



Loan Servicing Platform

User Guide

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Overview

The Loan Servicing Platform is an online application for managing residential mortgage loans with Fremont Bank. The feature rich user friendly design delivers a superb online banking experience. The platform allows access to important loan information and the ability to perform loan related tasks quickly and easily. This user guide serves as a navigation roadmap.

- View Loan Details
- Make a Payment
- View Transaction History
- Manage Preferences
- View an Amortization Schedule
- Manage Contact Details
- Advance funds
- Request a Payoff Quote

Navigation

Click the boxes for details → **4.a** Top Menu

Loan Number
Navigation

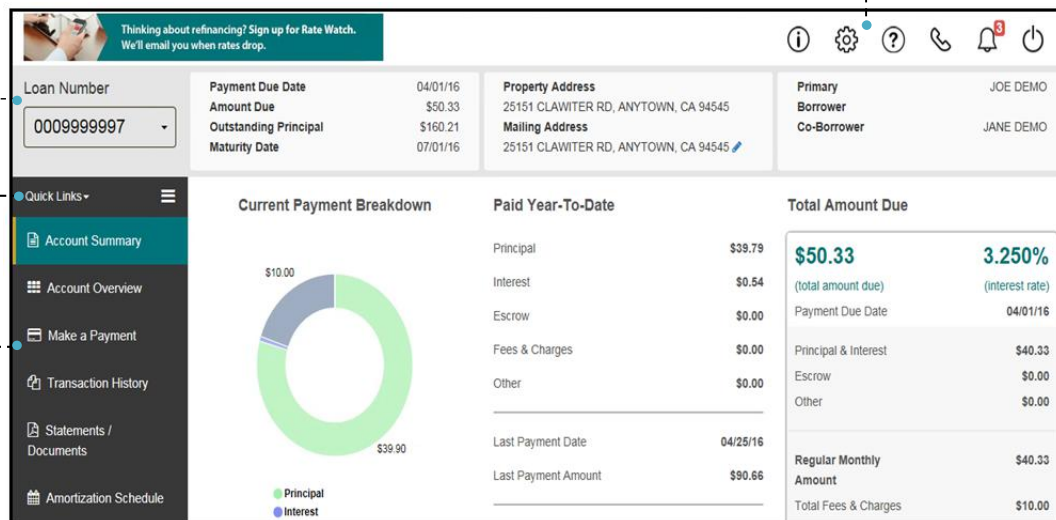
1.a

Quick Links

2.a

Main Menu

3.a



1.a

Loan Number Navigation

Loan Number

000999997

000999998

Click the Loan Number drop down and select a loan number from the list for navigation to your other Fremont Bank residential mortgage loans. Hold the cursor over the loan number to view the property address. The Account Summary for the selected loan will be displayed.

2.a

Quick Links

Quick Links

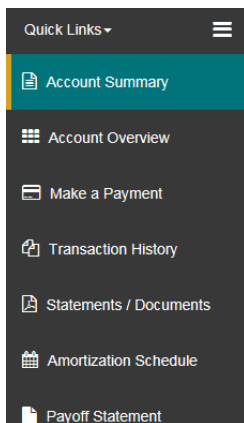
- Heloc Advance Request
- One-Time Payment
- Automatic Loan Payment
- Taxes & Insurance
- e-Statements
- Reminders & Alerts


Click the Quick Links drop down and select a page location from the list for navigation to screens that are not listed in the Main Menu.

- Heloc Advance Request
- One-Time Payment
- Automatic Loan Payment
- Taxes & Insurance
- e-Statements
- Reminders & Alerts
- Contact Details

Navigation (cont.)

3.a Main Menu



Click the Main Menu options for navigation to the listed page locations. Click the  icon to expand/collapse the Main Menu.

- Account Summary
- Account Overview
- Make a Payment
- Transaction History
- Statements / Documents
- Amortization Schedule
- Payoff Statement

4.a Top Menu

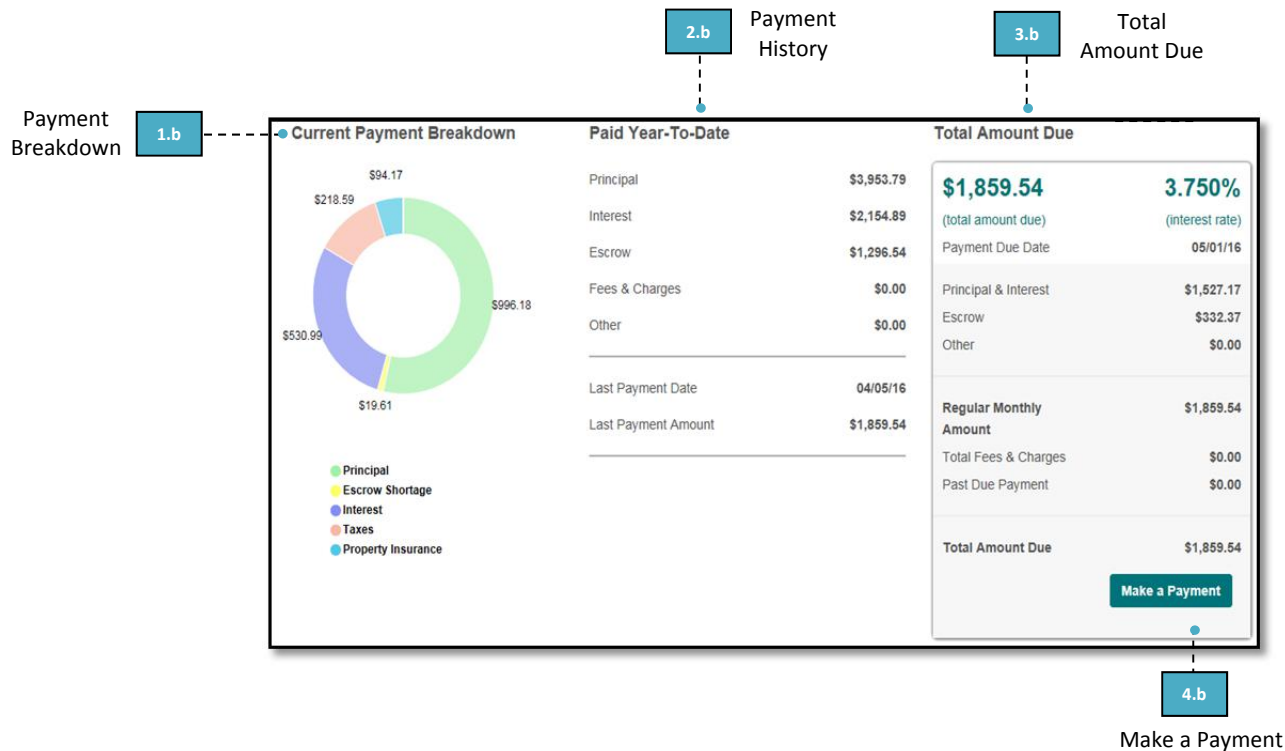


Click the Top Menu options for navigation to the listed page locations.

