

FREMONT BANK

Wholesale Rate Sheet

Rates as of 7/1/16 9:15 AM

Please note the lock desk will close early (12:00 pm PST) on July 1st due to the Holiday weekend. We will also be closed July 4th

Announcements		Weekly Turn Times - Effective for June 27 - July 1		
Announcement # 1- 50bps High Balance Fixed Purchase Special Effective 7-01-16, we are offering a 0.50% improvement to price on High Balance fixed purchase loans.		Cutoff Dates: Last Day For Closing This Month Cutoff Date Last day to acknowledge CD (refi) Wednesday, June 22, 2016 Last day to sign to fund and record (refi) Monday, June 27, 2016		
		Loan Registration	Turn Times	
		Purchase	2 days	
		Refinance	2 days	
		Underwriting	Turn Times	Turn Times
		Purchase Transactions:	Initial u/w	* Condition u/w
		Conventional	2 - 3 days	2 - 3 days
		Jumbo Platinum & Gold	2 - 3 days	3 days
		Jumbo Port 406 & 407	2 - 3 days	3 days
		FHA purchase	1 - 2 days	1 - 2 days
		Refinance Transactions:	Initial u/w	* Condition u/w
		Conventional	4 days	4 days
		Jumbo Platinum & Gold	4 days	4 days
		Jumbo Port 406 & 407	4 days	4 days
		FHA refi/streamline	1 - 2 days	1 - 2 days
		* Condition u/w includes processing time!		
		Loans in NOI status: condition / re-underwrite review: 4-5 days (purchase and refi)		
		CD, Docs & Funding	Turn Times	
		Docs (CD to Escrow)	2 days	
		Funding	2 days	

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Lock Extension Fees & Notes:

Minimum Loan amount \$125,000 for all terms and products

GOLD & Standard: 1st extension 0.015/day - 20 day max; 2nd extension is 0.03/day - 10 day max; Max 2 extensions

Send request on lock form to locks@fremontbank.com before 4:00PM PT on day of expiration.

All Jumbo extensions: 5 days + 0.10; 10 days + 0.20; 15 days + 0.30; 20 days + 0.40; 30 days (MAX) 0.60

Platinum Jumbo extension: Submit lock form to locks@fremontbank.com before **4:00PM** PT on day of expiration.

Gold Jumbo extension: Submit lock form to locks@fremontbank.com before **4:00PM** PT on day of expiration.

No relocks allowed on any JUMBO program. Platinum cutoff time 4:00PM ; Gold Jumbo cutoff time 4:00PM for new locks

Cutoff time for new Jumbo locks(previously submitted): Platinum **4:00PM** PT; Gold Jumbo 4:00PM PT

All Jumbo locks must be credit approval prior to lock, effective 02-16-16

All FHA extensions: 0.02/day - 30 day max. Min extension is 5 da

All FHA relocks: 36bps/ 15days; 66bps/ 30days - 30 day max.

Jumbo Port 5/1 & 7/1 program 406/407 Lock Eligibility:

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

FNMA - Gold Only (Niche) Scenarios:

* Using 2nd job income @ job < 2 Yrs but > 1 Yr * C5 appraisal condition rating

* > 6 financed properties when subject is investment or 2nd home

FHLMC - Standard Only (Niche) Scenarios:

* Unpermitted Accessory Unit * Debt to be paid off to qualify that cannot be closed

* DTI > 45% + LP Approval

Submissions Desk: submissions@fremontbank.com

Locks Desk: locks@fremontbank.com

Same Day Submission cutoff time is 2:00PM PST.

Signed Documents sent back to Livermore Loan Center

2580B Shea Center Drive, Livermore, CA 94551

Lender Origination fees for LE: Delivery Fee \$ 25, Document

Preparation Fee \$ 125, Underwriting Fee \$800 = \$ 950

FHA Origination Fees for LE: Delivery Fee \$ 25, Document

Preparation Fee \$ 50, Underwriting Fee \$ 395 = \$ 470

*** All Loans, Section B of LE: Flood \$5.25, Tax \$60**

Loss Payee Clause: **CPL:** Fremont Bank
 Fremont Bank 39150 Fremont Blvd.
 ISAOA Fremont, CA 94538
 P.O. Box 7295
 Fremont, CA 94537-7295

For rate lock policy click on: [Lock Policy](#)

For underwriting guidelines click on: [Guidelines](#)

Pricing subject to change without notice - NO OFF SHEET PRICING

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.

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

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

Plan 670 30 Year Fixed Rate Conf				Plan 670 20 Year Fixed Rate Conf			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.250	(1.917)	(1.767)	(1.657)	3.250	(2.670)	(2.520)	(2.420)
3.375	(2.496)	(2.336)	(2.236)	3.375	(3.347)	(3.187)	(3.087)
3.500	(2.925)	(2.765)	(2.665)	3.500	(4.101)	(3.941)	(3.841)
3.625	(3.665)	(3.515)	(3.415)	3.625	(4.733)	(4.573)	(4.473)
3.750	(4.284)	(4.134)	(4.034)	3.750	(5.274)	(5.114)	(5.014)
3.875	(4.742)	(4.592)	(4.492)	3.875	(5.692)	(5.532)	(5.432)
3.990	(4.780)	(4.630)	(4.530)	4.000	(5.849)	(5.699)	(5.599)
4.000	(4.920)	(4.770)	(4.670)	4.125	(5.918)	(5.768)	(5.658)
4.125	(5.242)	(5.082)	(4.982)	4.250	(6.333)	(6.183)	(6.083)
4.250	(5.710)	(5.560)	(5.460)	4.375	(6.669)	(6.519)	(6.419)
4.375	(6.068)	(5.908)	(5.808)	4.500	(6.793)	(6.643)	(6.543)

