

FREMONT BANK

Wholesale Rate Sheet

Rates as of **8/3/16 8:37 AM**

Announcements	Weekly Turn Times - Effective for Aug 1 - Aug 5																																																																																								
<p>Announcement # 1- HomeReady Launched 07-19-16 See page 3 of our rate sheet for HomeReady LLPA caps. Pricing is unavailable in MORRIS. Please price according to rate sheet or contact your AE. Thank you.</p> <p>Announcement # 2- Only 45 Day locks are available on Advance Locks! Effective 7-08-16, all advance locks must be for 45 days.</p> <p>Announcement # 3- 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.</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #FFD700;"> <th colspan="3">Cutoff Dates: Last Day For Closing This Month</th> <th>Cutoff Date</th> </tr> </thead> <tbody> <tr> <td colspan="2">Last day to acknowledge CD (refi)</td> <td colspan="2">Tuesday, August 23, 2016</td> </tr> <tr> <td colspan="2">Last day to sign to fund and record (refi)</td> <td colspan="2">Friday, August 26, 2016</td> </tr> <tr style="background-color: #FFD700;"> <th>Loan Registration</th> <th colspan="2">Turn Times</th> <th></th> </tr> <tr> <td>Purchase</td> <td colspan="2">2 days</td> <td></td> </tr> <tr> <td>Refinance</td> <td colspan="2">2 days</td> <td></td> </tr> <tr style="background-color: #FFD700;"> <th>Underwriting</th> <th>Turn Times</th> <th colspan="2">Turn Times</th> </tr> <tr> <td>Purchase Transactions:</td> <td>Initial u/w</td> <td colspan="2">* Condition u/w</td> </tr> <tr> <td>Conventional</td> <td>2 - 4 days</td> <td colspan="2">4 days</td> </tr> <tr> <td>Jumbo Platinum & Gold</td> <td>2 - 4 days</td> <td colspan="2">4 days</td> </tr> <tr> <td>Jumbo Port 406 & 407</td> <td>2 - 4 days</td> <td colspan="2">4 days</td> </tr> <tr> <td>FHA purchase</td> <td>1 - 2 days</td> <td colspan="2">1 - 2 days</td> </tr> <tr> <td>Refinance Transactions:</td> <td>Initial u/w</td> <td colspan="2">* Condition u/w</td> </tr> <tr> <td>Conventional</td> <td>5 days</td> <td colspan="2">6 days</td> </tr> <tr> <td>Jumbo Platinum & Gold</td> <td>5 days</td> <td colspan="2">6 days</td> </tr> <tr> <td>Jumbo Port 406 & 407</td> <td>5 days</td> <td colspan="2">6 days</td> </tr> <tr> <td>FHA refi/streamline</td> <td>1 - 2 days</td> <td colspan="2">1 - 2 days</td> </tr> <tr> <td colspan="4">* Condition u/w includes processing time!</td> </tr> <tr> <td colspan="4">Loans in NOI status: condition / re-underwrite review: 4-5 days (purchase and refi)</td> </tr> <tr style="background-color: #FFD700;"> <th>CD, Docs & Funding</th> <th colspan="3">Turn Times</th> </tr> <tr> <td>Docs (CD to Escrow)</td> <td colspan="3">2 days</td> </tr> <tr> <td>Funding</td> <td colspan="3">2 days</td> </tr> </tbody> </table>	Cutoff Dates: Last Day For Closing This Month			Cutoff Date	Last day to acknowledge CD (refi)		Tuesday, August 23, 2016		Last day to sign to fund and record (refi)		Friday, August 26, 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 - 4 days	4 days		Jumbo Platinum & Gold	2 - 4 days	4 days		Jumbo Port 406 & 407	2 - 4 days	4 days		FHA purchase	1 - 2 days	1 - 2 days		Refinance Transactions:	Initial u/w	* Condition u/w		Conventional	5 days	6 days		Jumbo Platinum & Gold	5 days	6 days		Jumbo Port 406 & 407	5 days	6 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		
Cutoff Dates: Last Day For Closing This Month			Cutoff Date																																																																																						
Last day to acknowledge CD (refi)		Tuesday, August 23, 2016																																																																																							