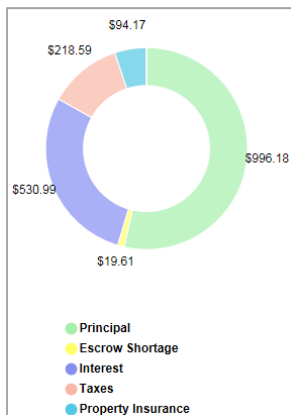
- ⓘ Help
- ⚙ Settings
- ⓘ Frequently Asked Questions
- ☎ Contact Us
- 🔔 Notifications
- ⏻ Log Off

Account Summary

The Account Summary is a high level summary of year-to-date payments and the total amount due on the loan account.



1.b Payment Breakdown



Graphical breakdown of the current payment that is due on the loan.

- Principal
- Interest
- Taxes
- Insurance
- Private Mortgage Insurance
- Escrow Shortage

Account Summary (cont.)

2.b

Payment History

Paid Year-To-Date	
Principal	\$3,963.79
Interest	\$2,154.89
Escrow	\$1,296.54
Fees & Charges	\$0.00
Other	\$0.00
<hr/>	
Last Payment Date	04/05/16
Last Payment Amount	\$1,859.54

The Payment History section displays a breakdown of year-to-date payments, the last payment date, and last payment amount.

3.b

Total Amount Due

Total Amount Due	
\$1,859.54 <small>(total amount due)</small>	3.750% <small>(interest rate)</small>
Payment Due Date	05/01/16
Principal & Interest	\$1,527.17
Escrow	\$332.37
Other	\$0.00
<hr/>	
Regular Monthly Amount	\$1,859.54
Total Fees & Charges	\$0.00
Past Due Payment	\$0.00
<hr/>	
Total Amount Due	\$1,859.54
Make a Payment	

The Total Amount Due section shows the total amount due, payment due date, and the current interest rate.

4.b

Make a Payment

[Make a Payment](#)

Click on the Make a Payment button for navigation to the page for making a loan payment.

Account Overview

The Account Overview shows additional details about the loan account. View account information, payment breakdown, and taxes & insurance details.

The screenshot shows the 'Account Overview' page. Callout 1.c points to the 'Account Details' tab. Callout 2.c points to the 'Taxes & Insurance Details' tab. Callout 3.c points to the 'Printer Friendly' link. Callout 4.c points to the 'Detailed Account Information' section. Callout 5.c points to the 'Payment Breakdown' section. Callout 6.c points to the 'Rate Change Information' section.

Section	Value 1	Value 2	Value 3
Detailed Account Information	\$1,958.56 Amount Due	05/01/16 Next Due Date	▼
Payment Breakdown	\$2,510.00 Total Payments In Last 30 Days	\$9,803.82 Total Payment Year-To-Date	▼
Rate Change Information	01/01/17 Next Rate Change Date	UNAVAILABLE New Interest Rate	▼

1.c Account Details

Account Details

The Account Details tab includes detailed information about the loan. The section is separated into categories which can be expanded or collapsed by clicking on the ▼ icon.

2.c Taxes & Insurance Details


Tax & Insurance Details

Escrow Details	Current Escrow Balance \$782.39	Current Escrow Payment \$332.37	▼
<div> <div> Escrow Information <p>Last Escrow Analysis Date: 12/16/15</p> <p>Current Escrow Balance: \$782.39</p> <p>Current Escrow Payment: \$332.37</p> </div> <div> Mortgage Insurance <p>This Loan account does not have mortgage insurance.</p> </div> </div>			
<div> <div> Tax Information <p>Tax Type: County Tax</p> <p>Tax Paid to: BUTTE COUNTY</p> <p>Parcel Number: 050390002000</p> <p>Next Installment Due: November 2016</p> <p>Installment Amount: \$1,311.51</p> <p>Frequency: Nov, Mar</p> <p><small>Note: Please note that your escrow account does not include any supplemental taxes that you may be billed for. If you do receive a supplemental bill from the county, and would like to have it paid from this account, please contact us to see if funds are available 877-693-6898.</small></p> <p>Tax Payment History View All</p> </div> <div> Insurance Information <p>Insurance Type: Regular Fire-Hazard</p> <p>Insurance Company: CALIFORNIA STATE AUTO</p> <p>Policy Number: H04706735</p> <p>Policy Expiration Date (premium due date): 08/23/16</p> <p>Annual Premium: \$1,130.00</p> <p>Flood Zone: X</p> <p>Premium Payment History View All</p> </div> </div>			


The Taxes & Insurance Details tab includes information about loans with an escrow account for which property taxes and/or insurance are paid. View escrow account details, payee information, amount, and payment dates. One year of payment history is available when applicable (disabled when grey).


Account Overview (cont.)

3.c Printer Friendly


Click on the  icon for a printer friendly view of the Account Details or Taxes & Insurance Details tab.


4.c Account Information

Detailed Account Information		\$1,859.54 Amount Due	05/01/16 Next Due Date	
Account Information		Explanation of Amount Due		
Original Principal Balance	\$210,000.00	Payment Due Date	05/01/16	
Outstanding Principal Balance	\$169,916.19	Principal & Interest	\$1,527.17	
Escrow Account	\$782.39	Escrow (for taxes and/or insurance)	\$332.37	
Partial Payments (unapplied balance)	\$0.00	Other	\$0.00	
Origination Date	08/21/12	Regular Monthly Payment	\$1,859.54	
Maturity Date	09/01/27	Total Fees & Charges	\$0.00	
Interest Rate	3.750%	Past Due Payment	\$0.00	
Loan Type	First Mortgage Conventional Without PMI	Total Amount Due	\$1,859.54	
Prepayment Penalty	No			
Billing Method	Estatement			

Click on the Detailed Account Information  icon to view information about your loan and an explanation of the Total Amount Due.

5.c Payment Breakdown

Payment Breakdown		\$1,859.54 Total Payments In Last 30 Days	\$7,405.22 Total Payment Year-To-Date	
	Paid Last 30 Days	Paid Year-To-Date		
Principal	\$993.06	\$3,953.79		
Interest	\$534.09	\$2,154.89		
Escrow (taxes & insurance)	\$332.37	\$1,296.54		
Fees & Charges	\$0.00	\$0.00		
Other	\$0.00	\$0.00		
Partial Payment (unapplied)	\$0.00	\$0.00		
Total	\$1,859.54	\$7,405.22		

Click on the Payment Breakdown  icon to view your payment history in the last 30 days and year-to-date.