Plan 670 15 Year Fixed Rate Conf				Plan 670 10 Year Fixed Rate Conf			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.500	(1.340)	(1.200)	(1.100)	2.500	(1.775)	(1.635)	(1.535)
2.625	(1.818)	(1.678)	(1.588)	2.625	(2.109)	(1.969)	(1.869)
2.750	(2.289)	(2.149)	(2.049)	2.750	(2.884)	(2.744)	(2.644)
2.875	(2.796)	(2.646)	(2.556)	2.875	(3.262)	(3.122)	(3.022)
3.000	(3.293)	(3.153)	(3.053)	3.000	(3.640)	(3.500)	(3.400)
3.125	(3.692)	(3.542)	(3.452)	3.125	(3.913)	(3.773)	(3.683)
3.250	(3.994)	(3.854)	(3.754)	3.250	(4.140)	(4.000)	(3.910)
3.375	(4.011)	(3.861)	(3.771)	3.375	(4.242)	(4.102)	(4.002)
3.500	(4.319)	(4.169)	(4.079)	3.500	(4.521)	(4.371)	(4.281)
3.625	(4.578)	(4.438)	(4.348)	3.625	(4.710)	(4.570)	(4.480)
3.750	(4.796)	(4.646)	(4.556)	3.750	(4.869)	(4.719)	(4.629)

Plan 671 30 Year High Balance Fixed Rate				Plan 671 15 Year High Balance Fixed Rate			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.375	(1.031)	(0.881)	(0.781)	2.625	(1.511)	(1.361)	(1.271)
3.500	(1.470)	(1.320)	(1.220)	2.750	(1.792)	(1.652)	(1.562)
3.625	(2.170)	(2.020)	(1.920)	2.875	(1.859)	(1.709)	(1.619)
3.750	(2.739)	(2.589)	(2.489)	3.000	(2.066)	(1.926)	(1.836)
3.875	(3.147)	(2.997)	(2.887)	3.125	(2.375)	(2.235)	(2.145)
3.990	(3.155)	(3.005)	(2.905)	3.250	(2.567)	(2.427)	(2.337)
4.000	(3.295)	(3.145)	(3.045)	3.375	(2.554)	(2.414)	(2.314)
4.125	(3.197)	(3.047)	(2.947)	3.500	(2.412)	(2.272)	(2.172)
4.250	(3.485)	(3.335)	(3.235)	3.625	(2.281)	(2.141)	(2.051)
4.375	(3.783)	(3.633)	(3.533)	3.750	(2.399)	(2.249)	(2.159)

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

All Eligible Mortgage FICO & LTV LLPA's for loans with terms > than 15 yrs -- 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	0.000	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 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

All Eligible Mortgage LLPA's (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 Purchase Special FRM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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 Properties (a)	0.250	0.250	0.250	0.250	0.250	0.250	0.250
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 LLPA's -- 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 Balance FRM Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
High Balance FRM CashOut	0.750	0.750	0.750	0.750	N/A	N/A	N/A
High Balance FRM Purchase	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

(1) High Balance Mortgage Loan LLPA's are in addition to All Eligible Mortgage LLPA's above

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

* 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 - Effective with Locks after May 3rd

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									
Rate/Term Refinance		0.15%	0.24%	0.30%	0.42%	0.54%	0.69%	0.84%	1.05%
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%
Loan Amounts > \$650,000		0.60%	0.66%	0.75%	0.90%	1.20%	1.50%	1.80%	2.10%
Investment Property		1.02%	1.19%	1.33%	1.50%	1.75%	1.90%	2.00%	2.63%

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

Plan 101 30 Year Fixed Rate Conf				Plan 101 20 Year Fixed Rate Conf				Plan 101 15 Year Fixed Rate Conf			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.250	(1.717)	(1.577)	(1.477)	3.250	(2.200)	(2.030)	(1.890)	2.500	(1.020)	(0.880)	(0.800)
3.375	(2.306)	(2.166)	(2.056)	3.375	(2.997)	(2.827)	(2.687)	2.625	(1.548)	(1.418)	(1.338)
3.500	(3.045)	(2.905)	(2.805)	3.500	(3.711)	(3.541)	(3.401)	2.750	(2.159)	(2.029)	(1.939)
3.625	(3.765)	(3.615)	(3.515)	3.625	(4.383)	(4.213)	(4.073)	2.875	(2.706)	(2.566)	(2.486)
3.750	(4.294)	(4.154)	(4.044)	3.750	(4.934)	(4.764)	(4.624)	3.000	(3.213)	(3.073)	(2.993)
3.875	(4.702)	(4.562)	(4.462)	3.875	(5.382)	(5.212)	(5.072)	3.125	(3.642)	(3.502)	(3.422)
3.990	(4.820)	(4.690)	(4.620)	4.000	(5.339)	(5.189)	(5.079)	3.250	(4.004)	(3.864)	(3.784)
4.000	(4.960)	(4.830)	(4.760)	4.125	(5.898)	(5.738)	(5.638)	3.375	(4.101)	(3.961)	(3.871)
4.125	(5.362)	(5.232)	(5.162)	4.250	(6.323)	(6.173)	(6.063)	3.500	(4.379)	(4.269)	(4.209)
4.250	(5.820)	(5.690)	(5.620)	4.375	(6.689)	(6.539)	(6.429)	3.625	(4.648)	(4.538)	(4.478)
4.375	(6.138)	(6.008)	(5.948)	4.500	(6.923)	(6.793)	(6.733)	3.750	(4.846)	(4.746)	(4.686)