Last day to sign to fund and record (refi)		Friday, August 26, 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 - 4 days	4 days																																																																																							
Jumbo Platinum & Gold	2 - 4 days	4 days																																																																																							
Jumbo Port 406 & 407	2 - 4 days	4 days																																																																																							
FHA purchase	1 - 2 days	1 - 2 days																																																																																							
Refinance Transactions:	Initial u/w	* Condition u/w																																																																																							
Conventional	5 days	6 days																																																																																							
Jumbo Platinum & Gold	5 days	6 days																																																																																							
Jumbo Port 406 & 407	5 days	6 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																																																																																								
Rate Sheet Index																																																																																									
<table style="width: 100%;"> <tr><td>FNMA (Gold)</td><td>Pg. 2</td></tr> <tr><td>FNMA (Gold) LLPA's</td><td>Pg. 3</td></tr> <tr><td>FHLMC (Standard)</td><td>Pg. 4</td></tr> <tr><td>FHLMC (Standard) LLPA's</td><td>Pg. 5</td></tr> <tr><td>Gold Jumbo Fixed & ARM's</td><td>Pg. 6</td></tr> <tr><td>Gold Jumbo Plus Fixed - Non-QM</td><td>Pg. 7</td></tr> <tr><td>FHA</td><td>Pg. 8</td></tr> <tr><td>Jumbo Portfolio 5/1 Arm</td><td>Pg. 9</td></tr> <tr><td>Jumbo Portfolio 7/1 Arm</td><td>Pg. 10</td></tr> <tr><td>Home Equity Line of Credit</td><td>Pg. 11</td></tr> <tr><td>AE Contact Info</td><td>Pg. 12</td></tr> </table>	FNMA (Gold)	Pg. 2	FNMA (Gold) LLPA's	Pg. 3	FHLMC (Standard)	Pg. 4	FHLMC (Standard) LLPA's	Pg. 5	Gold Jumbo Fixed & ARM's	Pg. 6	Gold Jumbo Plus Fixed - Non-QM	Pg. 7	FHA	Pg. 8	Jumbo Portfolio 5/1 Arm	Pg. 9	Jumbo Portfolio 7/1 Arm	Pg. 10	Home Equity Line of Credit	Pg. 11	AE Contact Info	Pg. 12																																																																			
FNMA (Gold)	Pg. 2																																																																																								
FNMA (Gold) LLPA's	Pg. 3																																																																																								
FHLMC (Standard)	Pg. 4																																																																																								
FHLMC (Standard) LLPA's	Pg. 5																																																																																								
Gold Jumbo Fixed & ARM's	Pg. 6																																																																																								
Gold Jumbo Plus Fixed - Non-QM	Pg. 7																																																																																								
FHA	Pg. 8																																																																																								
Jumbo Portfolio 5/1 Arm	Pg. 9																																																																																								
Jumbo Portfolio 7/1 Arm	Pg. 10																																																																																								
Home Equity Line of Credit	Pg. 11																																																																																								
AE Contact Info	Pg. 12																																																																																								