- Principal
- Interest
- Escrow
- Fees & Charges
- Other
- Total

Account Overview (cont.)

6.c

Rate Change Information

Rate Change Information

01/01/17

Next Rate Change Date

UNAVAILABLE

New Interest Rate

Next Rate Change Date

01/01/17

Scheduled Payment Change Date

02/01/17

New Interest Rate

UNAVAILABLE

Payment Change Frequency

Every 12 Months

Interest Rate Change Frequency

Every 12 Months

Interest Rate Index

1 Year Libor

Margin ⓘ

2.250%

Rounding Factor ⓘ

0.125%

Index Rate ⓘ

0.000%

Interest Rate Ceiling/Floor ⓘ

8.000%/2.250%

Interest Rate Per Change Cap/Floor ⓘ

2.000%/2.000%

The Rate Change Information section is only applicable to Adjustable Rate Mortgages (ARM). The section shows details relating to ARM loan rate changes.

- Next Rate Change Date
- Scheduled Payment Change Date
- New Interest Rate
- Payment Change Frequency
- Interest Rate Change Frequency
- Interest Rate Index
- Margin
- Rounding Factor
- Index Rate
- Interest Rate Ceiling/Floor
- Interest Rate Per Change Cap/Floor

Make a Payment

Select payment options and view, edit, or delete scheduled payments.

Billing Information 1.d

Scheduled Payments 3.d

Payment Activity 4.d

Explanation of Amount Due

Payment Due Date	07/20/16
Current Payment	\$0.00
Fees & Charges	\$5.00
Past Due Amount	\$0.00
Total Amount Due	\$35.00

Choose a Payment Option

Fremont Bank offers convenient options to make your loan payment. Select the option that you prefer.

One-Time Payment

Automatic Loan Payment

Note: No more than one of each payment option may be scheduled on the loan account.

Payment Options 2.d

Scheduled Payments

There are no active payments scheduled on the loan account.

Payment Activity

Below is the history of the most recent payment activity on your account (last 60 days).

Date	Description	Total Amount	Principal	Interest	Escrow	Fees & Charges	Principal Balance
06/17/16	PAYMENT	\$0.00	\$0.00	\$0.05	\$0.00	\$0.00	\$18.82

1.d Explanation of Amount Due

Explanation of Amount Due	
Payment Due Date	07/20/16
Current Payment	\$0.00
Fees & Charges	\$5.00
Past Due Amount	\$0.00
Total Amount Due	\$35.00

The Explanation of Amount Due section shows the total payment amount that is due on the loan and the payment due date.

2.d Payment Options

Choose a Payment Option

Fremont Bank offers convenient options to make your loan payment. Select the option that you prefer.

One-Time Payment

Automatic Loan Payment

Note: No more than one of each payment option may be scheduled on the loan account.



The Payment Options section has buttons for the two payment options that are available. When a button is greyed out that payment option is not available at that time.



- One-Time Payment
- Automatic Loan Payment (recurring)

Make a Payment (cont.)

3.d

Scheduled Payments

Scheduled Payments						
Date	Amount	Routing Number	Account Number	Account Type	Payment Type	Action
04/28/16	\$50.33	****7882	*****1111	Checking	One-Time	 

The Scheduled Payments section shows upcoming scheduled payments. If the edit  or delete icons  are enabled then the transaction is available to be updated.

4.d

Payment Activity

Payment Activity						
Below is the history of the most recent payment activity on your account (last 60 days).						
Date	Description	Total Amount	Principal	Interest	Escrow	Fees & Charges
04/01/16	PAYMENT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
03/01/16	PAYMENT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
< 						

The Payment Activity section shows a summary of the most recent payment activity for the previous 60 days.

One-Time Payment

The One-Time Payment option allows for the scheduling of a non-recurring one-time payment towards the regular monthly payment, past due payments, and additional amounts.

The screenshot shows a web form for scheduling a one-time payment. It is divided into three main sections: Regular Monthly, Past Due, and Additional Amount. Below these is a section for Payment Effective Date, Payment Account, and Total Amount. Callouts point to specific elements: 1.e points to the 'Pay Regular Monthly' checkbox; 2.e points to the 'Pay Past Due' checkbox; 3.e points to the 'Additional Amount' checkbox; 4.e points to the 'Payment Effective Date' field; 5.e points to the 'Payment Account' dropdown; and 6.e points to the 'Total Amount' field.

Section	Field	Value
Regular Monthly	<input checked="" type="checkbox"/> Pay Regular Monthly	
	Regular Monthly Payment	\$40.33
	Fees & Charges	\$ 0.00
Past Due	<input type="checkbox"/> Pay Past Due	
	Past Due	\$0.00
Additional Amount	<input type="checkbox"/> Additional Amount	
	Additional Principal	\$ 0.00
	Additional Escrow	\$ 0.00
	Payment Effective Date*	04/29/2016
Payment Account*	Select a Payment Account*	Choose Account Number
Total Amount	Total Amount	\$ 40.33

1.e Regular Monthly

This close-up shows the 'Pay Regular Monthly' section. It includes a checked checkbox for 'Pay Regular Monthly', a 'Regular Monthly Payment' field with a value of \$40.33, and a 'Fees & Charges' field with a value of \$ 0.00.

The first boxed payment option is the Regular Monthly amount due for the current month. The section checkbox can be unchecked depending on the payment status of the loan as current or past due and/or the inclusion of Additional Amounts in the submitted payment. The Regular Monthly Payment is not an editable field. The Fees & Charges box is an editable field.

2.e Past Due

This close-up shows the 'Pay Past Due' section. It includes an unchecked checkbox for 'Pay Past Due' and a 'Past Due' field with a value of \$0.00.

The second boxed payment option is the amount Past Due. The Past Due payment(s) must be satisfied prior to other payment options and is not an editable field.

One-Time Payment (cont.)

3.e Additional Amount

☐ Additional Amount

Additional Principal \$ 0.00

Additional Escrow \$ 0.00

The third boxed payment option is for Additional Amounts. The section checkbox can be checked depending on the payment status of the loan. Additional Principal and Additional Escrow are editable fields.

4.e Payment Effective Date

05/31/2016

May 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	01	02	03	04
05	06	07	08	09	10	11

Today
Clear
Close

Select the Calendar icon  to pick an available payment drafting date no more than 30 days in the future.

