

Northern California Wholesale Ratesheets

5934 Gibraltar Drive, Suite 102 Pleasanton, CA 94588
 Loan Operation Center: 1 (800) 738-0806
 Monday, October 23, 2017 8:35 AM
 Price Code: 2017-266



PBM Market Update

Friday, US Equities extended their gains as the Dow finished their sessions up 165.59 points and the S&P closed up 13.11 points on the support of the new tax reform and Existing Home Sales showing an 0.7% increase in September from the forecasted drop of 0.1%. Meanwhile, Mortgages and Treasuries traded sharply lower as Mortgages ended their session down 8+ ticks and the 10 year finished down 14 ticks at 2.383%. This morning, the only economic release is Chicago Fed National Activity Index which came in down 0.1% from the prior reading of -.31%. Right now, Mortgages are up 2+ and the 10 year is at 2.380%.

PBM Economic Releases

Monday	Chicago Fed National Activity Index
Tuesday	Markit US Manufacturing PMI/Richmond Fed Manf. Index
Wednesday	Mortgage Applications/Durable Goods Orders/FHFA House Price Index/New Home Sales
Thursday	Jobless Claims/Bloomberg Consumer Comfort/Retail Inventories/Pending Home Sales
Friday	GDP Price Index/Personal Consumption/Univ. of Michigan Sentiment

PBM Extension Policies

<u>Extensions:</u>	<u>Days</u>	<u>Cost</u>
	7 Days	0.125
	15 Days	0.250
	20 Days	0.375

For Jumbo Extensions, Please see the top of pages 6 and 7.

3rd Extension or Relocks:
Worse Case Pricing Plus .25 For 15 Days

**Free 7 day extension is current market is .500% in price better than existing lock.*

**Free 15 day extension is current market is .750% in price better than existing lock.*

A Renegotiation for a free extension counts as one of the two extensions given.

PBM Expiration Dates on Today's Locks

15 Day Lock	11/7/2017
30 Day Lock	11/22/2017
45 Day Lock	12/7/2017
60 Day Lock	12/22/2017

For longer lock periods call your Wholesale Coordinators

Operation Turn Times

Set Up**	1-2 Days
Underwriting - Purchase Transaction	1-2 Days
Underwriting - Refi Transaction	2-3 Days
Closing Disclosure (CD)	24 Hours
Docs	24 - 48 Hours
Fundings	48 Hours

**Timing may vary depending on quality of submission

Indicies

WSJ PRIME	4.250%	7 Yr Treasury	2.160%
WSJ 1YR LIBOR	1.831%	10 Year Treasury	2.330%
1YR CMT (Treasury)	1.400%	30 Yr Treasury	3.494%
3 Yr Treasury	1.650%	1 Month Libor	1.238%
5 Year Treasury	1.940%	6 Month Libor	1.555%

PBM Lock Policies

*If changing Product Types during the lock period, lock must go to Worse Case Pricing.

*If changing Product Codes within the same Product Type, the lock goes to the original lock date for pricing.

*If changing Rates within the lock period, pricing goes

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UPCOMING PRODUCT ROLLOUTS

*Expanding of Temporary Buydowns to Government Products

*Expanding of Temporary Buydowns to Conventional High Balance Products

TBD Submission Due Dates

Lock Period	Delivery Period	Submission Due Date
30 Days	7 Days	10/30/2017
45 Days	14 Days	11/6/2017
60 Days	21 Days	11/13/2017

PBM Lender Fees

Administration Fee	\$945.00
FHA Administration Fee	\$945.00
FHA Streamline Administration Fee	\$645.00
VA Administration Fee	\$945.00
Flood, Tax and Wire Fee	Included
PBM stand alone 2nd TD	\$495.00

Important Announcement

Lender Fee Buy-Out Option: In order to assist transactions in complying with the 3% ATR/QM Mortgage Regulatory Requirement, Provident Bank Mortgage provides a Lender Fee Buy-Out Option. This Option is facilitated through the PBM Broker Portal at time of registration or lock. For further details, please contact your Account Executive.

Loan Officer Compensation Disclosure

This Published Rate Sheet does not include any Loan Officer Compensation. Please make sure you adjust this Rate Sheet with your Compensation Plan with Provident Bank Mortgage before quoting your customers. If you are not sure what your Compensation Plan

PBM Mortgagee Clause

Provident Savings Bank, F.S.B.
 Its Successors and/or Assigns
 3756 Central Avenue Riverside, CA 92506

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Fannie Mae/Freddie Mac Fixed Rate Product Programs

Fannie Mae Conforming Fixed Programs

Fico/LTV Price Adjustments Fixed and Arm Programs (Loan Terms Greater than 15 Years) (Excludes Home Ready & Home Possible)

Fico/LTV	600-619	620-639	640-659	660-679	680-699	700-719	720-739	>=740
<=60%	1.000	0.750	0.500	0.000	0.000	0.000	0.000	0.000
60.01-70%	1.750	1.500	1.250	1.000	0.500	0.500	0.250	0.250
70.01- 75%	3.250	3.000	2.750	2.250	1.250	1.000	0.500	0.250
75.01- 80%	3.250	3.000	3.000	2.750	1.750	1.250	0.750	0.500
80.01- 85%	n/a	3.250	3.250	2.750	1.500	1.000	0.500	0.250
85.01- 90%	n/a	3.250	2.750	2.250	1.250	1.000	0.500	0.250
90.01- 95%	n/a	3.250	2.750	2.250	1.250	1.000	0.500	0.250
95.01- 97%	n/a	3.500	2.750	2.250	1.500	1.500	1.000	0.750

