- Add to Price		
Product	80.01-85	85.01-90
5/1 Arm	N/A	N/A
7/1 Arm	N/A	N/A
10/1 Arm	N/A	N/A
15 Year Fixed	N/A	N/A
30 Year Fixed	0.000	0.000
Escrow LLPAs for all Loans -- Add to Price		
With Escrows	(0.250)	(0.250)

Gold Plus Program - Jumbo Fixed Rate Mortgages - Non-QM

LOS Plan 551 MORRIS Plan 562	30 Year Super Jumbo Fixed Rate			Max Net Rebate	
	15 Day	30 Day	45 Day	Loan Amount	30 Yr
4.750	0.480	0.680	0.880	< \$1,000,000	-2.625
4.875	0.000	0.210	0.410	> \$1,000,000	-2.125
5.000	(0.430)	(0.220)	(0.020)	** Max YSP cannot exceed max net rebate above	
5.125	(0.870)	(0.660)	(0.450)		
5.250	(1.270)	(1.060)	(0.850)		
5.375	(1.640)	(1.430)	(1.220)		
5.500	(1.920)	(1.720)	(1.520)	** A full ALTA is required for all Gold Jumbo products	
5.625	(2.260)	(2.070)	(1.870)		
5.750	(2.570)	(2.370)	(2.180)	** DTI up to 50%	
5.875	(2.840)	(2.640)	(2.450)	** Loan must be approved in order to lock	

Gold Program Jumbo LLPAs

FICO & LTV/ HCLTV LLPAs for all Loans -- Add to Price					
FICO / LTV (HCLTV)	<= 60%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
700- 719	(0.125)	0.375	0.500	N/A	N/A
720- 739	(0.250)	0.125	0.250	0.500	1.000
740- 759	(0.375)	(0.125)	0.000	0.250	0.500
>=760	(0.500)	(0.375)	(0.250)	(0.125)	0.125
Loan Amount & LTV, CLTV (HCLTV) LLPAs for all Loans -- Add to Price					
Loan Amounts	<= 60%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
<= \$1,000,000	(0.250)	(0.250)	(0.125)	0.000	0.000
\$1,000,001 - \$1,500,000	(0.250)	0.000	0.125	0.250	N/A
\$1,500,001 - \$2,000,000	(0.125)	0.000	0.250	N/A	N/A
\$2,000,001 - \$2,500,000	N/A	N/A	N/A	N/A	N/A
Purpose / Property & LTV, CLTV (HCLTV) LLPAs for all Loans -- Add to Price					
Purpose / Property	<= 60%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
Cash Out	0.375	0.375	0.375	N/A	N/A
2 Unit	0.250	0.375	0.375	N/A	N/A
3-4 Unit	0.375	0.500	0.625	N/A	N/A
2nd Home	0.125	0.125	0.250	0.375	0.500
Purchase	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)
CA State Adj (30 Yr Fixed Term)	(0.250)	(0.250)	(0.250)	(0.125)	0.000
Loan Amount & LTV, CLTV (HCLTV) LLPAs for all Loans -- Add to Price					
Purpose / Property	<= 60%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
5/1 Arm	N/A	N/A	N/A	N/A	N/A
7/1 Arm	N/A	N/A	N/A	N/A	N/A
10/1 Arm	N/A	N/A	N/A	N/A	N/A
15 Year Fixed	N/A	N/A	N/A	N/A	N/A
30 Year Fixed	0.000	0.000	0.000	0.000	0.000
Escrow LLPAs for all Loans -- Add to Price					
With Escrows	(0.125)				

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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