Lock Extension Fees & Notes:	Submissions Desk: submissions@fremontbank.com	Lock Desk: locks@fremontbank.com
Minimum Loan amount \$125,000 for all terms and products	MORRIS Support: morrisupport@fremontbank.com	MORRIS Phone: 844-766-7747
GOLD & Standard: 1st extension 0.015/day - 20 day max; 2nd extension is 0.03/day - 10 day max; Max 2 extensions	<i>Same Day Submission cutoff time is 2:00PM PST.</i>	
Send request on lock form to locks@fremontbank.com before 4:00PM PT on day of expiration.	Signed Documents sent back to Livermore Loan Center	
All Jumbo extensions: 5 days + 0.10; 10 days + 0.20; 15 days + 0.30; 20 days + 0.40; 30 days (MAX) 0.60	2580B Shea Center Drive, Livermore, CA 94551	
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. Gold Jumbo cutoff time 4:00PM for new locks		
Cutoff time for new Jumbo locks (previously submitted): 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		
	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	
<i>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.</i>		
<i>Please refer to our website or contact us for current information.</i>		

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	(1.271)	(1.091)	(1.021)	3.250	(1.995)	(1.815)	(1.745)		
3.375	(1.904)	(1.724)	(1.644)	3.375	(2.790)	(2.610)	(2.540)		
3.500	(2.636)	(2.456)	(2.386)	3.500	(3.464)	(3.284)	(3.214)		
3.625	(3.316)	(3.136)	(3.066)	3.625	(4.050)	(3.870)	(3.790)		
3.750	(3.891)	(3.711)	(3.631)	3.750	(4.548)	(4.368)	(4.298)		
3.875	(4.296)	(4.116)	(4.046)	3.875	(4.921)	(4.741)	(4.671)		
3.990	(4.328)	(4.148)	(4.068)	4.000	(5.092)	(4.912)	(4.842)		
4.000	(4.468)	(4.288)	(4.208)	4.125	(5.572)	(5.392)	(5.322)		
4.125	(4.854)	(4.674)	(4.604)	4.250	(5.970)	(5.790)	(5.720)		
4.250	(5.314)	(5.134)	(5.054)	4.375	(6.303)	(6.123)	(6.053)		
4.375	(5.681)	(5.501)	(5.421)	4.500	(6.500)	(6.310)	(6.240)		

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	(0.938)	(0.758)	(0.698)	2.500	(1.304)	(1.124)	(1.064)		
2.625	(1.363)	(1.183)	(1.123)	2.625	(1.593)	(1.423)	(1.363)		
2.750	(2.023)	(1.853)	(1.783)	2.750	(2.383)	(2.213)	(2.153)		
2.875	(2.514)	(2.344)	(2.274)	2.875	(2.751)	(2.581)	(2.511)		
3.000	(2.982)	(2.802)	(2.742)	3.000	(3.092)	(2.922)	(2.862)		
3.125	(3.385)	(3.205)	(3.145)	3.125	(3.359)	(3.179)	(3.119)		
3.250	(3.698)	(3.528)	(3.468)	3.250	(3.645)	(3.475)	(3.405)		
3.375	(3.789)	(3.609)	(3.549)	3.375	(3.980)	(3.810)	(3.740)		
3.500	(4.190)	(4.010)	(3.950)	3.500	(4.291)	(4.111)	(4.051)		
3.625	(4.502)	(4.332)	(4.272)	3.625	(4.507)	(4.337)	(4.267)		

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	(0.384)	(0.194)	(0.124)	2.500	(0.694)	(0.524)	(0.464)		
3.500	(0.826)	(0.646)	(0.576)	2.625	(1.029)	(0.849)	(0.789)		
3.625	(1.496)	(1.316)	(1.246)	2.750	(1.279)	(1.099)	(1.039)		
3.750	(2.041)	(1.861)	(1.791)	2.875	(1.320)	(1.150)	(1.090)		
3.875	(2.396)	(2.216)	(2.146)	3.000	(1.708)	(1.538)	(1.468)		
3.990	(2.398)	(2.218)	(2.148)	3.125	(2.021)	(1.841)	(1.781)		
4.000	(2.538)	(2.358)	(2.288)	3.250	(2.224)	(2.054)	(1.994)		
4.125	(2.494)	(2.314)	(2.234)	3.375	(2.265)	(2.095)	(2.035)		
4.250	(2.844)	(2.664)	(2.584)	3.500	(2.176)	(2.006)	(1.946)		
4.375	(3.161)	(2.981)	(2.911)	3.625	(2.058)	(1.888)	(1.818)		

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 LLPA's - DU only underwriting

All Eligible Mortgage FICO & LTV LLPAs 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 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

All Eligible Mortgage LLPAs (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 Props (a)	0.500	0.500	0.500	0.500	0.500	N/A	N/A
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 LLPAs -- 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

