

**From:** Fremont Bank <locks@fremontbank.com>  
**Sent:** Tuesday, March 01, 2016 10:30 AM  
**To:** Laura Owen  
**Subject:** [BULK] [EXTERNAL] Purchase Specials and Expanded Product Guidelines



## Dear Broker Partner,

Springtime is nearly here and we are extremely pleased to see that interest rates have improved to levels we have not witnessed in over 8 months. If your borrower is considering the purchase of a new home, the timing could not be better. This month, in addition to the attractive interest rates, we have lined up some compelling reasons for your borrower to finance their new home purchase with Fremont Bank.

### Loan Announcements This Month:

- Purchase Special includes a .25% improvement to price on High Balance Purchase Loans\*
- New Initial Closing Document (ICD) Guarantee! We'll send the ICD to your borrower within 48 business hours after receipt of all required documents or we'll reduce our fees by \$400.\*\*
- A dedicated Purchase Underwriting Team to keep loans on track
- More rate sheet exceptions including short sales over 2 years seasoned, FICO < 680, Cash out > \$500,000 and DTI to 48% with our Portfolio ARMs.
- Increased maximum LTV to 80% to \$1 MM and 65% LTV up to \$2.5 MM with our Portfolio ARMs
- Combos loans to offer lower blended rates and payments

\*Purchase special offer valid through March 31, 2016.

\*\*[Click here](#) to view required document list to qualify

Within a few weeks, the interest-only option on our Portfolio 5/1 and 7/1 ARMs will be launching. As soon as these products are available, you'll be the first to know.

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

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