5.e Payment Account

Select a Payment Account*

Choose Account Number

Choose Account Number

Schedule From New Bank Account

Select the dropdown to choose a payment account. Previously added payment accounts and Fremont Bank checking/savings accounts are displayed. To add a new payment account, select "Schedule from New Bank Account", click submit, and then enter the payment account information.

6.e Total Amount

Total Amount

\$ 40.33

The Total Amount is the sum of the payment options selected.

Automatic Loan Payment

The Automatic Loan Payment section can be used to schedule recurring loan payments for a predetermined date each month. Automatic loan payments can be established for the regular monthly payment, additional amounts toward principal, or a fixed payment.

The screenshot shows the 'Automatic Loan Payment' setup interface. It features two main tabs: 'Pay Regular Monthly' (selected) and 'Pay Fixed Amount'. The 'Pay Regular Monthly' tab displays a 'Regular Monthly Payment' of \$959.07 and an 'Additional Principal' field set to \$0.00. The 'Pay Fixed Amount' tab shows a 'Fixed Payment' of \$0.00 and a note: 'Note: If the fixed amount is less than the required payment, Fremont Bank will draft the required payment amount'. To the right, three steps are listed: Step 1 (Select a payment option), Step 2 (Choose the date when we should withdraw the funds to make your payment), and Step 3 (Select the month we should start your automatic payments). At the bottom, there are three dropdown menus: 'Automatic Payment Date*' (labeled 3.f), 'Automatic Payment Start Month*' (labeled 4.f), and 'Select a Payment Account*' (labeled 5.f). A 'Choose Account Number' dropdown is also present. Callouts point to various elements: 1.f points to the 'Regular Monthly' tab, 2.f points to the 'Fixed Amount' tab, 3.f points to the 'Automatic Payment Date*' dropdown, 4.f points to the 'Automatic Payment Start Month*' dropdown, and 5.f points to the 'Select a Payment Account*' dropdown.

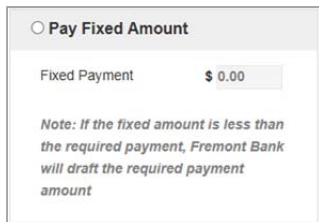
1.f Regular Monthly

This is a close-up of the 'Pay Regular Monthly' tab. It shows the 'Regular Monthly Payment' as \$40.33 and the 'Additional Principal' field as \$0.00.

The Pay Regular Monthly option is for recurring monthly payments of the current amount due on the loan. The optional Additional Principal field is available to make an additional recurring monthly payment to outstanding principal.

Automatic Loan Payment (cont.)

2.f Fixed Amount



☐ Pay Fixed Amount

Fixed Payment \$ 0.00

Note: If the fixed amount is less than the required payment, Fremont Bank will draft the required payment amount

The Pay Fixed Amount option is for recurring monthly payments of a fixed amount on the loan. If the fixed amount is less than the required payment, Fremont Bank will draft the required payment amount.

3.f Automatic Payment Date



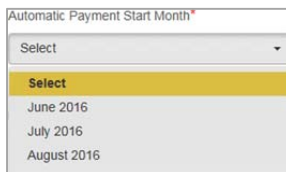
Select

- 01
- 02
- 03
- 04
- 05
- 06
- 07
- 08
- 09

Select

The Automatic Payment Date is the available day(s) that automatic monthly payments can be made on the loan. If the Automatic Payment Date falls on a weekend or holiday, the payment will be processed on the next business day.

4.f Start Month



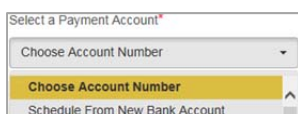
Automatic Payment Start Month*

Select

- June 2016
- July 2016
- August 2016

The Automatic Payment Start Month is the available month(s) that automatic monthly payments can start on the loan.

5.f Payment Account



Select a Payment Account*

Choose Account Number

Choose Account Number

Schedule From New Bank Account

Select the dropdown to choose a payment account. Previously added payment accounts and Fremont Bank checking/savings accounts are displayed. To add a new payment account, select "Schedule from New Bank Account", click submit, and then enter the payment account information.

Manage Bank Accounts

The Manage Bank Accounts section can be used to add or delete payment accounts for easy access when making payments.

The screenshot shows the 'Manage Bank Account' section. Callout 1.g points to the 'Bank Account Information' table. Callout 2.g points to the 'Manage Bank Account' link at the top right. Callout 3.g points to the 'Delete' icon in the 'Action' column of the table.

Name on Bank Account	Routing #	Account #	Account Type	Action
JOE DEMO	****7882	****1111	Checking	

1.g Bank Account Information

Name on Bank Account	Routing #	Account #	Account Type
JOE DEMO	****7882	****1111	Checking

Bank Account Information for payment accounts. The following bank account information is included:

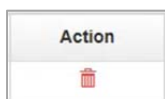
- Name on Bank Account
- Routing #
- Account #
- Account Type

2.g Manage Bank Account

[View Payment Information](#) | [Transaction History](#) | [Manage Bank Account](#)

The Manage Bank Account link is located at the top right of payment screens.

3.g Delete



Bank account information can be deleted by clicking on the delete icon and confirming the delete request.

Select a Payment Account*

Schedule From New Bank Account

New accounts can be added when making a payment by selecting the “Schedule from New Bank Account” option under the Payment Account dropdown.

Transaction History

The screenshot shows the Transaction History interface. Callout 1.h points to the 'Choose Date Range' link. Callout 2.h points to the 'Download' button. Callout 3.h points to the transaction table. Callout 4.h points to the pagination controls.

Date Range 1.h

Choose Date Range From 02/10/2016 To 05/10/2016 Submit Download 2.h

Transaction History 3.h

1 - 7 of 7 items First Previous 1 / 1 Next Last 10 items per page 4.h

Date	Description	Total Amount	Principal	Interest	Escrow	Other	Fees & C
04/28/16	PRINCIPAL REDUCTION	\$50.33	\$50.33	\$0.00	\$0.00	\$0.00	\$
04/28/16	PAYMENT	\$50.33	\$39.90	\$0.43	\$0.00	\$0.00	\$1

1.h Date Range

From 02/10/2016 To 05/10/2016 Submit

Enter the date range of the desired transaction history and click the Submit button to view the selected transaction history.

2.h Download

Download

Click on the Download button for a printer friendly downloadable view of the selected transaction history.

3.h Transaction History

Date	Description	Total Amount	Principal	Interest	Escrow	Other	Fees & Charges	Principal Balance
04/28/16	PAYMENT	-\$100.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$160.21

The following transaction history is included:

- Date
- Description
- Total Amount
- Principal
- Interest
- Escrow
- Other
- Fees & Charges
- Principal Balance

4.h Navigation

First Previous 1 / 1 Next Last 10 items per page

Scroll through transaction history using the navigation in the top right corner.