HomeReady -- Cumulative LLPA Caps

Product Feature	LLPA Caps
LTV > 80% and FICO >= 680	0.000
All other LTV ratio/FICO's	1.500

* Pricing unavailable through MORRIS. Please contact your AE

* If the sum of all applicable LLPAs exceeds the caps listed above, the excess will be waived. LPMI single premium Adj still apply

* 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

30 Year Fixed - HomeReady

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
97% - 95.01%	25%	1.68%	2.27%	2.82%	3.32%	4.09%	5.36%	5.82%	6.35%
95% - 90.01%	25%	1.41%	1.91%	2.36%	2.74%	3.35%	4.37%	4.63%	4.93%

30 Year Fixed & ARM's > 5 Years

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 - HomeReady

97% - 95.01%	25%	1.09%	1.43%	1.76%	2.05%	2.49%	3.19%	3.39%	3.62%
95% - 90.01%	25%	0.95%	1.24%	1.50%	1.74%	2.08%	2.66%	2.77%	2.91%

< 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%

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

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	(1.401)	(1.231)	(1.141)	3.250	(2.135)	(1.965)	(1.855)	2.500	(0.728)	(0.588)	(0.518)
3.375	(2.004)	(1.844)	(1.754)	3.375	(2.930)	(2.760)	(2.640)	2.625	(1.253)	(1.103)	(1.033)
3.500	(2.716)	(2.536)	(2.436)	3.500	(3.474)	(3.304)	(3.194)	2.750	(1.903)	(1.743)	(1.643)
3.625	(3.416)	(3.236)	(3.136)	3.625	(4.080)	(3.880)	(3.730)	2.875	(2.464)	(2.294)	(2.194)
3.750	(3.971)	(3.781)	(3.681)	3.750	(4.618)	(4.428)	(4.278)	3.000	(2.962)	(2.792)	(2.692)
3.875	(4.386)	(4.196)	(4.096)	3.875	(5.061)	(4.871)	(4.711)	3.125	(3.425)	(3.265)	(3.165)
3.990	(4.478)	(4.298)	(4.208)	4.000	(5.252)	(5.062)	(4.912)	3.250	(3.798)	(3.628)	(3.538)
4.000	(4.618)	(4.438)	(4.348)	4.125	(5.622)	(5.432)	(5.352)	3.375	(3.869)	(3.709)	(3.609)
4.125	(5.004)	(4.824)	(4.794)	4.250	(6.060)	(5.870)	(5.790)	3.500	(4.250)	(4.080)	(4.010)
4.250	(5.464)	(5.284)	(5.264)	4.375	(6.453)	(6.263)	(6.183)	3.625	(4.602)	(4.432)	(4.362)
4.375	(5.831)	(5.651)	(5.631)	4.500	(6.650)	(6.460)	(6.440)				
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	(0.184)	0.006	0.076	2.500	(0.494)	(0.324)	(0.264)				
3.500	(0.626)	(0.446)	(0.376)	2.625	(0.829)	(0.649)	(0.589)				
3.625	(1.296)	(1.116)	(1.046)	2.750	(1.079)	(0.899)	(0.839)				
3.750	(1.841)	(1.661)	(1.591)	2.875	(1.120)	(0.950)	(0.890)				
3.875	(2.196)	(2.016)	(1.946)	3.000	(1.508)	(1.338)	(1.268)				
3.990	(2.198)	(2.018)	(1.948)	3.125	(1.821)	(1.641)	(1.581)				
4.000	(2.338)	(2.158)	(2.088)	3.250	(2.024)	(1.854)	(1.794)				
4.125	(2.294)	(2.114)	(2.034)	3.375	(2.065)	(1.895)	(1.835)				
4.250	(2.644)	(2.464)	(2.384)	3.500	(1.976)	(1.806)	(1.746)				
4.375	(2.961)	(2.781)	(2.711)	3.625	(1.858)	(1.688)	(1.618)				
								1 Yr Libor	1.44260%		

