

From: Fremont Bank <wholesale@fremontbank.com>
Sent: Tuesday, June 27, 2017 1:14 PM
To: Chris Stiles
Subject: [BULK] [EXTERNAL] Test Message - Home Equity 360 Margin Increase



Dear Broker Partner,

Effective with all Home Equity 360 applications on or after June 15, the margin for primary residences **increased by 0.250%** from 0.500% to 0.750%. As a result of this change, Home Equity 360 start rates (index + margin) for all primary residences increased by 0.250%. Home Equity 360 start rates for primary residences remain lower than Home Equity Interest-Only, but the difference has been reduced from 0.500% to 0.250%.

Margins for Home Equity Interest-Only and Home Equity 360 2nd Home and Investment properties did not change.

Note: Index Changes (i.e. Prime Rate Change) also affect rates for all Home Equity Line of Credit products.

For more information, please [contact your Fremont Bank account executive](#). They will be happy to assist you.

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This message was sent to chris.stiles@fremontbank.com from:

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