Plan 260 30 Year High Balance Fixed Rate				Plan 260 15 Year High Balance Fixed Rate			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.375	(0.831)	(0.681)	(0.581)	2.625	(1.311)	(1.161)	(1.071)
3.500	(1.270)	(1.120)	(1.020)	2.750	(1.592)	(1.452)	(1.362)
3.625	(1.970)	(1.820)	(1.720)	2.875	(1.659)	(1.509)	(1.419)
3.750	(2.539)	(2.389)	(2.289)	3.000	(1.866)	(1.726)	(1.636)
3.875	(2.947)	(2.797)	(2.687)	3.125	(2.175)	(2.035)	(1.945)
3.990	(2.955)	(2.805)	(2.705)	3.250	(2.367)	(2.227)	(2.137)
4.000	(3.095)	(2.945)	(2.845)	3.375	(2.354)	(2.214)	(2.114)
4.125	(2.997)	(2.847)	(2.747)	3.500	(2.212)	(2.072)	(1.972)
4.250	(3.285)	(3.135)	(3.035)	3.625	(2.081)	(1.941)	(1.851)
4.375	(3.583)	(3.433)	(3.333)	3.750	(2.199)	(2.049)	(1.959)
				1 Yr Libor 1.23025%			

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

Plan 114 5/1 LIBOR ARM Conf Margin 2.250 - Caps 2/2/5				Plan 111 7/1 LIBOR ARM Conf Margin 2.250 - Caps 5/2/5				Plan 112 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
2.750	(1.940)	(1.815)	(1.690)	2.875	(1.690)	(1.565)	(1.440)	3.250	(1.380)	(1.255)	(1.130)
2.875	(2.280)	(2.155)	(2.030)	3.000	(2.170)	(2.045)	(1.920)	3.375	(1.840)	(1.715)	(1.590)
3.000	(2.730)	(2.605)	(2.480)	3.125	(2.580)	(2.455)	(2.330)	3.500	(2.450)	(2.325)	(2.200)
3.125	(2.970)	(2.845)	(2.720)	3.250	(3.130)	(3.005)	(2.880)	3.625	(2.740)	(2.615)	(2.490)
3.250	(3.280)	(3.155)	(3.030)	3.375	(3.410)	(3.285)	(3.160)	3.750	(3.100)	(2.975)	(2.850)
3.375	(3.430)	(3.305)	(3.180)	3.500	(3.780)	(3.655)	(3.530)	3.875	(3.310)	(3.185)	(3.060)
3.500	(3.580)	(3.455)	(3.330)	3.625	(3.950)	(3.825)	(3.700)	4.000	(3.530)	(3.405)	(3.280)
3.625	(3.730)	(3.605)	(3.480)	3.750	(4.100)	(3.975)	(3.850)	4.125	(3.730)	(3.605)	(3.480)
3.750	(3.870)	(3.745)	(3.620)	3.875	(4.280)	(4.155)	(4.030)	4.250	(3.980)	(3.855)	(3.730)
3.875	(4.030)	(3.905)	(3.780)	4.000	(4.480)	(4.355)	(4.230)	4.375	(4.140)	(4.015)	(3.890)
4.000	(4.180)	(4.055)	(3.930)	4.125	(4.630)	(4.505)	(4.380)	4.500	(4.290)	(4.165)	(4.040)
Plan 265 5/1 LIBOR ARM HB Margin 2.250 - Caps 2/2/5				Plan 262 7/1 LIBOR ARM HB Margin 2.250 - Caps 5/2/5				Plan 263 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
2.750	(0.940)	(0.815)	(0.690)	3.000	(1.170)	(1.045)	(0.920)	3.250	(0.380)	(0.255)	(0.130)
2.875	(1.280)	(1.155)	(1.030)	3.125	(1.580)	(1.455)	(1.330)	3.375	(0.840)	(0.715)	(0.590)
3.000	(1.730)	(1.605)	(1.480)	3.250	(2.130)	(2.005)	(1.880)	3.500	(1.450)	(1.325)	(1.200)
3.125	(1.970)	(1.845)	(1.720)	3.375	(2.400)	(2.275)	(2.150)	3.625	(1.740)	(1.615)	(1.490)
3.250	(2.280)	(2.155)	(2.030)	3.500	(2.780)	(2.655)	(2.530)	3.750	(2.100)	(1.975)	(1.850)
3.375	(2.430)	(2.305)	(2.180)	3.625	(2.950)	(2.825)	(2.700)	3.875	(2.310)	(2.185)	(2.060)
3.500	(2.580)	(2.455)	(2.330)	3.750	(3.100)	(2.975)	(2.850)	4.000	(2.530)	(2.405)	(2.280)
3.625	(2.730)	(2.605)	(2.480)	3.875	(3.280)	(3.155)	(3.030)	4.125	(2.730)	(2.605)	(2.480)
3.750	(2.870)	(2.745)	(2.620)	4.000	(3.480)	(3.355)	(3.230)	4.250	(2.980)	(2.855)	(2.730)
3.875	(3.030)	(2.905)	(2.780)	4.125	(3.630)	(3.505)	(3.380)	4.375	(3.140)	(3.015)	(2.890)
4.000	(3.180)	(3.055)	(2.930)	4.250	(3.790)	(3.665)	(3.540)	4.500	(3.290)	(3.165)	(3.040)