Cashout Fico/LTV Price Adjustments for Fixed Rate and Arm Program

Fico/LTV	600-619	620-639	640-659	660-679	680-699	700-719	720-739	>=740
<=60%	1.625	0.625	0.625	0.625	0.375	0.375	0.375	0.375
60.01-70%	2.625	1.625	1.625	1.125	1.125	1.000	1.000	0.625
70.01- 75%	2.625	1.625	1.625	1.125	1.125	1.000	1.000	0.625
75.01- 80%	3.125	3.125	2.625	1.875	1.750	1.125	1.125	0.875

CLTV Price Adjustments

Fico <720	Fico >=720
LTV <=65% CLTV 80.01-95%	LTV <=65%/CLTV 80.01-95%
LTV 65.01-75%/CLTV 80.01-95%	LTV 65.01-75%/CLTV 80.01-95%
LTV >75%CLTV 76.01-95%	LTV > 75%/CLTV 76.01-95%
CLTV > 95% Additional	CLTV > 95% Additional

Miscellaneous Price Adjustments for Fixed Rate and Arm Programs

Investment Purchase/Refi <=75%LTV	2.125	Loan Amounts \$50,000 to \$79,999	1.000
Investment Cashout Refi LTV <=75%	2.375	Loan Amounts \$80,000 to \$99,999	0.500
Investment 75.01-80%LTV	3.375	Loan Amounts \$100,000 to \$119,999	0.250
Investment Purchase 85% LTV	4.125	Up to 6 Financed Properties(LP Only)	0.250
2-4 Units	1.000	Up to 10 Financed Properties(DU Only)	0.250
No Impounds	0.250	(LP Approval)-Manufactured Homes	1.250
Condo LTV > 75% LTV	0.750		

Additional Miscellaneous Adjustments for Conforming High Balance Programs

Cashout Refinance Fixed Rate <= 80% LTV	1.000	Cashout Refinance Arms <= 80% LTV	1.750
LTV 90.01 - 95%	0.250	Freddie Mac Arm Programs Only: LTV > 75%	0.750

Home Ready & Home Possible MAX CAPS

680+/LTV >80%	0.000	<680/ >80%	1.500
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Loan Amount, Waived Escrows and LPMI Adjustments still apply outside of the Max Cap

Home Ready	CF15HRFN, CF30HRFN	LPMI: CF15HRFNLPMI, CF30HRFNLPMI	High Balance: CF15HBHRFN, CF30HBHRFN
Home Possible	CF15HPFR, CF30HPFR		Advantage: CF15HPAFR, CF30HPAFR

Lender Paid MI Price Adjustments for Fixed Rate Only (30 Years)

LTV	MI	Fico 740+	720-739	680-719	640-679
90.01- 95%	30%	2.250	2.375	3.375	4.250
85.01- 90%	25%	1.375	1.750	2.250	2.750
80.01- 85%	12%	1.000	1.125	1.375	1.625

25, 15 and 10 Year Fixed Rate

90.01- 95%	25%	1.500	2.000	2.750	3.500
85.01- 90%	12%	1.000	1.250	1.375	1.500
80.01- 85%	6%	0.750	1.000	1.000	1.125
Rate Term Refinance		0.125	0.250	0.625	1.125
Cashout Refinance		0.625	0.750	1.125	1.375
Second Home		0.375	0.500	0.750	1.250
High Balance Loan Amount		0.500	0.875	1.500	2.125

Please include the above applicable LLPA's to the LPMI Adjustments

Home Possible Advantage/Home Ready ONLY 30 Year	95.01- 97%	35%	3.250	3.750	4.500	7.125
Home Possible Advantage/Home Ready ONLY <25 Years	95.01- 97%	35%	3.000	3.500	4.250	6.750

FNMA Conforming 10 Year Fixed

PF06	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(4.375)	(4.250)	(4.000)	(3.750)	
4.125	(4.250)	(4.125)	(3.875)	(3.625)	
3.999	(4.000)	(3.875)	(3.625)	(3.375)	
3.875	(3.625)	(3.500)	(3.250)	(3.000)	
3.750	(3.500)	(3.375)	(3.125)	(2.875)	
3.625	(3.375)	(3.250)	(3.000)	(2.750)	
3.500	(2.750)	(2.625)	(2.375)	(2.125)	
3.375	(2.125)	(2.000)	(1.750)	(1.500)	
3.250	(1.875)	(1.750)	(1.500)	(1.250)	

Conforming High Balance 30 Year Fixed

PF58	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(4.750)	(4.625)	(4.375)	(4.125)	
4.999	(4.625)	(4.500)	(4.250)	(4.000)	
4.875	(4.250)	(4.125)	(3.875)	(3.625)	
4.750	(3.875)	(3.750)	(3.500)	(3.250)	
4.625	(3.375)	(3.250)	(3.000)	(2.750)	
4.500	(3.000)	(2.875)	(2.625)	(2.375)	
4.375	(2.625)	(2.500)	(2.250)	(2.000)	
4.250	(2.000)	(1.875)	(1.625)	(1.375)	
4.125	(1.375)	(1.250)	(1.000)	(0.750)	
3.999	(0.750)	(0.625)	(0.375)	(0.125)	