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	(1.610)	(1.485)	(1.360)	2.875	(1.470)	(1.345)	(1.220)	3.250	(1.210)	(1.085)	(0.960)
2.875	(1.940)	(1.815)	(1.690)	3.000	(1.940)	(1.815)	(1.690)	3.375	(1.700)	(1.575)	(1.450)
3.000	(2.310)	(2.185)	(2.060)	3.125	(2.330)	(2.205)	(2.080)	3.500	(2.360)	(2.235)	(2.110)
3.125	(2.590)	(2.465)	(2.340)	3.250	(2.830)	(2.705)	(2.580)	3.625	(2.670)	(2.545)	(2.420)
3.250	(3.000)	(2.875)	(2.750)	3.375	(3.110)	(2.985)	(2.860)	3.750	(3.110)	(2.985)	(2.860)
3.375	(3.150)	(3.025)	(2.900)	3.500	(3.470)	(3.345)	(3.220)	3.875	(3.300)	(3.175)	(3.050)
3.500	(3.310)	(3.185)	(3.060)	3.625	(3.650)	(3.525)	(3.400)	4.000	(3.450)	(3.325)	(3.200)
3.625	(3.450)	(3.325)	(3.200)	3.750	(3.830)	(3.705)	(3.580)	4.125	(3.660)	(3.535)	(3.410)
3.750	(3.570)	(3.445)	(3.320)	3.875	(4.010)	(3.885)	(3.760)	4.250	(3.900)	(3.775)	(3.650)
3.875	(3.730)	(3.605)	(3.480)	4.000	(4.210)	(4.085)	(3.960)	4.375	(4.060)	(3.935)	(3.810)
4.000	(3.890)	(3.765)	(3.640)	4.125	(4.370)	(4.245)	(4.120)	4.500	(4.220)	(4.095)	(3.970)
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	(0.610)	(0.485)	(0.360)	3.000	(0.940)	(0.815)	(0.690)	3.250	(0.200)	(0.075)	0.050
2.875	(0.940)	(0.815)	(0.690)	3.125	(1.330)	(1.205)	(1.080)	3.375	(0.700)	(0.575)	(0.450)
3.000	(1.310)	(1.185)	(1.060)	3.250	(1.830)	(1.705)	(1.580)	3.500	(1.360)	(1.235)	(1.110)
3.125	(1.590)	(1.465)	(1.340)	3.375	(2.110)	(1.985)	(1.860)	3.625	(1.680)	(1.555)	(1.430)
3.250	(2.000)	(1.875)	(1.750)	3.500	(2.470)	(2.345)	(2.220)	3.750	(2.120)	(1.995)	(1.870)
3.375	(2.150)	(2.025)	(1.900)	3.625	(2.650)	(2.525)	(2.400)	3.875	(2.290)	(2.165)	(2.040)
3.500	(2.310)	(2.185)	(2.060)	3.750	(2.830)	(2.705)	(2.580)	4.000	(2.450)	(2.325)	(2.200)
3.625	(2.450)	(2.325)	(2.200)	3.875	(3.010)	(2.885)	(2.760)	4.125	(2.660)	(2.535)	(2.410)
3.750	(2.570)	(2.445)	(2.320)	4.000	(3.210)	(3.085)	(2.960)	4.250	(2.900)	(2.775)	(2.650)
3.875	(2.730)	(2.605)	(2.480)	4.125	(3.370)	(3.245)	(3.120)	4.375	(3.060)	(2.935)	(2.810)
4.000	(2.890)	(2.765)	(2.640)	4.250	(3.530)	(3.405)	(3.280)	4.500	(3.220)	(3.095)	(2.970)

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.

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 LLPA's 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 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

Additional LLPA's -- 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)	0.500	0.500	0.500	0.500	0.500	N/A	N/A
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 LLPA's -- 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%

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.