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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)

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

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 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

Additional LLPAs -- 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 Purchase Special FRM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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)	0.250	0.250	0.250	0.250	0.250	0.250	0.250
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 LLPAs -- 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 Balance FRM Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
High Balance FRM CashOut	0.750	0.750	0.750	0.750	N/A	N/A	N/A
High Balance FRM Purchase	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
High Balance ARM Refi	0.000	0.000	0.000	0.750	0.750	0.750	1.000
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 - Effective with Locks after May 3rd
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	0.15%	0.24%	0.30%	0.42%	0.54%	0.69%	0.84%	1.05%
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%
Loan Amounts > \$650,000	0.60%	0.66%	0.75%	0.90%	1.20%	1.50%	1.80%	2.10%
Investment Property	1.02%	1.19%	1.33%	1.50%	1.75%	1.90%	2.00%	2.63%

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Platinum Program - Jumbo Fixed Rate Mortgages

Plan 560				Plan 561				Max Net Rebate	
30 Year Jumbo Fixed Rate				30 Year Jumbo High LTV Fixed Rate				30 Yr Jumbo Fixed Rate	-2.125
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	30 Yr Jumbo High LTV Fixed Rate	-1.625
3.500	0.820	0.950	1.070	4.000	(0.280)	(0.140)	0.000	** Max YSP cannot exceed max net rebate above	
3.625	0.300	0.430	0.560	4.125	(0.530)	(0.380)	(0.230)		
3.750	(0.220)	(0.080)	0.050	4.250	(0.780)	(0.620)	(0.470)	Cutoff time for new locks and extensions for Platinum Program is 4:00PM PT See page 1 for extension fees	
3.875	(0.650)	(0.510)	(0.370)	4.375	(1.030)	(0.870)	(0.700)		
4.000	(1.080)	(0.930)	(0.780)	4.500	(1.280)	(1.110)	(0.940)	Advance lock not eligible for this program!!!	
4.125	(1.480)	(1.320)	(1.170)	4.625	(1.530)	(1.360)	(1.180)		
4.250	(1.860)	(1.700)	(1.540)	4.750	(1.780)	(1.600)	(1.420)		
4.375	(2.160)	(1.990)	(1.830)	4.875	(2.030)	(1.850)	(1.660)		
4.500	(2.340)	(2.170)	(2.000)	5.000	(2.280)	(2.090)	(1.900)		
4.625	(2.480)	(2.310)	(2.130)	5.125	(2.530)	(2.340)	(2.140)		
4.750	(2.560)	(2.370)	(2.190)	5.250	(2.780)	(2.580)	(2.370)		
4.875	(2.620)	(2.430)	(2.240)						
5.000	(2.720)	(2.530)	(2.330)						

30 Yr Jumbo Fixed LLPAs
LTV/ FICO Level Price Adjustments *

<=625k	<=60	60.01-65	65.01-70	70.01-75	75.01-80
800+	-0.750	-0.625	-0.250	-0.250	0.000
760-799	-0.750	-0.625	-0.250	-0.250	0.000
740-759	-0.625	-0.375	-0.125	0.125	0.375
720-739	-0.500	-0.250	0.000	0.375	0.625
700-719	-0.375	-0.250	0.125	n/a	n/a
<=1.0MM	<=60	60.01-65	65.01-70	70.01-75	75.01-80
800+	-0.750	-0.625	-0.250	-0.250	0.000
760-799	-0.750	-0.625	-0.250	-0.250	0.000
740-759	-0.625	-0.375	-0.125	0.125	0.375
720-739	-0.500	-0.250	0.000	0.375	0.625
700-719	-0.375	-0.250	0.125	n/a	n/a
<=1.5MM	<=60	60.01-65	65.01-70	70.01-75	75.01-80
800+	-0.750	-0.500	-0.125	0.000	0.250
760-799	-0.750	-0.500	0.000	0.000	0.250
740-759	-0.625	-0.125	0.125	0.375	0.750
720-739	-0.500	-0.125	0.125	0.625	1.000
700-719	n/a	n/a	n/a	n/a	n/a
<=2.0MM	<=60	60.01-65	65.01-70	70.01-75	75.01-80
800+	-0.625	-0.375	0.000	0.375	0.625
760-799	-0.625	-0.375	0.125	0.375	0.625
740-759	-0.500	0.000	0.250	0.625	0.750
720-739	-0.375	0.000	0.250	0.625	n/a
700-719	n/a	n/a	n/a	n/a	n/a
<=2.5MM	<=60	60.01-65	65.01-70	70.01-75	75.01-80
800+	-0.500	-0.250	0.000	0.500	n/a
760-799	-0.500	-0.250	0.125	0.500	n/a
740-759	-0.375	0.000	0.250	0.625	n/a
720-739	-0.250	0.125	0.500	n/a	n/a
700-719	n/a	n/a	n/a	n/a	n/a
<=3.0MM	<=60	60.01-65	65.01-70	70.01-75	75.01-80
800+	-0.250	0.000	n/a	n/a	n/a
760-799	-0.250	0.000	n/a	n/a	n/a
740-759	-0.125	0.000	n/a	n/a	n/a
720-739	0.000	n/a	n/a	n/a	n/a
700-719	n/a	n/a	n/a	n/a	n/a