LOS Plan 215 MORRIS Plan 303			30 Yr Fixed Gov - Conf.			LOS Plan 218 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
3.625	0.070	0.130	0.220	3.625	2.520	2.690	2.780	3.625	0.730	0.840	0.950
3.750	(0.660)	(0.600)	(0.490)	3.750	0.210	0.320	0.430	3.750	0.210	0.320	0.430
3.875	(1.220)	(1.170)	(1.060)	3.875	(0.260)	(0.150)	(0.040)	3.875	(0.260)	(0.150)	(0.040)
4.000	(1.730)	(1.680)	(1.570)	4.000	(0.710)	(0.600)	(0.490)	4.000	(0.710)	(0.600)	(0.490)
4.125	(2.270)	(2.220)	(2.110)	4.125	(1.280)	(1.160)	(1.030)	4.125	(1.280)	(1.160)	(1.030)
4.250	(2.710)	(2.650)	(2.520)	4.250	(1.710)	(1.590)	(1.460)	4.250	(1.710)	(1.590)	(1.460)
4.375	(3.210)	(3.150)	(3.020)	4.375	(2.070)	(1.950)	(1.820)	4.375	(2.070)	(1.950)	(1.820)
4.500	(3.670)	(3.610)	(3.480)	4.500	(2.340)	(2.230)	(2.090)	4.500	(2.340)	(2.230)	(2.090)
4.625	(4.070)	(4.000)	(3.870)	4.625	(1.970)	(1.840)	(1.680)	4.625	(1.970)	(1.840)	(1.680)
4.750	(4.100)	(4.050)	(3.900)	4.750	(2.260)	(2.120)	(1.970)	4.750	(2.260)	(2.120)	(1.970)
4.875	(4.460)	(4.400)	(4.250)	4.875	(2.480)	(2.340)	(2.190)	4.875	(2.480)	(2.340)	(2.190)
5.000	(4.830)	(4.770)	(4.620)	5.000	(2.230)	(2.090)	(1.940)	5.000	(2.230)	(2.090)	(1.940)
5.125	(4.750)	(4.690)	(4.540)	5.125	(0.260)	(0.030)	0.130	5.125	(0.260)	(0.030)	0.130
5.250	(5.120)	(5.100)	(4.930)	5.250	(0.410)	(0.180)	(0.010)	5.250	(0.410)	(0.180)	(0.010)
5.375	(5.390)	(5.370)	(5.200)	5.375				5.375			

 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

LOS Plan 221 MORRIS Plan 323			30 Yr Fixed Gov - Conf.			LOS Plan 221 MORRIS Plan 324			15 Yr Fixed Gov - Conf.			LOS Plan 222 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
3.625	0.070	0.130	0.220	3.125	1.370	1.420	1.470	3.625	2.670	2.840	2.930	3.625	0.880	0.990	1.100	3.625	0.880	0.990	1.100
3.750	(0.660)	(0.600)	(0.490)	3.250	(0.140)	(0.090)	(0.020)	3.750	0.360	0.470	0.580	3.750	0.360	0.470	0.580	3.750	0.360	0.470	0.580
3.875	(1.220)	(1.170)	(1.060)	3.375	(0.600)	(0.550)	(0.480)	3.875	(0.110)	0.000	0.100	3.875	(0.110)	0.000	0.100	3.875	(0.110)	0.000	0.100
4.000	(1.730)	(1.680)	(1.570)	3.500	(1.040)	(0.990)	(0.920)	4.000	(0.560)	(0.450)	(0.340)	4.000	(0.560)	(0.450)	(0.340)	4.000	(0.560)	(0.450)	(0.340)
4.125	(2.270)	(2.220)	(2.110)	3.625	(1.470)	(1.420)	(1.350)	4.125	(1.130)	(1.010)	(0.880)	4.125	(1.130)	(1.010)	(0.880)	4.125	(1.130)	(1.010)	(0.880)
4.250	(2.710)	(2.650)	(2.520)	3.750	(2.080)	(2.040)	(1.950)	4.250	(1.560)	(1.440)	(1.310)	4.250	(1.560)	(1.440)	(1.310)	4.250	(1.560)	(1.440)	(1.310)
4.375	(3.210)	(3.150)	(3.020)	3.875	(2.490)	(2.460)	(2.360)	4.375	(1.920)	(1.800)	(1.670)	4.375	(1.920)	(1.800)	(1.670)	4.375	(1.920)	(1.800)	(1.670)
4.500	(3.670)	(3.610)	(3.480)	4.000	(2.880)	(2.840)	(2.750)	4.500	(2.190)	(2.080)	(1.940)	4.500	(2.190)	(2.080)	(1.940)	4.500	(2.190)	(2.080)	(1.940)
4.625	(4.070)	(4.000)	(3.870)	4.125	(3.230)	(3.190)	(3.100)	4.625	(1.820)	(1.690)	(1.530)	4.625	(1.820)	(1.690)	(1.530)	4.625	(1.820)	(1.690)	(1.530)
4.750	(4.100)	(4.050)	(3.900)	4.250	(2.750)	(2.730)	(2.620)	4.750	(2.110)	(1.970)	(1.820)	4.750	(2.110)	(1.970)	(1.820)	4.750	(2.110)	(1.970)	(1.820)
4.875	(4.460)	(4.400)	(4.250)	4.375	(3.080)	(3.060)	(2.950)	4.875	(2.330)	(2.190)	(2.040)	4.875	(2.330)	(2.190)	(2.040)	4.875	(2.330)	(2.190)	(2.040)
5.000	(4.830)	(4.770)	(4.620)					5.000	(2.080)	(1.940)	(1.790)	5.000	(2.080)	(1.940)	(1.790)	5.000	(2.080)	(1.940)	(1.790)
5.125	(4.750)	(4.690)	(4.540)					5.125	(0.110)	0.110	0.280	5.125	(0.110)	0.110	0.280	5.125	(0.110)	0.110	0.280
5.250	(5.120)	(5.100)	(4.930)					5.250	(0.260)	(0.030)	0.130	5.250	(0.260)	(0.030)	0.130	5.250	(0.260)	(0.030)	0.130
5.375	(5.390)	(5.370)	(5.200)					5.375				5.375				5.375			