Conforming High Balance 15 Year Fixed

PF57	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(3.375)	(3.250)	(3.000)	(2.750)	
4.125	(3.250)	(3.125)	(2.875)	(2.625)	
3.999	(3.000)	(2.875)	(2.625)	(2.375)	
3.875	(2.625)	(2.500)	(2.250)	(2.000)	
3.750	(2.500)	(2.375)	(2.125)	(1.875)	
3.625	(2.375)	(2.250)	(2.000)	(1.750)	
3.500	(1.750)	(1.625)	(1.375)	(1.125)	

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Fannie Mae/ Freddie Mac Fixed Rate Programs

Fico/LTV Price Adjustments Fixed and Arm Programs (Loan Terms Greater than 15 Years) (Excludes Home Ready & Home Possible)									
Fico/LTV	600-619	620-639	640-659	660-679	680-699	700-719	720-739	≥740	
<=60%	1.000	0.750	0.500	0.000	0.000	0.000	0.000	0.000	
60.01-70%	1.750	1.500	1.250	1.000	0.500	0.500	0.250	0.250	
70.01- 75%	3.250	3.000	2.750	2.250	1.250	1.000	0.500	0.250	
75.01- 80%	3.250	3.000	3.000	2.750	1.750	1.250	0.750	0.500	
80.01- 85%	n/a	3.250	3.250	2.750	1.500	1.000	0.500	0.250	
85.01- 90%	n/a	3.250	2.750	2.250	1.250	1.000	0.500	0.250	
90.01- 95%	n/a	3.250	2.750	2.250	1.250	1.000	0.500	0.250	
95.01- 97%	n/a	3.500	2.750	2.250	1.500	1.500	1.000	0.750	

Cashout Fico/LTV Price Adjustments for Fixed Rate and Arm Program										
<=60%	60.01-70%	70.01- 75%	75.01- 80%	620-639	640-659	660-679	680-699	700-719	720-739	≥740
1.625	0.625	0.625	0.625	0.625	0.375	0.375	0.375	0.375	0.375	0.375
2.625	1.625	1.625	1.625	1.125	1.125	1.000	1.000	1.000	1.000	0.625
2.625	1.625	1.625	1.625	1.125	1.125	1.000	1.000	1.000	1.000	0.625
3.125	3.125	2.625	2.625	1.875	1.750	1.125	1.125	1.125	1.125	0.875

CLTV Price Adjustments									
Fico <720					Fico ≥720				
LTV <=65% CLTV 80.01-95%			0.875	LTV <=65%/CLTV 80.01-95%			0.625		
LTV 65.01-75%/CLTV 80.01-95%			1.125	LTV 65.01-75%/CLTV 80.01-95%			0.875		
LTV >75%CLTV 76.01-95%			1.375	LTV > 75%/CLTV 76.01-95%			1.125		
CLTV > 95% Additional			1.125	CLTV > 95% Additional			1.125		

Miscellaneous Price Adjustments for Fixed Rate and Arm Programs									
Investment Purchase/Refi <=75%LTV	2.125	Loan Amounts \$50,000 to \$79,999			1.000				
Investment Cashout Refi LTV <=75%	2.375	Loan Amounts \$80,000 to \$99,999			0.500				
Investment 75.01-80%LTV	3.375	Loan Amounts \$100,000 to \$119,999			0.250				
Investment Purchase 85% LTV	4.125	Up to 6 Financed Properties(LP Only)			0.250				
2-4 Units	1.000	Up to 10 Financed Properties(DU Only)			0.250				
No Impounds	0.250	(LP Approval)-Manufactured Homes			1.250				
Condo LTV > 75% LTV	0.750								

Additional Miscellaneous Adjustments for Conforming High Balance Programs									
Cashout Refinance Fixed Rate <= 80% LTV	1.000	Cashout Refinance Arms <= 80% LTV			1.750				
LTV 90.01 - 95%	0.250	Freddie Mac Arm Programs Only: LTV > 75%			0.750				

Freddie Mac Conforming 30 Year Fixed					
P13F	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(6.375)	(6.250)	(6.000)	(5.750)	
4.999	(6.250)	(6.125)	(5.875)	(5.625)	
4.875	(5.875)	(5.750)	(5.500)	(5.250)	
4.750	(5.500)	(5.375)	(5.125)	(4.875)	
4.625	(5.000)	(4.875)	(4.625)	(4.375)	
4.500	(4.625)	(4.500)	(4.250)	(4.000)	
4.375	(4.250)	(4.125)	(3.875)	(3.625)	
4.250	(3.625)	(3.500)	(3.250)	(3.000)	
4.125	(3.000)	(2.875)	(2.625)	(2.375)	
3.999	(2.375)	(2.250)	(2.000)	(1.750)	
3.875	(1.375)	(1.250)	(1.000)	(0.750)	