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	0.720	0.920	1.110	3.000	1.000	1.140	1.280	< \$1,000,000	-2.025	-1.525		
3.750	0.210	0.410	0.620	3.125	0.540	0.680	0.820	> \$1,000,000	-1.525	-1.275		
3.875	(0.280)	(0.070)	0.120	3.250	0.150	0.290	0.440	Loan Amount	10/1 ARM	5/1 ARM	7/1 ARM	
4.000	(0.770)	(0.560)	(0.350)	3.375	(0.200)	(0.060)	0.080	< \$1,000,000	-1.275	-0.900	-0.900	
4.125	(1.200)	(0.990)	(0.780)	3.500	(0.520)	(0.380)	(0.230)	> \$1,000,000	-1.025	-0.775	-0.775	
4.250	(1.600)	(1.390)	(1.180)	3.625	(0.790)	(0.660)	(0.510)	** Max YSP cannot exceed max net rebate above				
4.375	(1.990)	(1.790)	(1.590)	3.750	(1.000)	(0.870)	(0.730)	** A full ALTA is required for all Gold Jumbo products				
4.500	(2.350)	(2.150)	(1.950)	3.875	(1.150)	(1.010)	(0.870)					
4.625	(2.610)	(2.410)	(2.220)	4.000	(1.310)	(1.180)	(1.040)					
4.750	(2.890)	(2.700)	(2.500)	4.125	(1.510)	(1.370)	(1.230)					
									1 Yr Libor	1.44260%		

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
2.750	0.510	0.620	0.720	3.125	1.210	1.340	1.490	2.875	1.180	1.300	1.420
2.875	0.190	0.300	0.400	3.250	0.650	0.790	0.940	3.000	0.660	0.780	0.910
3.000	(0.090)	0.000	0.110	3.375	0.200	0.340	0.490	3.125	0.220	0.340	0.470
3.125	(0.340)	(0.240)	(0.140)	3.500	(0.260)	(0.120)	0.020	3.250	(0.180)	(0.060)	0.060
3.250	(0.580)	(0.480)	(0.380)	3.625	(0.710)	(0.580)	(0.430)	3.375	(0.500)	(0.380)	(0.260)
3.375	(0.820)	(0.710)	(0.610)	3.750	(1.070)	(0.940)	(0.800)	3.500	(0.740)	(0.620)	(0.510)
3.500	(1.020)	(0.920)	(0.820)	3.875	(1.350)	(1.220)	(1.080)	3.625	(0.970)	(0.850)	(0.730)
3.625	(1.190)	(1.090)	(0.990)	4.000	(1.620)	(1.490)	(1.360)	3.750	(1.190)	(1.070)	(0.950)
3.750	(1.330)	(1.230)	(1.130)	4.125	(1.880)	(1.740)	(1.610)	3.875	(1.390)	(1.270)	(1.150)
3.875	(1.450)	(1.350)	(1.250)	4.250	(2.080)	(1.950)	(1.810)	4.000	(1.520)	(1.400)	(1.280)

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.

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.

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
4.000	0.820	1.010	1.210	< \$1,000,000	-2.025
4.125	0.190	0.390	0.590	> \$1,000,000	-1.525
4.250	(0.350)	(0.140)	0.060	** Max YSP cannot exceed max net rebate above	
4.375	(0.850)	(0.640)	(0.430)		
4.500	(1.290)	(1.080)	(0.870)		
4.625	(1.660)	(1.450)	(1.240)		
4.750	(2.040)	(1.840)	(1.640)	** A full ALTA is required for all Gold Jumbo products	
4.875	(2.370)	(2.180)	(1.980)		
5.000	(2.650)	(2.450)	(2.250)	** DTI up to 50%	
5.125	(2.890)	(2.700)	(2.500)	** Loan must be approved in order to lock	

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)					

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.