Statements/Documents

View electronic statements for loan accounts enrolled in e-Statements, year-end tax forms, escrow analysis statements, and important mortgage documents.


Document Category **1.i**


Year **2.i**


Document Icon **3.i**


e-Statements ▲


Select a Year to View Statements ☒ 2016 ☐ 2015 ☐ 2014


June


May


April


March


February

1098/1099 Forms ▼

Escrow Analysis Statements ▼

Mortgage Documents ▼

1.i Document Category

Monthly Billing Statements

1098/1099 Forms

Escrow Analysis Statements

Mortgage Documents

Click on the ▼ icon to view documents in each category. The document categories are as follows:

- Monthly Billing Statements
- 1098/1099 Forms
- Escrow Analysis Statements
- Mortgage Documents

Statements/Documents (cont.)

2.i

Year

Click on the desired year to view documents for that time period. Categories which include three years of history are as follows:


☒ 2016 ☐ 2015 ☐ 2014

- Monthly Billing Statements
- 1098/1099 Forms
- Escrow Analysis Statements

3.i

Document Icon



Click on the document  icon to open the desired document.

Amortization Schedule

The amortization schedule estimates how much of your monthly payment will go towards principal and how much towards interest. The schedule illustrates the breakdown of each payment so that the loan will be paid off at maturity.

Current Loan
Information

1.j

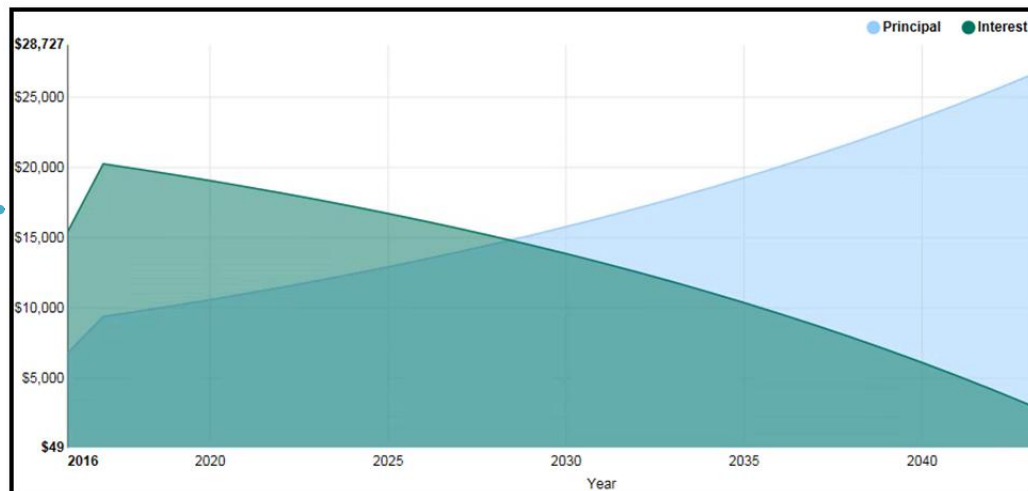
Amortization
Table

2.j

\$517,500.00		\$2,470.62	4.000%	03/01/46
Principal Balance		Monthly Payment	Interest Rate	Maturity Date
Payment Period	Date	Principal	Interest	Balance
1	04/01/16	\$745.62	\$1,725.00	\$516,754.38
2	05/01/16	\$748.11	\$1,722.51	\$516,006.27
3	06/01/16	\$750.60	\$1,720.02	\$515,255.67
4	07/01/16	\$753.10	\$1,717.52	\$514,502.57
5	08/01/16	\$755.61	\$1,715.01	\$513,746.96

Amortization
Graph

3.j



1.j

Current Loan Information

\$517,500.00	\$2,470.62	4.000%	03/01/46
Principal Balance	Monthly Payment	Interest Rate	Maturity Date

The amortization schedule will always begin with then current principal balance and does not include payment for taxes and insurance. Current loan information includes the following:

- Principal Balance
- Monthly Payment
- Interest Rate
- Maturity Date

Amortization Schedule (cont.)

2.j

Amortization Table

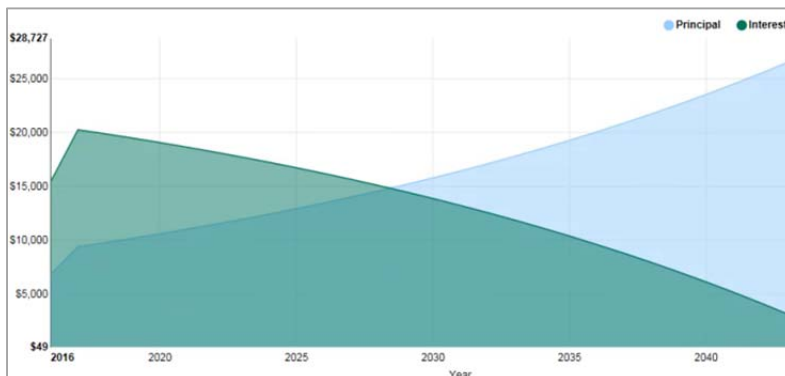
Payment Period	Date	Principal	Interest	Balance
1	04/01/16	\$745.62	\$1,725.00	\$516,754.38
2	05/01/16	\$748.11	\$1,722.51	\$516,006.27
3	06/01/16	\$750.60	\$1,720.02	\$515,255.67
4	07/01/16	\$753.10	\$1,717.52	\$514,502.57
5	08/01/16	\$755.61	\$1,715.01	\$513,746.96

The amortization schedule shows how much of your monthly payment will go towards principal and how much towards interest. The amortization table illustrates the breakdown of each payment so that the loan will be paid off at maturity. The table includes the following:

- Payment Period (*always starts at 1*)
- Date
- Principal
- Interest
- Balance

3.j

Amortization Graph




The amortization graph is a visual illustration of how much of your monthly payment will go towards principal and much towards interest each year during the term of your loan. The graph includes the following:

- Y-axis: Dollar amount of principal/interest.
- X-axis: Year; displayed in 5 year increments. Hold the cursor over the principal/interest graph lines to view an individual year.

Payoff Statement

The Payoff Statement request is used to determine the amount required to pay your loan in full as of the date selected. Payoff statements are subject to a \$30.00 fee for each statement that is generated.


Click calendar icon to select payoff date. Dates that are in the past or too far in the future will not be selectable.

Payoff Date* 

Get a New Payoff Quote


NOTE: Payoff Statements are subject to a \$30.00 fee per successful request.

1.k Payoff Date

05/18/2016 

May 2016						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	01	02	03	04
05	06	07	08	09	10	11

Today **Clear** **Close**

Click on the calendar  icon to select the actual or estimated payoff date. The payoff date selected cannot be more than 30 days in the future. Payoff days that are not available are greyed out.