Freddie Mac Conforming 15 Year Fixed					
P23F	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(4.250)	(4.125)	(3.875)	(3.625)	
4.125	(4.125)	(4.000)	(3.750)	(3.500)	
3.999	(3.875)	(3.750)	(3.500)	(3.250)	
3.875	(3.500)	(3.375)	(3.125)	(2.875)	
3.750	(3.375)	(3.250)	(3.000)	(2.750)	
3.625	(3.250)	(3.125)	(2.875)	(2.625)	
3.500	(2.625)	(2.500)	(2.250)	(2.000)	
3.375	(2.000)	(1.875)	(1.625)	(1.375)	
3.250	(1.750)	(1.625)	(1.375)	(1.125)	
3.125	(1.000)	(0.875)	(0.625)	(0.375)	
3.000	(0.750)	(0.625)	(0.375)	(0.125)	

Freddie Mac Open Access 30 Year Fixed					
PF13	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.875	(5.375)	(5.250)	(5.000)	(4.750)	
4.750	(5.000)	(4.875)	(4.625)	(4.375)	
4.625	(4.500)	(4.375)	(4.125)	(3.875)	
4.500	(4.125)	(4.000)	(3.750)	(3.500)	
4.375	(3.750)	(3.625)	(3.375)	(3.125)	
4.250	(3.125)	(3.000)	(2.750)	(2.500)	
4.125	(2.500)	(2.375)	(2.125)	(1.875)	
3.999	(1.875)	(1.750)	(1.500)	(1.250)	
3.875	(0.875)	(0.750)	(0.500)	(0.250)	
3.750	(0.125)	0.000	0.250	0.500	

Freddie Mac Open Access 15 Year Fixed					
PF23	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
3.999	(3.375)	(3.250)	(3.000)	(2.750)	
3.875	(3.000)	(2.875)	(2.625)	(2.375)	
3.750	(2.875)	(2.750)	(2.500)	(2.250)	
3.625	(2.750)	(2.625)	(2.375)	(2.125)	
3.500	(2.125)	(2.000)	(1.750)	(1.500)	
3.375	(1.500)	(1.375)	(1.125)	(0.875)	
3.250	(1.250)	(1.125)	(0.875)	(0.625)	
3.125	(0.500)	(0.375)	(0.125)	0.125	
3.000	(0.250)	(0.125)	0.125	0.375	

Open Access Cap Price Adjustments									
Fico/LTV	620-639	640-659	660-679	680-699	700-719	720-739	≥740		
95.01-105+%	1.750	1.750	1.750	1.750	1.500	1.000	1.000		
EligibleProduct Features	Loan Terms		<=80%	80 -105%	> 105%				
Primary Residence/2nd Home	<=20 Years		2.000	0.000	n/a				
Primary Residence Only	>20 Years		2.000	0.750	n/a				
Second Home Only	>20 Years		2.000	0.750	n/a				
All Investment Properties	All Terms		2.000	2.000	n/a				

DU Refi Plus Cap Price Adjustments									
Fico/LTV	620-639	640-659	660-679	680-699	700-719	720-739	≥740		
95.01-105+%	3.750	3.250	2.750	1.750	1.500	1.000	1.000		
EligibleProduct Features	Loan Terms		<=80% LTV		>80-105%	> 105%			
Primary Residence/2nd Home	<=20 Years		1.750		n/a	n/a			
Primary Residence Only	>20 Years		1.750		0.750	1.000			
Second Home Only	>20 Years		1.750		0.750	2.000			
All Investment Properties	All Terms		2.000		2.000	2.000			

Lender Paid MI Price Adjustments for Fixed Rate Only (30 Years)									
LTV	MI	Fico 740+	720-739	680-719	640-679				
90.01- 95%	30%	2.250	2.375	3.375	4.250				
85.01- 90%	25%	1.375	1.750	2.250	2.750				
80.01- 85%	12%	1.000	1.125	1.375	1.625				
25, 20, 15 and 10 Year Fixed Rate									
90.01- 95%	25%	1.500	2.000	2.750	3.500				
85.01- 90%	12%	1.000	1.250	1.375	1.500				
80.01- 85%	6%	0.750	1.000	1.000	1.125				
Rate Term Refinance		0.125	0.250	0.625	1.125				
Cashout Refinance		0.625	0.750	1.125	1.375				
Second Home		0.375	0.500	0.750	1.250				
High Balance Loan Amount		0.500	0.875	1.500	2.125				

Please include the above applicable LLPA's to the LPMI Adjustments

FNMA DU Refi 30 Year Fixed 135% LTV					
PF10DR	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.875	(5.250)	(5.125)	(4.875)	(4.625)	
4.750	(4.875)	(4.750)	(4.500)	(4.250)	
4.625	(4.375)	(4.250)	(4.000)	(3.750)	
4.500	(4.000)	(3.875)	(3.625)	(3.375)	
4.375	(3.625)	(3.500)	(3.250)	(3.000)	
4.250	(3.000)	(2.875)	(2.625)	(2.375)	
4.125	(2.375)	(2.250)	(2.000)	(1.750)	
3.999	(1.750)	(1.625)	(1.375)	(1.125)	
3.875	(0.750)	(0.625)	(0.375)	(0.125)	

