



## Hello Broker Partner,

As we take a moment to reflect upon 2015, we sincerely appreciate your loyalty and business. We have enjoyed and supported a very strong year of loan volume with our partnership serving thousands of California homeowners statewide. As we look forward to the year ahead, we're excited about the opportunities 2016 will bring.

### New Announcements for 2016:

- Offering a \$400 fee reduction on all applications in January\*
- Expanding our Portfolio ARM purchase special to include a .250% rate reduction for 7/1 Portfolio ARMs
- Publishing a weekly report with Turn Time Stats on MORRIS for greater transparency
- Introducing an interest-only option for our Portfolio 5/1 and 7/1 ARMs in February

We would like to share our gratitude for your commitment to Fremont Bank as we re-new our mission to serve you as our trusted mortgage broker partner in the new year and beyond.

For more information, please refer to our rate sheets for pricing and product details or contact your Fremont Bank account executive. They will be happy to assist you.

Sincerely,

**Pat Reid**

Vice President, Residential Lending Sales