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	
Purchase Loan	-0.125
Refi Loan (Non Streamline)	0.125
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				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	< 95%	0.45	1.75
< \$625,500	> 95%	0.85	1.75	< \$625,500	> 95%	0.70	1.75
> \$625,500	< 95%	1.00	1.75	> \$625,500	< 95%	0.70	1.75
> \$625,500	> 95%	1.05	1.75	> \$625,500	> 95%	0.95	1.75

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Wholesale Portfolio Ratesheet

1 YR LIBOR 2.7641%

5/1 Libor ARM (Fully Amortizing)						
LOS Plan 406 MORRIS Plan 403	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment Property	Lock Term
406/403	0.000	4.125%	5%/2%/5%	2.875%	3.250%	45 Days
406/403	(1.000)	4.250%	5%/2%/5%	2.875%	3.250%	45 Days
406/403	(1.250)	4.375%	5%/2%/5%	2.875%	3.250%	45 Days
406/403	(1.375)	4.500%	5%/2%/5%	2.875%	3.250%	45 Days
406/403	(1.500)	4.625%	5%/2%/5%	2.875%	3.250%	45 Days

7/1 Libor ARM (Fully Amortizing)						
LOS Plan 407 MORRIS Plan 408	Price	Note Rate	Caps	Margin: Primary and Second Home	Margin: Investment Property	Lock Term
407/408	0.000	4.625%	5%/2%/5%	2.875%	3.250%	45 Days
407/408	(1.000)	4.750%	5%/2%/5%	2.875%	3.250%	45 Days
407/408	(1.125)	4.875%	5%/2%/5%	2.875%	3.250%	45 Days
407/408	(1.250)	5.000%	5%/2%/5%	2.875%	3.250%	45 Days