Other Adjustments

State	<=60	60.01-65	65.01-70	70.01-75	75.01-80
CA	0.125	0.125	0.125	0.250	0.375
Prop Type	<=60	60.01-65	65.01-70	70.01-75	75.01-80
2 Units	0.000	0.250	n/a	n/a	n/a
3-4 Units	0.125	0.375	n/a	n/a	n/a
Condo	0.000	0.000	0.000	0.000	0.250
Occupancy	<=60	60.01-65	65.01-70	70.01-75	75.01-80
2nd Home	0.000	0.125	0.375	1.000	1.250
Non-Owner	2.500	2.500	n/a	n/a	n/a
Purpose	<=60	60.01-65	65.01-70	70.01-75	75.01-80
Purchase	-0.500	-0.500	-0.500	-0.375	-0.250
Cashout	0.250	0.250	0.500	n/a	n/a
Escrow LLPAs for all Loans -- Add to Price					
With Escrows	-0.125				

*LTV refers to the highest of LTV, CLTV, and HCLTV.

30 Yr Jumbo High LTV Fixed LLPAs
LTV/ FICO Level Price Adjustments *

<=625k	80.01-85	85.01-90
800+	1.000	2.125
760-799	1.250	2.375
740-759	n/a	n/a
720-739	n/a	n/a
700-719	n/a	n/a
<=1.0MM	80.01-85	85.01-90
800+	-0.125	1.125
760-799	0.000	1.250
740-759	n/a	n/a
720-739	n/a	n/a
700-719	n/a	n/a
<=1.5MM	80.01-85	85.01-90
800+	-0.125	1.250
760-799	0.000	1.375
740-759	n/a	n/a
720-739	n/a	n/a
700-719	n/a	n/a

Other Adjustments

State	80.01-85	85.01-90
CA	0.375	0.375
Prop Type	80.01-85	85.01-90
2 Units	n/a	n/a
3-4 Units	n/a	n/a
Condo	0.500	0.500
Occupancy	80.01-85	85.01-90
2nd Home	1.250	1.250
Non-Owner	n/a	n/a
Purpose	80.01-85	85.01-90
Purchase	-0.250	-0.250
Escrow LLPAs for all Loans -- Add to Price		
With Escrows	-0.125	

*LTV refers to the highest of LTV, CLTV, and HCLTV.

Jumbo Locks - Effective with locks after 05-13-16

- All Jumbo locks must be credit approved prior to lock.
- All self-employed jumbo loans which need 2015 tax returns to qualify, we will need proof of refund prior to lock.

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Gold Program - Jumbo Fixed Rate Mortgages

Plan 550 30 Year Super Jumbo Fixed Rate				Plan 550 15 Year Super Jumbo Fixed Rate				Max Net Rebate			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Loan Amount	30 Yr	15 Yr	
3.625	0.770	0.970	1.170	2.875	0.850	0.990	1.130	< \$1,000,000	-2.125	-1.625	
3.750	0.260	0.460	0.660	3.000	0.390	0.530	0.680	> \$1,000,000	-1.625	-1.375	
3.875	(0.230)	(0.030)	0.170	3.125	0.010	0.150	0.300	Loan Amount	10/1 ARM	5/1 ARM	7/1 ARM
4.000	(0.730)	(0.510)	(0.310)	3.250	(0.340)	(0.200)	(0.050)	< \$1,000,000	-1.375	-1.000	-1.000
4.125	(1.170)	(0.960)	(0.750)	3.375	(0.650)	(0.510)	(0.370)	> \$1,000,000	-1.125	-0.875	-0.875
4.250	(1.570)	(1.360)	(1.150)	3.500	(0.920)	(0.790)	(0.640)	** Max YSP cannot exceed max net rebate above			
4.375	(1.970)	(1.770)	(1.570)	3.625	(1.130)	(0.990)	(0.850)	** A full ALTA is required for all Gold Jumbo products			
4.500	(2.340)	(2.140)	(1.950)	3.750	(1.260)	(1.130)	(0.980)				
4.625	(2.640)	(2.450)	(2.250)	3.875	(1.440)	(1.300)	(1.160)				
4.750	(2.930)	(2.740)	(2.540)	4.000	(1.630)	(1.490)	(1.350)				
								1 Yr Libor		1.23025%	