FNMA DU Refi 15 Year Fixed 135% LTV					
PF20DR	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
3.999	(2.875)	(2.750)	(2.500)	(2.250)	
3.875	(2.500)	(2.375)	(2.125)	(1.875)	
3.750	(2.375)	(2.250)	(2.000)	(1.750)	
3.625	(2.250)	(2.125)	(1.875)	(1.625)	
3.500	(1.625)	(1.500)	(1.250)	(1.000)	
3.375	(1.000)	(0.875)	(0.625)	(0.375)	
3.250	(0.750)	(0.625)	(0.375)	(0.125)	
3.125	0.000	0.125	0.375	0.625	
3.000	0.250	0.375	0.625	0.875	

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Government Fixed Rate and Arm Programs

FHA 30 Year Fixed					
FHAF	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(5.375)	(5.250)	(5.000)	(4.750)	
4.125	(5.125)	(5.000)	(4.750)	(4.500)	
4.000	(5.000)	(4.875)	(4.625)	(4.375)	
3.875	(4.375)	(4.250)	(4.000)	(3.750)	
3.750	(3.875)	(3.750)	(3.500)	(3.250)	
3.625	(3.125)	(3.000)	(2.750)	(2.500)	
3.500	(2.625)	(2.500)	(2.250)	(2.000)	
3.375	(2.000)	(1.875)	(1.625)	(1.375)	
3.250	(1.625)	(1.500)	(1.250)	(1.000)	

FHA 15 Year Fixed					
FH15	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(4.000)	(3.875)	(3.625)	(3.375)	
4.000	(3.750)	(3.625)	(3.375)	(3.125)	
3.875	(3.250)	(3.125)	(2.875)	(2.625)	
3.750	(2.625)	(2.500)	(2.250)	(2.000)	
3.625	(2.250)	(2.125)	(1.875)	(1.625)	
3.500	(2.125)	(2.000)	(1.750)	(1.500)	
3.375	(1.500)	(1.375)	(1.125)	(0.875)	

FHA 5/1 Treasury Arm					
FH5A	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
3.625	(3.500)	(3.375)	(3.125)	(2.875)	
3.500	(3.125)	(3.000)	(2.750)	(2.500)	
3.375	(2.875)	(2.750)	(2.500)	(2.250)	
3.250	(2.375)	(2.250)	(2.000)	(1.750)	
3.125	(2.125)	(2.000)	(1.750)	(1.500)	
3.000	(1.750)	(1.625)	(1.375)	(1.125)	
2.875	(1.375)	(1.250)	(1.000)	(0.750)	

VA 30 Year Fixed					
VAFX	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(5.000)	(4.875)	(4.625)	(4.375)	
4.125	(4.750)	(4.625)	(4.375)	(4.125)	
4.000	(4.625)	(4.500)	(4.250)	(4.000)	
3.875	(4.000)	(3.875)	(3.625)	(3.375)	
3.750	(3.500)	(3.375)	(3.125)	(2.875)	
3.625	(2.750)	(2.625)	(2.375)	(2.125)	
3.500	(2.250)	(2.125)	(1.875)	(1.625)	
3.375	(1.625)	(1.500)	(1.250)	(1.000)	
3.250	(1.250)	(1.125)	(0.875)	(0.625)	

FHA/VA Price Adjustments for Fixed and Arm Programs	
FHA O/O Fico Scores 600 to 619	2.250
FHA/ VA/ USDA Fico Scores 620-639	2.000
FHA/ VA/ USDA Fico Scores 640 to 679	0.375
FHA/ VA/ USDA Fico Scores Greater than 720	(0.125)
FHA Energy Efficient Mortgages	0.500
FHA Manufactured Housing - FHAFM	1.000
VA Manufactured Housing - VAFXM	1.500
USDA	0.500
FHA Streamlines	0.500
Loan Amounts \$50,000 to \$99,999	0.500
Loan Amounts \$100,000 to \$119,999	0.375
Loan Amounts \$120,000 to \$149,999	0.250
FHA Base Loan Amounts > \$424,100	0.750
VA Base Loan Amounts > \$424,100	1.250
VA IRRRLS without Appraisals	0.500
Investor Specific Adjustment	0.250
FHA High Balance Codes: (FHAI) & (F5AI) VA High Balance Code: (VA30HB)	

Future Government Products

PBM SPECIALITY PRODUCTS

Provident Bank Mortgage New Portfolio 5/1 and 7/1 Conforming/Jumbo Libor Arm

Jumbo 5/1 Libor Arm PA51/PA51J			
Rate	30 Day	45 Day	
3.875	(1.500)	(1.250)	
3.750	(1.250)	(1.000)	
3.625	(1.000)	(0.750)	
3.500	(0.750)	(0.500)	
3.375	(0.500)	(0.250)	
3.250	(0.250)	0.000	
3.125	0.000	0.250	
2.750% Margin & 2/2/5 Caps			

Jumbo 7/1 Libor Arm PA71/PA71J			
Rate	30 Day	45 Day	
4.375	(1.500)	(1.250)	
4.250	(1.250)	(1.000)	
4.125	(1.000)	(0.750)	
4.000	(0.750)	(0.500)	
3.875	(0.500)	(0.250)	
3.750	(0.250)	0.000	
3.625	0.000	0.250	
2.750% Margin & 5/2/5 Caps			

