From: Fremont Bank <wholesale@fremontbank.com>

Sent: Monday, July 10, 2017 9:05 AM

To: Chris Stiles

Subject: [BULK] [EXTERNAL] Test Message - New Enhancements to our HELOC Payments

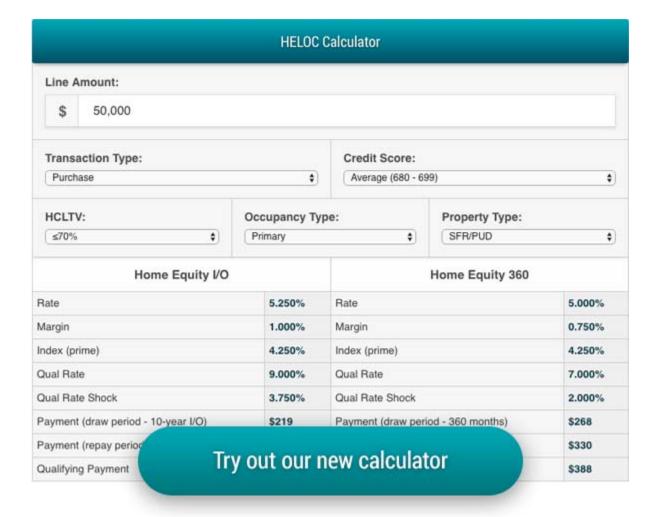
Calculator





Dear Broker Partner,

We are pleased to announce the release of an update to Fremont Bank's HELOC Payments Calculator. You will now have the ability to calculate HELOC I/O and HELOC 360 loan payments and rates in addition to qualifying payments. The Wholesale HELOC Calculator is available to brokers on the Fremont Bank Website under Wholesale Quick Links.



This calculator is an enhanced version of the HELOC Qualifying Payments Calculator. Similar to the HELOC Qualifying Payment Calculator, this new calculator provides brokers with rates and payments for HELOC I/O and HELOC 360 loans, however new features have been added that create a more flexible and detailed tool for brokers. The new Wholesale HELOC Calculator includes input fields such as Credit Score, HCLTV, Occupancy Type, and Property Type, which allows for a more detailed result and output for our broker partners.

Wholesale HELOC Calculator Features:

- Automated Interest Rate, Prime Index, and Margin lookup
- Calculation of monthly payments in both the draw period and repayment

period

- Qualifying Rate, Qualifying Rate Shock, and Qualifying Payment calculation
- Calculation of both Purchase and Refinance transactions

The HELOC Calculator can be accessed in **MORRIS** and via **Wholesale Quick Links**. 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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