Gold Program - Jumbo Arm's

Plan 553 5/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5				Plan 555 10/1 LIBOR ARM Super Jumbo Margin 2.250 - Caps 2/2/5				Plan 554 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
2.500	0.520	0.620	0.730	2.875	1.380	1.520	1.670	2.625	1.120	1.240	1.360
2.625	0.190	0.300	0.400	3.000	0.750	0.890	1.040	2.750	0.590	0.720	0.840
2.750	(0.110)	(0.010)	0.090	3.125	0.310	0.450	0.600	2.875	0.150	0.280	0.400
2.875	(0.360)	(0.260)	(0.160)	3.250	(0.140)	0.000	0.140	3.000	(0.250)	(0.130)	0.000
3.000	(0.600)	(0.500)	(0.400)	3.375	(0.610)	(0.480)	(0.330)	3.125	(0.580)	(0.460)	(0.340)
3.125	(0.850)	(0.740)	(0.640)	3.500	(1.020)	(0.890)	(0.750)	3.250	(0.820)	(0.710)	(0.590)
3.250	(1.060)	(0.960)	(0.860)	3.625	(1.320)	(1.190)	(1.050)	3.375	(1.050)	(0.930)	(0.810)
3.375	(1.240)	(1.140)	(1.040)	3.750	(1.580)	(1.450)	(1.320)	3.500	(1.270)	(1.150)	(1.040)
3.500	(1.390)	(1.290)	(1.190)	3.875	(1.860)	(1.730)	(1.590)	3.625	(1.470)	(1.350)	(1.230)
3.625	(1.510)	(1.410)	(1.310)	4.000	(2.080)	(1.950)	(1.810)	3.750	(1.610)	(1.490)	(1.370)

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	0.625	N/A	N/A	N/A	
720- 739	(0.250)	0.125	0.375	0.625	1.000	N/A	
740- 759	(0.375)	(0.125)	0.000	0.375	0.625	N/A	
>=760	(0.500)	(0.375)	(0.250)	0.000	0.250	1.375	
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	0.250	0.250	0.250	N/A	N/A	NA	
2 Unit	0.250	0.250	N/A	N/A	N/A	NA	
2nd Home	0.125	0.250	0.375	0.750	N/A	NA	
Investment	1.500	2.000	N/A	N/A	N/A	N/A	
Purchase	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	
CA State Adj (30 Yr Fixed Term)	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.250	
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	N/A	
Escrow LLPAs for all Loans -- Add to Price							
With Escrows	(0.125)						

Jumbo Locks - Effective with locks after 05-13-16

- All Jumbo locks must be credit approved prior to lock.
- All self-employed jumbo loans which need 2015 tax returns to qualify, we will need proof of refund prior to lock.

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

Plan 551	30 Year Super Jumbo Fixed Rate			Max Net Rebate	
Rate	15 Day	30 Day	45 Day	Loan Amount	30 Yr
4.000	0.910	1.110	1.300	< \$1,000,000	-2.125
4.125	0.260	0.460	0.660	> \$1,000,000	-1.625
4.250	(0.300)	(0.090)	0.110	** Max YSP cannot exceed max net rebate above	
4.375	(0.810)	(0.600)	(0.390)		
4.500	(1.250)	(1.050)	(0.840)		
4.625	(1.660)	(1.450)	(1.240)	** A full ALTA is required for all Gold Jumbo products	
4.750	(2.060)	(1.860)	(1.660)		
4.875	(2.410)	(2.210)	(2.020)	** DTI up to 50%	
5.000	(2.690)	(2.500)	(2.300)	** Loan must be approved in order to lock	
5.125	(2.940)	(2.740)	(2.550)		

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	N/A	N/A	N/A
720- 739	(0.250)	0.125	0.375	0.625	N/A
740- 759	(0.375)	(0.125)	0.000	0.375	0.625
>=760	(0.500)	(0.375)	(0.250)	0.000	0.250
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	0.250	0.250	0.250	N/A	N/A
2 Unit	0.250	0.250	N/A	N/A	N/A
2nd Home	0.250	0.375	0.500	N/A	N/A
Condo High	0.000	0.000	0.000	0.000	0.000
Purchase	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
CA State Adj	0.125	0.250	0.375	0.375	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%
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 over \$417,000 need to be verified with HUD FHA mtg limits

Plan 215 30 Yr Fixed Gov - Conf.				Plan 218 30 Yr Fixed Gov - High Bal			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	(1.740)	(1.510)	(1.390)	2.750	1.290	1.520	1.630
2.875	(2.290)	(2.060)	(1.940)	2.875	0.810	1.040	1.150
3.000	(2.810)	(2.580)	(2.470)	3.000	0.360	0.590	0.710
3.125	(2.380)	(2.150)	(2.040)	3.125	0.880	1.110	1.220
3.250	(4.200)	(4.040)	(3.900)	3.250	(2.340)	(2.180)	(2.050)
3.375	(4.680)	(4.520)	(4.390)	3.375	(2.720)	(2.560)	(2.430)
3.500	(5.100)	(4.940)	(4.810)	3.500	(3.000)	(2.850)	(2.710)
3.625	(4.510)	(4.360)	(4.220)	3.625	(2.250)	(2.100)	(1.960)
3.750	(5.620)	(5.560)	(5.400)	3.750	(3.590)	(3.520)	(3.370)
3.875	(5.990)	(5.920)	(5.770)	3.875	(3.810)	(3.740)	(3.580)
4.000	(6.350)	(6.240)	(6.090)	4.000	(3.920)	(3.850)	(3.700)
4.125	(5.450)	(5.380)	(5.230)	4.125	(3.040)	(2.970)	(2.820)
4.250	(6.280)	(6.330)	(6.160)	4.250	(3.870)	(3.920)	(3.750)
4.375	(6.370)	(6.420)	(6.250)	4.375	(3.960)	(4.010)	(3.840)
4.500	(6.790)	(6.790)	(6.620)	4.500	(3.980)	(4.030)	(3.860)