2.k Payoff Statement Request

Get a New Payoff Quote

Click the “Get a New Payoff Quote” button to get a payoff statement for the date selected. Not all loans are eligible for online payoff statements; you may be directed to contact customer service for assistance.

Contact Details

The Contact Details section can be used to keep your contact information current to ensure important communications about your loan are delivered to the correct location.

Navigation **1.i** 

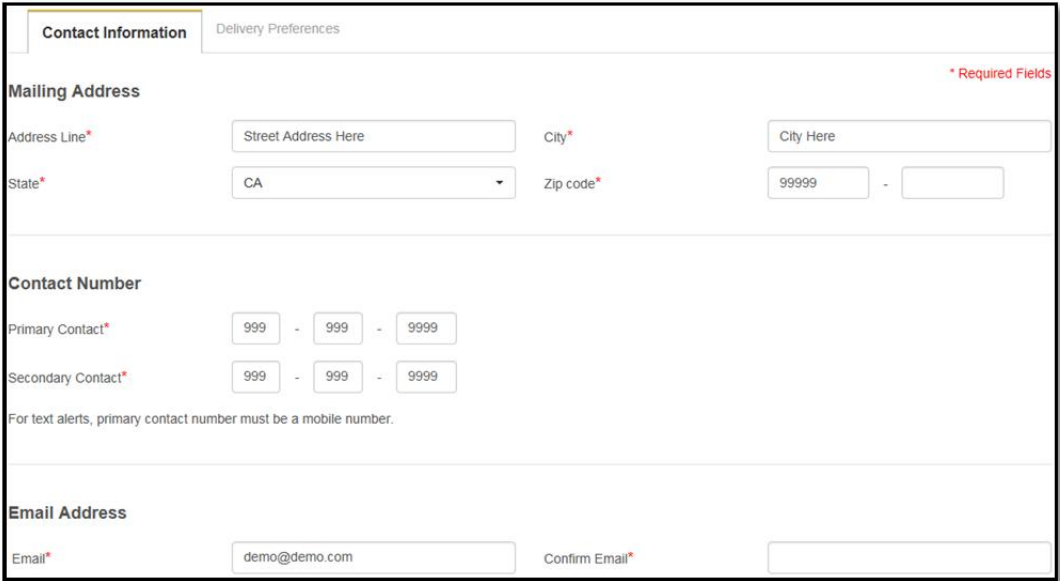
Update Contact Details
Delivery Preferences
Set-up Reminders and Alerts

Mailing Address **2.i**

Contact Number **3.i**


Email Address **4.i**

Save
5.i Save



1.i Navigation



Click the Settings icon  and select “Update Contact Details” to view or edit your contact information on the loan. The Contact Details page can also be accessed from Quick Links.

2.i Mailing Address

Address Line*	Fremont Bank Diamond Lane	City*	FREMONT
State*	CA	Zip code*	11111 - 1111

The Mailing Address section shows the current mailing address associated with the loan. The Mailing Address fields are editable. Changes only apply to the loan you are currently viewing, other loans and accounts will need to be changed independently.

Contact Details (cont.)

3.i Contact Number

Primary Contact*	999	-	999	-	9999
Secondary Contact	999	-	999	-	9999

The Contact Number section shows the current contact number associated with the loan. The Contact Number fields are editable. Changes only apply to the loan you are currently viewing, other loans and accounts will need to be changed independently. The Primary Contact number must be a mobile number to receive text alerts.

4.i Email Address

Email*	loanservicingplatform@demo.com	Confirm Email*	loanservicingplatform@demo.com
--------	--------------------------------	----------------	--------------------------------

The Email Address section shows the current email address associated with the loan. The email address field is editable. Changes only apply to the loan you are currently viewing, other loans and accounts will need to be changed independently. The email address must be provided in order to enroll for e-Statements and/or to receive email alerts.