INDEX 1 Year Libor	
Portfolio 5/1 and 7/1 Libor Arm Rate Adjustments	
LTV 80.01 - 90%	.375% to Rate
Cashout Refinance	.250% to Rate
Loan Amounts > \$1,000,000	.250% to Rate
LPMI LTV 80.01 - 85%	.500% to Rate
LPMI LTV 85.01 - 90%	.625% to Rate
Fico 690 - 699	.500% to Fee
Loan Amounts > \$424,100.00	.375% to Fee
PA51/PA71 - 1.0% Max rebate	PA51J/PA71J - 2.50% Max Rebate

Provident Bank Mortgage New Portfolio 5/1 Arm Closed End 2nd TD					
Prime Rate 4.25%		5/1 Year Arm		30 Year Term	
Start Rate	CLTV	Minimum Fico	Margin	Pricing	
6.000%	80.000	700	1.750%	PAR	
5.750%	75.000	700	1.500%	PAR	
5.750%	70.000	700	1.500%	PAR	
Margin Buyup : Start Rate 1.500 Cost					
Margin Buyup	0.250		(0.500)	Price Improvement	
Margin Buyup	0.500		(1.000)	Price Improvement	
Margin Buyup	0.750		(1.500)	Price Improvement	
Maximum Margin Buyup is .75 to 1.500% Improvement					

Fico/Maximum CLTV
Minimum Fico is 700
Cashout CLTV & Max Cashout
70% CLTV/Max is \$250,000
75% CLTV/Max is \$150,000
80% CLTV/Max is \$75,000
Purchase Transactions
80% CLTV Max

Product Features
Product Codes: PA30800 for CLTV 75.01 to 80%
Product Codes: PA30750 for CLTV <= 75%
Maximum CLTV is 80%
Maximum Loan Amount for 2nd Lien is \$250,000
Maximum Combined Loan Amount is \$1,000,000
1-2 Units/Primary Residence Only
Available for Piggybacks and Cashout
Piggyback Seconds only allowed with PBM First
30 Year Loan Term Only
3/6 Caps

Northern California Wholesale Ratesheets

5934 Gibraltar Drive, Suite 102 Pleasanton, CA 94588

Loan Operation Center: 1 (800) 738-0806

Monday, October 23, 2017

8:35 AM

Price Code: 2017-266



Best Effort Extension Fees:
 .250 for 7 Days .375 for 15 Days

PBM SPECIALITY PRODUCTS CONTINUED

New Enhanced - 2 Streamline 2nd Lien Program

**Enhanced - 2 Streamline 2nd Lien
 Product Code: CE2ND20GSA**

Rate	30 Day	45 Day	60 Day
7.125	(1.625)	(1.375)	(1.125)
7.000	(1.375)	(1.125)	(0.875)
6.875	(1.125)	(0.875)	(0.625)
6.750	(0.875)	(0.625)	(0.375)
6.625	(0.625)	(0.375)	(0.125)
6.500	(0.250)	0.000	0.250
6.375	0.125	0.375	0.625
6.250	0.625	0.875	1.125
6.125	1.000	1.250	1.500
6.000	1.500	1.750	2.000

CE2ND20GSA For Standalones

FICO/CLTV RATE ADJUSTMENTS FOR ALL TRANSACTIONS								
CLTV-->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
760+	(0.750)	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.375	1.000
740-759	0.000	0.000	0.000	0.250	0.500	0.750	1.250	2.000
720-739	0.000	0.000	0.000	0.250	0.500	0.750	1.250	2.000
700-719	0.875	0.875	0.875	1.000	1.250	1.625	NA	NA
680-699	0.875	0.875	0.875	1.000	1.250	1.625	NA	NA
FICO/CLTV RATE ADJUSTMENTS CASHOUT REFINANCES STANDALONES ONLY								
CLTV-->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
760+	0.250	0.250	0.250	0.500	0.500	0.750	1.000	1.500
740-759	0.250	0.250	0.250	0.500	0.500	0.750	1.000	NA
720-739	0.250	0.250	0.250	0.500	0.500	0.750	1.000	NA
680-719	0.250	0.250	0.250	0.500	0.500	NA	NA	NA
ADDITIONAL RATE ADJUSTMENTS								
CLTV-->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
2nd Home	0.000	0.000	0.125	0.250	0.375	0.500	N/A	N/A
Condo	0.000	0.000	0.000	0.125	0.125	0.250	0.250	0.250
2-4 Units	0.000	0.125	0.125	0.250	0.250	0.500	N/A	N/A
30 Yr. Loan Term	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375

The Medical Doctor 30 Year Fixed Conforming and High Balance Products

**30 Year Fixed Conforming
 CF30MD Max Rebate is 1.250%**

Rate	30 Day	45 Day	60 Day
4.750	(3.125)	(2.875)	(2.625)
4.625	(2.750)	(2.500)	(2.250)
4.500	(2.250)	(2.000)	(1.750)
4.375	(1.500)	(1.250)	(1.000)
4.250	(0.625)	(0.375)	(0.125)