FHA Streamline Program - Conforming & High Balance Fixed Rate First Mortgages

Plan 221 30 Yr Fixed Gov - Conf.				Plan 221 15 Yr Fixed Gov - Conf.				Plan 222 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
2.750	(1.740)	(1.510)	(1.390)	2.750	(3.310)	(3.190)	(3.080)	2.750	1.410	1.640	1.760
2.875	(2.290)	(2.060)	(1.940)	2.875	(3.670)	(3.550)	(3.440)	2.875	0.930	1.160	1.280
3.000	(2.810)	(2.580)	(2.470)	3.000	(3.980)	(3.850)	(3.750)	3.000	0.490	0.720	0.830
3.125	(2.380)	(2.150)	(2.040)	3.125	(3.310)	(3.180)	(3.070)	3.125	1.010	1.230	1.350
3.250	(4.200)	(4.040)	(3.900)	3.250	(4.520)	(4.470)	(4.350)	3.250	(2.220)	(2.060)	(1.930)
3.375	(4.680)	(4.520)	(4.390)	3.375	(4.760)	(4.710)	(4.580)	3.375	(2.600)	(2.440)	(2.310)
3.500	(5.100)	(4.940)	(4.810)	3.500	(4.880)	(4.830)	(4.700)	3.500	(2.880)	(2.720)	(2.590)
3.625	(4.510)	(4.360)	(4.220)	3.625	(3.930)	(3.880)	(3.750)	3.625	(2.130)	(1.970)	(1.840)
3.750	(5.620)	(5.560)	(5.400)	3.750	(5.110)	(5.060)	(4.920)	3.750	(3.460)	(3.390)	(3.240)
3.875	(5.990)	(5.920)	(5.770)	3.875	(5.080)	(5.030)	(4.890)	3.875	(3.680)	(3.610)	(3.460)
4.000	(6.350)	(6.240)	(6.090)	4.000	(4.860)	(4.820)	(4.680)	4.000	(3.800)	(3.730)	(3.570)
4.125	(5.450)	(5.380)	(5.230)					4.125	(2.920)	(2.850)	(2.700)
4.250	(6.280)	(6.330)	(6.160)					4.250	(3.750)	(3.800)	(3.630)
4.375	(6.370)	(6.420)	(6.250)					4.375	(3.830)	(3.880)	(3.710)
4.500	(6.790)	(6.790)	(6.620)					4.500	(3.860)	(3.910)	(3.740)

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

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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PORTFOLIO PROGRAM PRICING: Primary and Second Home Residences

Program	Purpose	Loan	Price	Note Rate	Margin	Caps	Prepay	Lock Term
406	R&T/CO	5/1ARM	0.000	3.500%	2.875%	5%/2%/5%	NONE	45 Days
406	R&T/CO	5/1ARM	(1.250)	3.625%	2.875%	5%/2%/5%	NONE	45 Days
406	R&T/CO	5/1ARM	(1.375)	3.750%	2.875%	5%/2%/5%	NONE	45 Days
406	R&T/CO	5/1ARM	(1.500)	3.875%	2.875%	5%/2%/5%	NONE	45 Days

PORTFOLIO PROGRAM PRICING: Investment Property Residences

Program	Purpose	Loan	Price	Note Rate	Margin	Caps	Prepay	Lock Term
406	R&T/CO	5/1ARM	0.000	4.000%	3.250%	5%/2%/5%	NONE	45 Days
406	R&T/CO	5/1ARM	(1.250)	4.125%	3.250%	5%/2%/5%	NONE	45 Days
406	R&T/CO	5/1ARM	(1.375)	4.250%	3.250%	5%/2%/5%	NONE	45 Days
406	R&T/CO	5/1ARM	(1.500)	4.375%	3.250%	5%/2%/5%	NONE	45 Days

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

LOAN LEVEL PRICING ADJUSTMENTS: LLPA's
RATE ADJUSTMENTS : Add to Rate

All Adjustments are independent of each other

Purchase Special (a)	-0.250
Interest Only	0.250
Condo Adjustment	0.125
Cash Out > \$100,000 - \$250,000	0.125
Cash Out > \$250,000 - \$500,000	0.250
>75%- 80% LTV	0.125
700-719 FICO	0.125
680-699 FICO	0.500
DTI >43% - 45%	0.250
DTI >45% - 48%	0.500
5-10 financed properties (c)	0.250

Program Exceptions below are considered

Exceptions need approval prior to lock/submission (contact your AE)