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

Loan Level Rate Adjustments Add to Rate All Adjustments are independent of each other	Expanded Loan Level Rate Adjustments Approval to Process needed prior to lock/submission (contact your AE) Add to Rate All Adjustments are independent of each other
5/1 Purchase Special (a) -0.125	Non-Warrantable Condo (b) 0.500
7/1 Purchase Special (a) -0.125	Asset Depletion 0.250
Investment Property 0.250	Alternative Income 0.250
Condo Adjustment 0.125	Alternative Credit Program 0.500
Cash Out > \$100,000 - \$250,000 0.125	> 10 financed properties (c) 0.500
Cash Out > \$250,000 - \$500,000 0.250	Short Sale >4 years seasoning 0.250
>75%- 80% LTV 0.125	BK > 4 years 0.250
> 760 FICO 0.000	Seasoned Foreclosure > 7 years 0.500
700-719 FICO 0.125	File Complexity (d) 0.250
680-699 FICO 0.375	>75%- 80% LTV for I/O 0.250
DTI >43% - 45% 0.250	Interest Only (Min FICO 720) 0.250
DTI >45% - 48% 0.500	Lock Extensions: Add to fee
2-4 Unit Property 0.125	7 days + 0.125; 15 days + 0.25; Max 15 days. Worse Case after max ext.
5-10 financed properties (c) 0.250	

- (a) Purchase Specials Not Applicable for: Major Derogatory Credit and Outside Footprint
- (b) Non-Warrantable Condo adjustment is in addition to standard condo adjustment if applicable.
- (c) > 4 financed property adjustments do not apply if subject property is a primary residence
- (d) 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)

Loan Amount and LTV Limitations

• Fully Amortizing and Interest Only•

Occupancy	LTV	CLTV	Loan Amount
Primary	80%	80%	\$100,000 to ≤ \$1,000,000
	75%	75%	\$1,000,001 to ≤ \$1,500,000
	70%	70%	\$1,500,001 to ≤ \$2,500,000
Second Home	80%	80%	\$100,000 to ≤ \$1,000,000
Investment Property - Fully Amortizing	70%	70%	\$100,000 to ≤ \$1,000,000
Investment Property - Interest Only	65%	65%	\$100,000 to ≤ \$1,000,000
Investment Property & Second Home > 4 financed	65%	65%	\$100,000 to ≤ \$1,000,000

RATE LOCK AND SUBMISSION REQUIREMENTS

- Loans that fit guidelines and are ≤ \$1M are lock eligible upon receipt of file submission.
- Loans > \$1M or loans that require a guideline exception must have an 'Approval to Process' to be lock eligible. **
- 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.**



Home Equity Line of Credit - Prime Combo
Rates & Terms

	Primary	Second Home	Investment	Margin Adjustment	
Base Start Rate ¹	5.500%	5.750%	6.750%	ALP ⁽²⁾	-0.500%
Index	WSJ Prime Rate is 5.00% as of Monday, July 02, 2018			HCLTV > 75% to ≤ 80%	+0.500%
Base Margin *	+0.500%	+0.750%	+1.750%	HCLTV > 80% to ≤ 85%	+1.000%
Floor Rate	2.990%	2.990%	4.990%	HCLTV > 85% to ≤ 89.99%	+1.500%

Additional Margin Adjustments (Cumulative to Net Margin Adj)

Condo	+0.250%
2-4 Unit Property	+0.125%

Other Terms

Life Cap	18%
Amortization	Adjustable Rate
Term	25-years (10-year draw period then 15-year repayment)
Minimum Payment	Interest Only during 10-year draw period and fully amortizing payments during 15-year repayment period
Annual Fee	\$75.00 (Promo: Waived for first 1 Year)
Set Up Charge	\$95.00 (Promo: Waived Set up fee)
Early Closure Fee	\$500.00 for all HELOCs with line amounts ≥ \$25,000 voluntarily terminated in the first 3 years

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

* Margin Promo: Reduced margins effective on all apps Nov 1st, 2017 - June 30, 2018

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, Solano, and Sonoma
Southern CA Footprint (limited to the following counties)	Los Angeles, Orange, San Diego, San Luis Obispo, Santa Barbara, and Ventura

See guidelines for details

[HelocGuide](#)