**30 Year Fixed High Balance
 CF30HBMID Max Rebate is 1.250%**

Rate	30 Day	45 Day	60 Day
4.750	(0.750)	(0.500)	(0.250)
4.625	(0.375)	(0.125)	0.125
4.500	0.375	0.625	0.875
4.375	0.250	0.500	0.750
4.250	0.750	1.000	1.250

LTV/FICO LLPA'S FOR TERMS GREATER THAN 15 YEARS

Fico/LTV	680-699	700-719	720-739	>=740
<=60%	0.000	0.000	0.000	0.000
60.01-70%	0.500	0.500	0.250	0.250
70.01- 75%	1.250	1.000	0.500	0.250
75.01- 80%	1.750	1.250	0.750	0.500
80.01- 85%	1.500	1.000	0.500	0.250
85.01- 90%	1.250	1.000	0.500	0.250
90.01- 95%	1.250	1.000	0.500	0.250

CLTV LLPA'S			
LTV	CLTV	Fico <720	Fico >720
<=75%	<=80%	0.375	0.375
<=65%	80.01 - 90%	0.875	0.625
65.01 - 75%	80.01 - 90%	1.125	0.875
75.01 - 90%	76.01 - 90%	1.375	1.125

Miscellaneous LLPA's	
Waived Escorws	0.250
Condo > 75% LTV	0.750

**Jumbo Fixed Rate and Arm Programs
 Expanded Jumbo Fixed & Arm Programs**

**Expanded Jumbo 30 Year Fixed
 JF30R Max Rebate (See Below)**

Rate	45 Day	60 Day
4.500	(1.500)	(1.250)
4.375	(1.125)	(0.875)
4.250	(0.750)	(0.500)
4.125	(0.375)	(0.125)
4.000	0.000	0.250
3.875	0.500	0.750

**Expanded Jumbo 15 Year Fixed
 JF15R Max Rebate (See Below)**

Rate	45 Day	60 Day
4.250	(1.250)	(1.000)
4.125	(1.000)	(0.750)
4.000	(0.875)	(0.625)
3.875	(0.625)	(0.375)
3.750	(0.375)	(0.125)
3.625	0.000	0.250

Loan Amounts LTV/CLTV Price Adjustments						
Loan Amounts: LTV/CLTV	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85
<= \$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

**Expanded Jumbo 7/1 Libor Arm
 JA71R Max Rebate (See Below)**

Rate	45 Day	60 Day
4.000	(1.125)	(0.875)
3.875	(0.875)	(0.625)
3.750	(0.750)	(0.500)
3.625	(0.375)	(0.125)
3.500	(0.125)	0.125
3.375	0.375	0.625
3.250	0.750	1.000
3.125	1.375	1.625

2.250% Margin & 2/2/5 Caps

**Expanded Jumbo 10/1 Libor Arm
 JA101R Max Rebate (See Below)**

Rate	45 Day	60 Day
4.375	(1.375)	(1.125)
4.250	(1.125)	(0.875)
4.125	(0.750)	(0.500)
4.000	(0.375)	(0.125)
3.875	0.125	0.375
3.750	0.625	0.875
3.625	1.000	1.250
3.500	1.750	2.000

2.250% Margin & 2/2/5 Caps

Other LTV/CLTV Price Adjustments						
Purpose Property/LTV	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
Cashout Refinance	0.375	0.375	0.375	n/a	n/a	n/a
2 Units	0.250	0.250	n/a	n/a	n/a	n/a
Second Home	0.250	0.250	0.375	0.750	1.000	n/a
Investment Property	1.500	2.000	2.250	n/a	n/a	n/a
No Impounds						0.250
LTV 75.01 - 85% (Except 30 year)						0.250

Fico/LTV/CLTV Price Adjustments						
FicoLTV/CLTV	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
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	1.875

Maximum Rebate	
Loan Amount	Fixed & Arms
<= \$1,000,000	(1.500)
> \$1,000,000	(1.250)

For 30 Day Prices, Improve the 45 Day Price by .1250%!

Northern California Wholesale Ratesheets

5934 Gibraltar Drive, Suite 102 Pleasanton, CA 94588

Loan Operation Center: 1 (800) 738-0806

Monday, October 23, 2017

8:35 AM

Price Code: 2017-266



Best Effort Extension Fees:

.250 for 7 Days .375 for 15 Days

Jumbo Fixed Rate and Arm Programs Continued

New Foreign National 7/1 Libor Arm

Foreign National Jumbo 7/1 Libor Arm JA71FN/JA71loFN

Rate	30 Day
6.875	(0.375)
6.750	(0.125)
6.625	0.125
6.500	0.375
6.375	0.625
6.250	0.875
6.125	1.125
6.000	1.375
5.875	1.625

3.500% Margin & 2/2/5 Caps

Rate Adjustments

Purpose/Property/LTV	Rate Adjustments				
	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
Cashout Refinance	0.125	0.250	na	n/a	n/a
2 - 4 Units	0.000	0.125	n/a	n/a	n/a
Second Home	0.000	0.125	n/a	n/a	n/a
Investment	0.000	0.250	n/a	n/a	n/a
Multiple Financed Properties 5 to 10	0.000	0.125	n/a	n/a	n/a
Interest Only	0.125	0.250	n/a	n/a	n/a