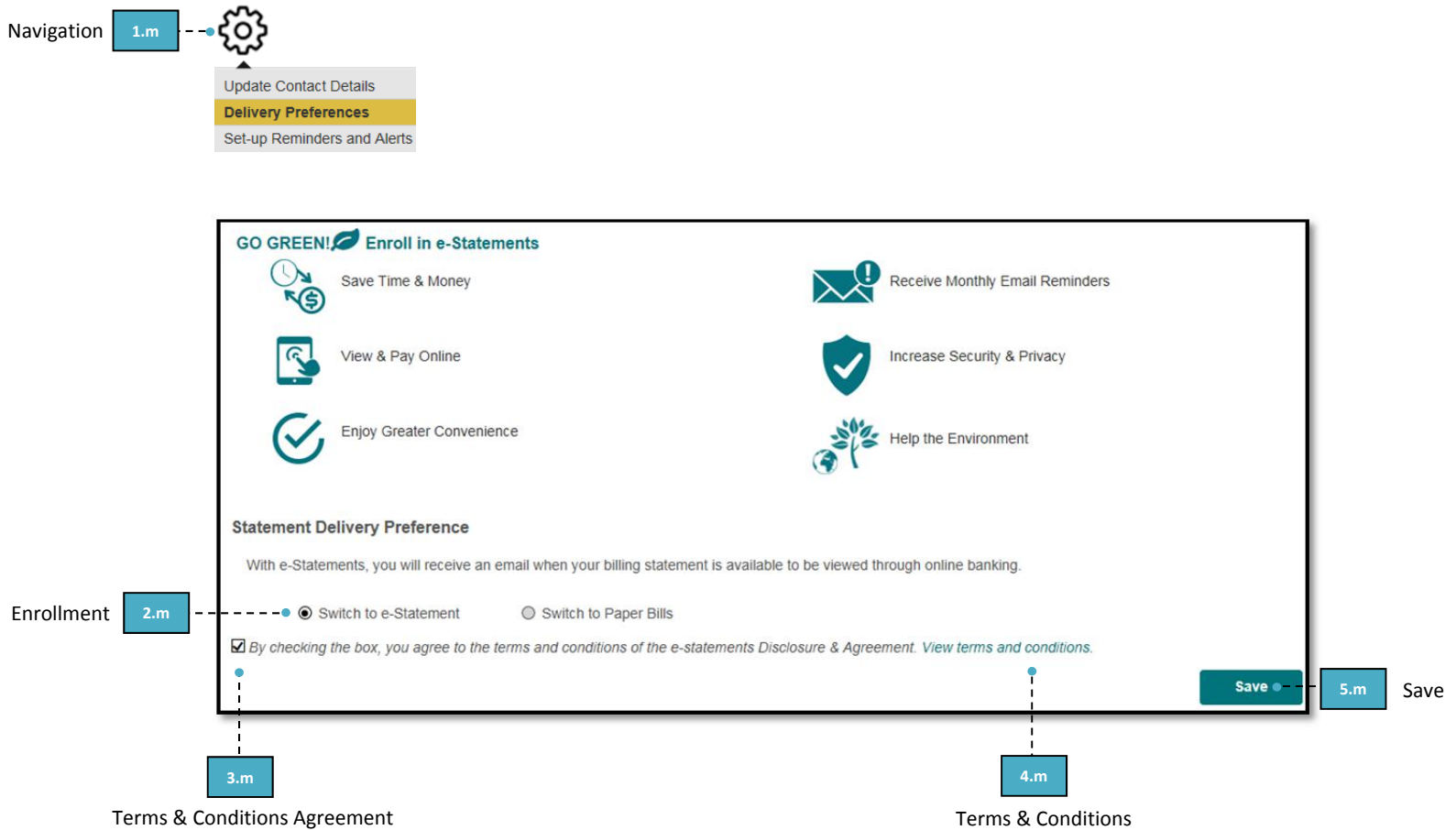
5.i Save

Save

Click the Save button to save any changes made to your contact information. Changes only apply to the loan you are currently viewing, other loans and accounts will need to be changed independently.

Delivery Preference

The Delivery Preference section can be used to enroll for the convenience of electronic statements. Receive an email when your billing statement is available to be viewed through online.



1.m Navigation



Click the Settings icon and select “Delivery Preferences” to opt for e-Statements or switch to paper bills. The e-Statement page can also be accessed from Quick Links, Account Summary, and Statements/Documents.

2.m Enrollment

☒ Switch to e-Statement ☐ Switch to Paper Bills

Opt for e-Statements or switch to Paper Bills. You must have an email address in the Contact Details for enrollment. If you do not have an email address you will be directed to the Contact Details screen to enter your email address.

Delivery Preference (cont.)

3.m

Terms & Conditions Agreement

☐ *By checking the box, you agree to the terms and conditions*

Click the box for agreement to the terms and conditions of e-Statements. The agreement box is only enabled once the terms and conditions have been opened for review.

4.m

Terms & Conditions

[View terms and conditions.](#)

Click on the “View Terms and Conditions” link to review the Terms and Conditions of e-Statements. The agreement box is only enabled once the terms and conditions have been opened for review.

5.m

Save

Save

Click the Save button to finalize changes to e-Statement preferences. The Save button is only enabled once the terms and conditions have been opened for review and the terms and conditions agreement box has been checked.

Reminders & Alerts

Method of Contact

1.n

Method of Contact

☒ Email : fremontbank@demo.com

☐ Text : 999-999-9999

[Click here](#) to update contact information.
 Primary number must be a mobile # to receive text alerts.
 Standard text messaging rates may apply.

Alerts (check all that apply)

☐ Billing & Payments

Payments Submitted/Updated
 Loan Paid in Full
 Payment Past Due Alerts
 Payment Due Reminders

7 Days prior to my next payment due

☐ Line of Credit Advance

Amount & Date

☒ Taxes & Insurance

Hazard Insurance Paid
 Property Tax Paid
 (loans with escrow accounts only)

☐ Electronic Statements

Statement Available Alerts

Save

2.n

Billing & Payment Alerts

3.n

Payment Due Reminders

4.n

Line of Credit Advance Alerts

5.n

Taxes & Insurance Alerts

6.n

Electronic Statements

1.n Method of Contact

☒ Email : fremontbank@demo.com

☐ Text : 999-999-9999

Select the preferred method of contact for alerts. Options for email or text are available; only one delivery option can be selected. You must have a valid email address or mobile phone number. Enter contact information on the Contact Details screen. Text messages are sent to the primary phone number.

2.n Billing & Payments Alerts

- ☒ Billing & Payments
- Payments Submitted/Updated
 - Loan Paid in Full
 - Payment Past Due Alerts
 - Payment Due Reminders

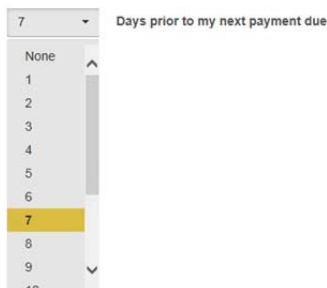
Select Billing & Payments Alerts to receive email or text messages for the following events:

- One-Time Loan Payment
- Scheduled Payment Modified
- Scheduled Payment Canceled
- Automatic Loan Payment
- Automatic Loan Payment Enrollment
- Automatic Loan Payment Modified
- Automatic Loan Payment Canceled
- Payment Due Reminder
- Payment Past Due Reminder
- Loan Payoff

Reminders & Alerts (cont.)

3.n

Payment Due Reminders



Select the Payment Reminders dropdown to choose the number of days prior to your payment due date that you would like to receive an email or text reminder. The default setting is 7 days. Select “None” to disable payment reminder alerts.

4.n

Line of Credit Advance Alerts

☒ Line of Credit Advance
Amount & Date

Select Line of Credit Advance alerts to receive an email or text when funds are advanced on your Home Equity Line of Credit online.

5.n

Taxes & Insurance Alerts

☒ Taxes & Insurance
Hazard Insurance Paid
Property Tax Paid
(loans with escrow accounts only)

Select the Taxes & Insurance alerts to receive an email or text when hazard insurance premiums or property taxes are paid from your escrow account.

6.n

Electronic Statements

☐ Electronic Statements
Statement Available Alerts

This is a read only section to indicate if you are enrolled to receive an e-Statement email or text when your mortgage statement is available. You cannot edit or makes changes to this section. Make changes to electronic statements in Delivery Preferences.

Frequently Asked Questions

The screenshot shows the 'Frequently Asked Questions' page. Callout 1.0 points to the search bar. Callout 2.0 points to the 'Categories' dropdown menu. Callout 3.0 points to the 'Expand/Collapse' link. Callout 4.0 points to the list of FAQ categories. A question mark icon is also present at the top left.

1.o Search

Search a keyword to find a specific topic. Frequently Asked Questions that include the word entered in the search query will be returned in the results.

2.o Categories

All Categories

All Categories
Billing & Payment Information
Contact Us
General Account Information
HELOC Transfer
Home Loan Assistance
Mortgage Loan Basics
Servicing Transfer Information
Statements & Documents
Tax & Insurance Information

Click on the Categories dropdown and select a category from the list to only display Frequently Asked Questions for the category selected.




Frequently Asked Questions (cont.)