Home Equity Line of Credit - 360 Combo
Rates & Terms

	Primary	Second Home	Investment	Margin Adjustment	
Base Start Rate ¹	5.375%	5.750%	6.750%	ALP ⁽²⁾	-0.500%
Index	WSJ Prime Rate is 5.00% as of Monday, July 02, 2018			HCLTV > 75% to ≤ 80%	+0.500%
Base Margin *	+0.3750%	+0.750%	+1.750%	HCLTV > 80% to ≤ 85%	+1.000%
Floor Rate	2.990%	2.990%	4.990%	HCLTV > 85% to ≤ 89.99%	+1.500%

Additional Margin Adjustments (Cumulative to Net Margin Adj)

Condo	+0.250%
2-4 Unit Property	+0.125%

Other Terms

Life Cap	18%
Amortization	Adjustable Rate
Term	30-years (10-year draw period then 20-year repayment)
Minimum Payment	Draw Period: Principal over 30-year or remaining term plus periodic finance charges. Repayment Period: Principal over 20-year or remaining term plus periodic finance charges
Annual Fee	\$75.00 (Promo: Waived for first 1 Year)
Set Up Charge	\$95.00 (Promo: Waived Set up fee)
Early Closure Fee	\$500.00 for all HELOCs with line amounts ≥ \$25,000 voluntarily terminated in the first 3 years

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

* Margin Promo: Reduced margins effective on all apps Nov 1st, 2017 - June 30, 2018

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, Solano, and Sonoma
Southern CA Footprint (limited to the following counties)	Los Angeles, Orange, San Diego, San Luis Obispo, Santa Barbara, and Ventura

See guidelines for details

[Heloc360Guide](#)

WHOLESALE SALES TEAMS
NORTHERN CALIFORNIA

Name	Contact #	Email Address	Region
Mark Panella	510-435-9940	Mark.Panella@fremontbank.com	Sales Manager: Northern- Cal

ACCOUNT EXECUTIVES

Name	Contact #	Email Address	Account Exec. Region
Mark Levitch	510-589-7043	mark.levitch@fremontbank.com	Contra Costa/Alameda Co.
Royal Gooden	510-731-7855	royal.gooden@fremontbank.com	East Bay
Joe Melo	510-331-1503	joe.melo@fremontbank.com	South Bay/Peninsula/Central Coast
Ken Owens	408-390-7579	ken.owens@fremontbank.com	South Bay
Mike Cook	916-943-6880	mike.cook@fremontbank.com	Sacramento
Arnie Abramo	925-724-8721	arnie.abramo@fremontbank.com	San Francisco/North Bay
Cynthia Terry	510-589-2865	Cynthia.terry@fremontbank.com	Peninsula

SOUTHERN CALIFORNIA

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

SALES SUPPORT

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

ACCOUNT EXECUTIVES

Name	Contact #	Email Address	Account Exec. Region
Kris Varia	949-633-2806	Kris.varia@fremontbank.com	Orange County
Scott McCarthy	858-243-5659	Scott.McCarthy@fremontbank.com	San Diego
Jillian Polce	619-541-0946	Jillian.polce@fremontbank.com	San Diego
Howard Goldman	949-435-9383	Howard.Goldman@fremontbank.com	Orange County/Los Angeles
John Chang	909-851-2938	john.chang@fremontbank.com	San Gabriel, South LA/North Orange
Lisa Kocsis	949-230-8006	lisa.kocsis@fremontbank.com	Orange County, LA
Bonnie Kalem	310-614-1699	bonnie.kalem@fremontbank.com	LA, Ventura & Santa Barbara
Abdul Aref	949-466-6644	abdul.aref@fremontbank.com	Los Angeles/Orange County
Celia Margison	310-902-7970	Celia.Margison@fremontbank.com	Los Angeles, Ventura
George Caramihai	818-269-9966	George.Caramihai@fremontbank.com	San Fernando Valley/Los Angeles
Nafice Amini	949-767-7004	nafice.amini@fremontbank.com	Orange County, San Bernadino/Riverside

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