New Aggressive Jumbo 30 Year Fixed Rate Purchase Program

Aggressive Jumbo 30 Year Fixed

JF30W	Max Rebate 1.500%
Rate	30 Day 45 Day
5.125	(3.750) (3.500)
5.000	(3.375) (3.125)
4.875	(3.000) (2.750)
4.750	(2.625) (2.375)
4.625	(2.250) (2.000)
4.500	(1.875) (1.625)
4.375	(1.375) (1.125)
4.250	(0.875) (0.625)
4.125	(0.375) (0.125)

Aggressive Jumbo LTV/Fico Price Adjustments

Fico/LTV	<=60%	60.01-70%	70.01-75%	75.01-80%
780+	(0.500)	(0.250)	(0.125)	(0.125)
760-779	(0.250)	(0.250)	0.000	0.125
740-759	(0.125)	0.000	0.125	0.375
720-739	0.000	0.125	0.250	0.750
700-719	0.125	0.375	0.500	1.000

Refinance Price Adjustments

Rate Term Refinance	0.250	Cashout Refi <= 50% LTV	0.125
Cashout Refi >50%<=60% LTV	0.250	Cashout Refi >60% LTV	0.375

Miscellaneous Price Adjustments

Second Homes	0.250
Investment	1.750

New Enhanced 2 Jumbo Fixed Rate up to 95% LTV

Enhanced Jumbo 30 Year Fixed

JF30GSA	Max Rebate 1.500%
Rate	30 Day 45 Day
5.000	(0.875) (0.625)
4.875	(0.625) (0.375)
4.750	(0.250) 0.000
4.625	0.125 0.375
4.500	0.625 0.875

Enhanced Jumbo 15 Year Fixed

JF15GSA	Max Rebate 1.500%
Rate	30 Day 45 Day
4.750	(0.875) (0.625)
4.625	(0.625) (0.375)
4.500	(0.250) 0.000
4.375	0.125 0.375

Cashout Rate Adjustments

LTV-->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-95.00
760+	0.000	0.000	0.125	0.250	0.250	0.375	0.375
740-759	0.000	0.000	0.125	0.250	0.250	0.375	0.375
720-739	0.000	0.000	0.125	0.250	0.250	0.375	0.375
700-719	0.000	0.000	0.250	0.375	0.500	NA	NA
680-699	0.000	0.000	0.250	0.375	0.500	NA	NA
660-679	0.000	0.000	0.500	NA	NA	NA	NA
640-659	0.000	0.000	0.500	NA	NA	NA	NA
620-639	0.000	0.000	0.750	NA	NA	NA	NA
600-619	0.000	0.000	0.750	NA	NA	NA	NA

Interest Only Product Code: JF30IOGSA

FICO - LTV Rate Adjustments (All Transactions)

LTV-->	FICO - LTV Rate Adjustments (All Transactions)								LTV-->	Additional Rate Adjustments							
	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00		<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-95.00	
760+	(0.250)	(0.250)	(0.125)	0.000	0.125	0.250	0.500	1.000	>\$1.5M	0.000	0.000	0.125	0.250	0.250	0.375	0.500	
740-759	(0.250)	(0.125)	0.000	0.250	0.500	0.750	1.250	1.750	Interest Only	0.000	0.000	0.125	0.125	0.250	0.250	0.250	
720-739	(0.250)	(0.125)	0.000	0.250	0.500	0.750	1.250	1.750	2nd Home	0.000	0.000	0.125	0.250	0.375	0.500	NA	
700-719	(0.125)	0.000	0.250	0.375	0.750	1.250	NA	NA	Investment	0.125	0.375	0.500	0.625	0.625	0.875	NA	
680-699	(0.125)	0.000	0.250	0.375	0.750	1.250	NA	NA	NOD up to 9 Financed	0.000	0.000	0.000	NA	NA	NA	NA	
660-679	0.375	0.625	1.000	2.000	NA	NA	NA	NA	2-4 Unit	0.000	0.125	0.125	0.250	0.250	0.500	NA	
640-659	0.375	0.625	1.000	2.000	NA	NA	NA	NA	Condo	0.000	0.000	0.000	0.125	0.125	0.250	0.250	
620-639	0.750	1.000	1.500	2.500	NA	NA	NA	NA	Additional PRICE Adjustments								
600-619	0.750	1.000	1.500	2.500	NA	NA	NA	NA	Waived Escrows	0.250	0.250	0.250	0.250	0.250	0.250	0.250	

Manhattan Jumbo 30 Year Fixed and Jumbo 7/1 Arm

Manhattan Jumbo 30 Year Fixed

JF30JMM	Max Rebate (1.500)
Rate	45 Day 60 Day

FIXED RATE & ARM LLPA's

LTV/CLTV*** <=60 60.01-65 65.01-70 70.01-75 75.01-80

No Impounds

Property Type

2 Units

Fico Score

>=760

740-759

720-739

700-719

<700

Loan Amount

<1,000,000
1,000,000-1,499,999
1,500,000-1,999,999
2,000,000-2,500,000

Occupancy

2nd Home

Loan Purpose

Cashout

2.500% Margin & 5/2/5 Caps

Manhattan 7/1 Jumbo Arm

A71JMM	Max Rebate (1.250)
Rate	45 Day 60 Day