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				Plan 218			
30 Yr Fixed Gov - Conf.				30 Yr Fixed Gov - High Bal			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	(1.320)	(1.050)	(0.940)	2.750	1.000	1.280	1.390
2.875	(1.840)	(1.570)	(1.450)	2.875	0.550	0.820	0.940
3.000	(2.470)	(2.200)	(2.090)	3.000	(0.020)	0.250	0.360
3.125	(1.900)	(1.630)	(1.520)	3.125	0.610	0.890	1.000
3.250	(4.070)	(3.890)	(3.760)	3.250	(2.110)	(1.940)	(1.800)
3.375	(4.490)	(4.320)	(4.180)	3.375	(2.410)	(2.230)	(2.090)
3.500	(5.070)	(4.930)	(4.790)	3.500	(2.790)	(2.610)	(2.470)
3.625	(4.340)	(4.160)	(4.020)	3.625	(1.970)	(1.790)	(1.660)
3.750	(5.270)	(5.220)	(5.060)	3.750	(3.050)	(3.000)	(2.840)
3.875	(5.500)	(5.450)	(5.290)	3.875	(3.250)	(3.200)	(3.050)
4.000	(5.590)	(5.540)	(5.380)	4.000	(3.410)	(3.360)	(3.200)
4.125	(4.420)	(4.360)	(4.210)	4.125	(2.520)	(2.470)	(2.310)
4.250	(5.550)	(5.610)	(5.440)	4.250	(3.410)	(3.470)	(3.290)
4.375	(5.280)	(5.340)	(5.160)	4.375	(3.320)	(3.380)	(3.200)
4.500	(5.370)	(5.400)	(5.220)	4.500	(3.100)	(3.150)	(2.980)

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

Plan 221				Plan 221				Plan 222			
30 Yr Fixed Gov - Conf.				15 Yr Fixed Gov - Conf.				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	(1.320)	(1.050)	(0.940)	2.250	0.060	0.230	0.310	2.750	1.150	1.430	1.540
2.875	(1.840)	(1.570)	(1.450)	2.375	(0.300)	(0.130)	(0.050)	2.875	0.700	0.970	1.090
3.000	(2.470)	(2.200)	(2.090)	2.500	(0.670)	(0.500)	(0.410)	3.000	0.120	0.400	0.510
3.125	(1.900)	(1.630)	(1.520)	2.625	(0.110)	0.050	0.140	3.125	0.760	1.040	1.150
3.250	(4.070)	(3.890)	(3.760)	2.750	(2.990)	(2.850)	(2.740)	3.250	(1.960)	(1.790)	(1.650)
3.375	(4.490)	(4.320)	(4.180)	2.875	(3.320)	(3.180)	(3.070)	3.375	(2.260)	(2.080)	(1.940)
3.500	(5.070)	(4.930)	(4.790)	3.000	(3.520)	(3.390)	(3.280)	3.500	(2.640)	(2.460)	(2.320)
3.625	(4.340)	(4.160)	(4.020)	3.125	(2.870)	(2.740)	(2.630)	3.625	(1.820)	(1.640)	(1.510)
3.750	(5.270)	(5.220)	(5.060)	3.250	(4.280)	(4.200)	(4.070)	3.750	(2.900)	(2.850)	(2.690)
3.875	(5.500)	(5.450)	(5.290)	3.375	(4.400)	(4.320)	(4.190)	3.875	(3.100)	(3.050)	(2.900)
4.000	(5.590)	(5.540)	(5.380)	3.500	(4.360)	(4.280)	(4.150)	4.000	(3.260)	(3.210)	(3.050)
4.125	(4.420)	(4.360)	(4.210)					4.125	(2.370)	(2.320)	(2.160)
4.250	(5.550)	(5.610)	(5.440)					4.250	(3.260)	(3.320)	(3.140)
4.375	(5.280)	(5.340)	(5.160)					4.375	(3.170)	(3.230)	(3.050)
4.500	(5.370)	(5.400)	(5.220)					4.500	(2.950)	(3.000)	(2.830)

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

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.