3.o Expand/Collapse

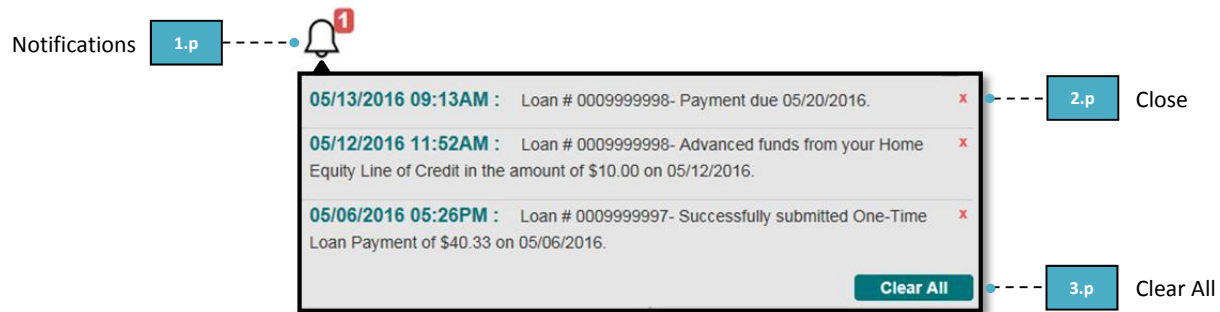
[Expand All](#) | [Collapse All](#)

Select “Expand All” to open all Frequently Asked Question categories. Select “Collapse All” to close all Frequently Asked Question categories.

4.o FAQs

Click on the category arrow icon  to view questions and answers. Click on the add  and subtract  icons to open and close the answer to a question.

Notifications



Notifications




Notifications are informational notes related to your loan that can be viewed by clicking on the bell icon. The number of new notifications which have not yet been viewed will be indicated as a numeric value at the top of the bell icon. The following notifications are displayed (if applicable):

- One-Time Payment Submitted
- Automatic Loan Payment Submitted
- Payment Due Reminder
- Payment Past Due Reminder
- Monthly Statement Available
- Hazard Insurance Premium Paid
- 1098/1099 Tax Form Available
- Tax Installment Paid
- Home Equity Line of Credit Frozen
- Adjustable Rate Mortgage Rate Change
- Home Equity Line of Credit Funds Advanced


Close



Notifications can be closed individually by clicking on the  icon next to the message. Notifications will display for 15 days from the date of the initial notification if they are not closed.

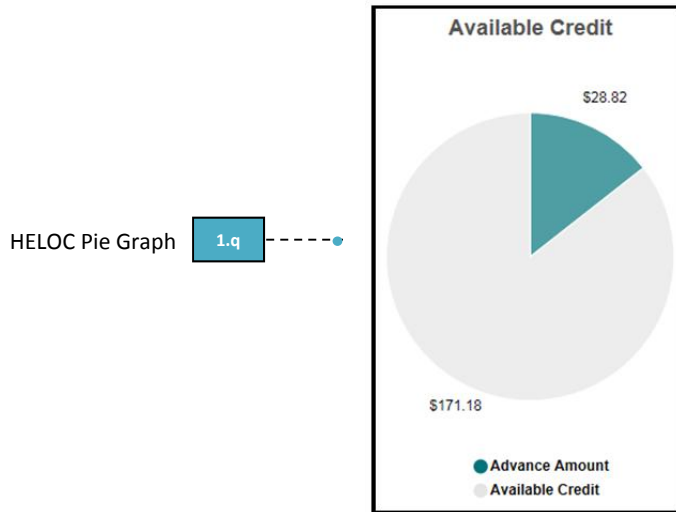
Clear All

Clear All

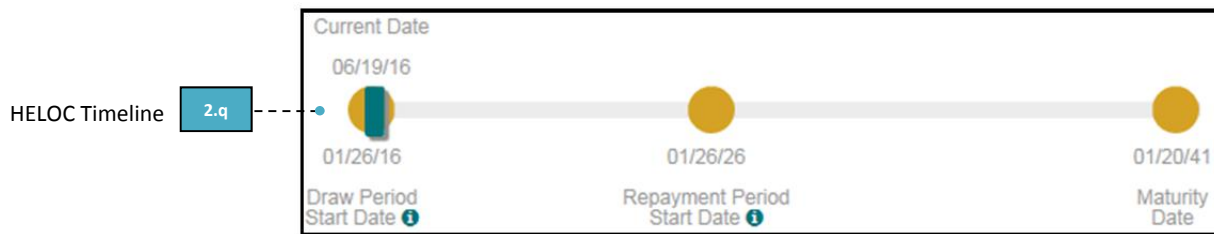
All listed notifications can be cleared out by clicking on the  icon. Cleared messages will no longer display but notifications for future loan notes will trigger a new message.

Home Equity Line of Credit (HELOC)

Below is information on the Loan Servicing Platform that is specific to Home Equity Lines of Credit (HELOC's).



Visual representation of the available credit and amount advanced.



Visual representation of the current date relative to the draw period start/end date, repayment period start/end date, and maturity date.

HELOC Information 3.q

HELOC Information		\$855.24 Available Credit	\$149,144.76 Advance Amount	
Date of Transaction	Transaction Type	Check Number	Amount	Balance
04/04/16	ADVANCE	9999	\$10.00	\$149,144.76
04/01/16	ADVANCE	1	\$300.00	\$149,134.76
03/31/16	ADVANCE	1	\$300.00	\$148,834.76

HELOC Information is located on the Account Overview page and displays HELOC advance history. Click on the hyperlink check number to view a copy of that HELOC check.

Home Equity Line of Credit (HELOC) (cont.)

HELOC
Advance

4.q

Line Amount \$200.00

Already drawn \$110.00

Balance Amount \$90.00

* Required Fields

Date 05/16/16

Advance Amount * \$100.00

Choose a Deposit Account * NICKNAME110

Account Type Checking

New Balance \$110.00

☒ I agree with the terms and conditions.

[Submit Request](#)

Online advances can only be transferred to open/active Fremont Bank deposit accounts.
Don't have a Fremont Bank checking or savings account? Open one today! Please [click here](#).

Click on the [Advance Funds](#) button located on the Account Summary to submit a HELOC Advance Request. Online HELOC Advances can only be made to a Fremont Bank personal checking or savings account. Below are the steps for a HELOC Advance:

- 1) Enter the Advance Amount in the labeled field (*The meter at the top of the page is a visual representation of the credit limit, amount advance, and current balance*).
- 2) Choose a Deposit Account from the drop down, only Fremont Bank accounts will be displayed.
- 3) Open and review the terms and conditions.
- 4) Click the box to agree to the terms and conditions.
- 5) Submit Request
- 6) Review Confirmation Screen
- 7) Submit