RATE ADJUSTMENTS : Add to Rate

All Adjustments are independent of each other

Non- Warrantable Condo (b)	0.500
2-4 Unit Property	0.125
Asset Depletion	0.250
Alternative Income	0.250
Alternative Credit Program	0.500
> 10 financed properties (c)	0.500
Short Sale 2-4 years seasoning	0.500
Short Sale >4 years seasoning	0.250
Cash Out > \$500,000	0.500

(a) Purchase Specials Not Applicable for: Asset Depletion, Alternative Income, Non-Warrantable Condo, Loan Amount > \$2mm, Major Derogatory Credit, NOO Properties, and Outside Footprint

(b) Non-Warrantable Condo adjustment is in addition to standard condo adjustment if applicable

(b) Non-Owner Occupied (NOO) Properties Non-Warrantable Condos are not allowed

(c) > 4 financed property adjustments do not apply if subject property is a primary residence

- 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
	70%	75%	\$1,000,001 to ≤ \$1,500,000
	65%	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.

Loss Payee: Fremont Bank, Its' Successors and/or Assigns. PO Box 7295, Fremont, CA 94536

Wholesale Portfolio Ratesheet

7/1/2016

7/1 Libor Portfolio ARM (Fully Amortized Only)

1 YR LIBOR

1.2303%

PORTFOLIO PROGRAM PRICING: Primary and Second Home Residences

Program	Purpose	Loan	Price	Note Rate	Margin	Caps	Prepay	Lock Term
407	R&T/CO	7/1ARM	0.000	4.000%	2.875%	5%/2%/5%	NONE	45 Days
407	R&T/CO	7/1ARM	(1.000)	4.125%	2.875%	5%/2%/5%	NONE	45 Days
407	R&T/CO	7/1ARM	(1.125)	4.250%	2.875%	5%/2%/5%	NONE	45 Days
407	R&T/CO	7/1ARM	(1.250)	4.375%	2.875%	5%/2%/5%	NONE	45 Days

PORTFOLIO PROGRAM PRICING: Investment Property Residences

Program	Purpose	Loan	Price	Note Rate	Margin	Caps	Prepay	Lock Term
407	R&T/CO	7/1ARM	0.000	4.500%	3.250%	5%/2%/5%	NONE	45 Days
407	R&T/CO	7/1ARM	(1.000)	4.625%	3.250%	5%/2%/5%	NONE	45 Days
407	R&T/CO	7/1ARM	(1.125)	4.750%	3.250%	5%/2%/5%	NONE	45 Days
407	R&T/CO	7/1ARM	(1.250)	4.875%	3.250%	5%/2%/5%	NONE	45 Days

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

LOAN LEVEL PRICING ADJUSTMENTS: LLPA's

RATE ADJUSTMENTS : Add to Rate

All Adjustments are independent of each other

Purchase Special (a)	-0.250
Interest Only	0.250
Condo Adjustment	0.125
Cash Out > \$100,000 - \$250,000	0.125
Cash Out > \$250,000 - \$500,000	0.250
>75%- 80% LTV	0.125
700-719 FICO	0.125
DTI >43% - 45%	0.250
DTI >45% - 48%	0.500

Program Exceptions below are considered

Exceptions need approval prior to lock/submission (contact your AE)

RATE ADJUSTMENTS : Add to Rate

All Adjustments are independent of each other

2-4 Unit Property	0.125
Asset Depletion	0.250
Alternative Income	0.250
Short Sale 2-4 years seasoning	0.500
Short Sale >4 years seasoning	0.250
Cash Out > \$500,000	0.500

(a) Purchase Specials Not Applicable for: Asset Depletion, Alternative Income, Non-Warrantable Condo, Loan Amount > \$2mm, Major Derogatory Credit, NOO Properties, and Outside Footprint

- 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%	> \$417,000 to ≤ \$1,000,000
	70%	75%	> \$1,000,000 to ≤ \$1,500,000
	65%	70%	> \$1,500,000 to ≤ \$2,500,000
Second Home	80%	80%	> \$417,000 to ≤ \$1,000,000
Investment Property < 5 financed	65%	65%	> \$417,000 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.

MISC.

Loss Payee: Fremont Bank, Its' Successors and/or Assigns. PO Box 7295, Fremont, CA 94536

Home Equity Line of Credit - Prime Combo

Rates & Terms

	Primary	Second Home	Investment	Margin Adjustment	
Base Start Rate ¹	4.500%	4.750%	6.000%	HCLTV > 75% to ≤ 80%	+0.500%
Index	WSJ Prime Rate is 3.5% as of Friday, July 01, 2016			HCLTV > 80% to ≤ 85%	+1.000%
Base Margin	+1.000%	+1.250%	+2.500%	HCLTV > 85% to ≤ 89.99%	+1.500%
Floor Rate	2.990%	2.990%	4.990%		

Additional Margin Adjustments (Cumulative to Net Margin Adj)

Condo	+0.250%
5-10 Financed Props	+0.500%
> 10 Financed Props	+1.000%

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 (After the first year, borrowers will be charged an annual fee of \$75)
Set Up Fee	\$95.00 (added to the borrowers first billing statement)
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.

Eligible Counties

Northern CA Footprint (limited to the following counties)	Alameda, Contra Costa, Marin, Monterey, Napa, Santa Clara, Santa Cruz, San Francisco, San Mateo, 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](#)

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