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	3.375%	2.875%	5%/2%/5%	NONE	45 Days
406	R&T/CO	5/1ARM	(1.250)	3.500%	2.875%	5%/2%/5%	NONE	45 Days
406	R&T/CO	5/1ARM	(1.375)	3.625%	2.875%	5%/2%/5%	NONE	45 Days
406	R&T/CO	5/1ARM	(1.500)	3.750%	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	3.875%	3.250%	5%/2%/5%	NONE	45 Days
406	R&T/CO	5/1ARM	(1.250)	4.000%	3.250%	5%/2%/5%	NONE	45 Days
406	R&T/CO	5/1ARM	(1.375)	4.125%	3.250%	5%/2%/5%	NONE	45 Days
406	R&T/CO	5/1ARM	(1.500)	4.250%	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

8/3/2016

7/1 Libor Portfolio ARM (Fully Amortized Only)

1 YR LIBOR

1.4426%

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	3.750%	2.875%	5%/2%/5%	NONE	45 Days
407	R&T/CO	7/1ARM	(1.000)	3.875%	2.875%	5%/2%/5%	NONE	45 Days
407	R&T/CO	7/1ARM	(1.125)	4.000%	2.875%	5%/2%/5%	NONE	45 Days
407	R&T/CO	7/1ARM	(1.250)	4.125%	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	4.250%	3.250%	5%/2%/5%	NONE	45 Days
407	R&T/CO	7/1ARM	(1.000)	4.375%	3.250%	5%/2%/5%	NONE	45 Days
407	R&T/CO	7/1ARM	(1.125)	4.500%	3.250%	5%/2%/5%	NONE	45 Days
407	R&T/CO	7/1ARM	(1.250)	4.625%	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 Wednesday, August 03, 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](#)

WHOLESALE SALES TEAMS
NORTHERN CALIFORNIA

Name	Contact #	Email Address	Region
Mark Panella	510-435-9940	Mark.Panella@fremontbank.com	Sales Manager: Northern- Cal

ACCOUNT EXECUTIVES

Name	Contact #	Email Address	Account Exec. Region
Mark Levitch	510-589-7043	mark.levitch@fremontbank.com	Contra Costa/Alameda Co.
Royal Gooden	510-731-7855	royal.gooden@fremontbank.com	East Bay
Joe Melo	510-331-1503	joe.melo@fremontbank.com	South Bay/Peninsula/Central Coast
Ken Owens	408-390-7579	ken.owens@fremontbank.com	South Bay
Mike Cook	916-943-6880	mike.cook@fremontbank.com	Sacramento
Arnie Abramo	925-724-8721	arnie.abramo@fremontbank.com	San Francisco/North Bay
Sandy Lee	415-770-8150	sandy.lee@fremontbank.com	Peninsula
Perri Harman	510-634-9418	perri.harman@fremontbank.com	Sacramento/CBLX

SOUTHERN CALIFORNIA

Name	Contact #	Email Address	Region
Scott Borst	714-262-1801	scott.borst@fremontbank.com	Sales Manager: Southern- Cal

SALES SUPPORT

Name	Contact #	Email Address	Region
Scott Parrott	949-297-1166	Scott.Parrott@fremontbank.com	Southern California

ACCOUNT EXECUTIVES

Name	Contact #	Email Address	Account Exec. Region
Celia Margison	310-720-0144	celia.margison@fremontbank.com	Los Angeles County/Westside/Valley
Scott McCarthy	858-243-5659	Scott.McCarthy@fremontbank.com	San Diego
Jillian Polce	619-541-0946	Jillian.polce@fremontbank.com	San Diego
Howard Goldman	949-435-9383	Howard.Goldman@fremontbank.com	Orange County/Los Angeles
John Chang	909-851-2938	john.chang@fremontbank.com	San Gabriel, South LA/North Orange
Lisa Kocsis	949-230-8006	lisa.kocsis@fremontbank.com	Orange County, LA
Bonnie Kalem	310-614-1699	bonnie.kalem@fremontbank.com	LA, Ventura & Santa Barbara
Abdul Aref	949-466-6644	abdul.aref@fremontbank.com	Los Angeles/Orange County
George Caramihai	818-269-9966	George.Caramihai@fremontbank.com	San Fernando Valley/Los Angeles
Nafice Amini	949-767-7004	nafice.amini@fremontbank.com	Orange County, San Bernadino/Riverside

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.