

# Northern California Wholesale Ratesheet

5934 Gibraltar Drive, Suite 102 Pleasanton, CA 94588  
 Loan Operation Center: (800) 738-0806  
 Friday, January 18, 2019 8:31 AM  
 Price Code: 2019-016



## PBM Market Update

Mortgages and Treasuries traded lower for the 4th straight day as news hit the wire that the U.S. is considering easing tariffs on China which kill the mid-day rally for both indexes. Mortgages lost most of the gains attributed to the rally closing down 2 ticks and the 10 year finished down 7 ticks at 2.752%. Meanwhile, Equities traded sharply higher as the Dow ended the day up 162.94 points and the S&P closed up 19.86 points. Economic news from yesterday had Jobless Claims fell last week to 213k of claims filed vs. the expected 216k and Philadelphia Business Index rose more than expected up to 17.0 vs. the forecasted 10.0. This morning, Mortgages are trading down 2 ticks with only economic data to be released is Industrial Production at 6:15 am and Univ. of Michigan Consumer Sentiment at 7 am. The 10 year is at 2.770%, down 5 ticks.

## PBM Economic Releases

<b>Monday</b>	No Economic Data
<b>Tuesday</b>	Producer Price Index/Empire Manufacturing/ New Home Sales
<b>Wednesday</b>	MBA Mortgage Applications/Retail Sales/Import & Export Price Index/Business Inventories/NAHB Index
<b>Thursday</b>	Jobless Claims/Housing Starts/Phila. Fed Index
<b>Friday</b>	Univ. of Michigan Sentiment

## TODAY'S MARK ON FANNIE MAE 4.0% SECURITY FEBRUARY

101-21+

### PBM Extension Policies

Extensions:	Days	Cost
	7 Days	0.125
For Speciality & Jumbo product Extension Fees, please see the top of pages 6-8	15 Days	0.250
	20 Days	0.375

### 3rd Extension or Relocks:

### Worse Case Pricing Plus .25 For 15 Days

Free 7 day extension if current market is .500% in price better than existing lock  
 Free 15 day extension if current market is .750% in price better than existing lock

**A renegotiation for a free extension counts as one of the two extensions**

### PBM Expiration Dates on Today's Locks

15 Day Lock	02/02/2019
30 Day Lock	02/17/2019
45 Day Lock	03/04/2019
60 Day Lock	03/19/2019

For longer lock periods please contact your Wholesale Coordinator

### PBM Lock Policies

If changing Product Types during the lock period, lock goes 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 to the original lock date for pricing

### Operation Turn Times



\*\*Timing may vary depending on quality of submission

### Indicies

WSJ PRIME	WSJ 1YR LIBOR	1YR CMT (Treasury)	3 Yr Treasury	5 Year Treasury
5.500%	3.019%	2.865%	2.440%	2.460%
7 Yr Treasury	10 Year Treasury	30 Yr Treasury	1 Month Libor	6 Month Libor
2.540%	2.650%	4.101%	2.509%	2.865%

## Northern California Sales Staff

- David Seaton - Wholesale Production Manager**  
DSeaton@myprovident.com (916)276-6455
- Amy Black - Account Executive**  
ABlack@myprovident.com (707)753-0929
- Harry Taylor - Account Executive**  
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- Lynn Skjelstad - Account Executive**  
LSkelstad@myprovident.com (925)200-9733
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## Northern California Operation's Staff

- David Seaton - Wholesale Production Manager**  
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- Marcy Abrahams - Underwriting Supervisor**  
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- Carrie Gianotti - Loan Coordinator**  
Cgianotti@myprovident.com
- Shaundra Plute - Loan Coordinator**  
Splute@myprovident.com

## Upcoming Product Rollouts

- New 30 Year Fixed Portfolio Program
- Temporary Buydowns
- Investor Bank Statement Program

## TBD Submission Due Dates

Lock Period	Delivery Period	Submission Due Date
30 Days	7 Days	01/25/2019
45 Days	14 Days	02/01/2019
60 Days	21 Days	02/08/2019

## 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 TPO Broker Connect at time of registration or lock.

For further details, please contact your Account Executive

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## PBM Mortgagee Clause

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

## 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 is please contact your Account Executive.

## Conventional Agency Fixed Conforming and High Balance Products

FNMA Conforming 30 Year Fixed CF30FN Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	(4.875)	(4.750)	(4.500)	(4.250)	
5.375	(4.625)	(4.500)	(4.250)	(4.000)	
5.250	(4.375)	(4.250)	(4.000)	(3.750)	
5.125	(4.125)	(4.000)	(3.750)	(3.500)	
4.999	(4.125)	(4.000)	(3.750)	(3.500)	
4.875	(4.000)	(3.875)	(3.625)	(3.375)	
4.750	(3.625)	(3.500)	(3.250)	(3.000)	
4.625	(3.125)	(3.000)	(2.750)	(2.500)	
4.500	(2.500)	(2.375)	(2.125)	(1.875)	
4.375	(1.500)	(1.375)	(1.125)	(0.875)	
4.250	(0.750)	(0.625)	(0.375)	(0.125)	
4.125	(0.125)	0.000	0.250	0.500	
4.000	0.250	0.375	0.625	0.875	

FNMA Conforming 15 Year Fixed CF15FN Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(4.000)	(3.875)	(3.625)	(3.375)	
4.999	(3.875)	(3.750)	(3.500)	(3.250)	
4.875	(3.750)	(3.625)	(3.375)	(3.125)	
4.750	(3.500)	(3.375)	(3.125)	(2.875)	
4.625	(3.375)	(3.250)	(3.000)	(2.750)	
4.500	(3.125)	(3.000)	(2.750)	(2.500)	
4.375	(3.000)	(2.875)	(2.625)	(2.375)	
4.250	(2.500)	(2.375)	(2.125)	(1.875)	
4.125	(2.375)	(2.250)	(2.000)	(1.750)	
3.999	(1.625)	(1.500)	(1.250)	(1.000)	
3.875	(1.125)	(1.000)	(0.750)	(0.500)	
3.750	(0.500)	(0.375)	(0.125)	0.125	

FNMA Conforming High Balance 30 Yr Fixed CF30HBFN Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
5.875	(4.500)	(4.375)	(4.125)	(3.875)	
5.750	(4.250)	(4.125)	(3.875)	(3.625)	
5.625	(3.750)	(3.625)	(3.375)	(3.125)	
5.500	(3.625)	(3.500)	(3.250)	(3.000)	
5.375	(3.500)	(3.375)	(3.125)	(2.875)	
5.250	(3.250)	(3.125)	(2.875)	(2.625)	
5.125	(3.125)	(3.000)	(2.750)	(2.500)	
4.999	(3.000)	(2.875)	(2.625)	(2.375)	
4.875	(3.125)	(3.000)	(2.750)	(2.500)	
4.750	(2.750)	(2.625)	(2.375)	(2.125)	
4.625	(2.250)	(2.125)	(1.875)	(1.625)	
4.500	0.000	0.125	0.375	0.625	

FNMA Conforming 20 Year Fixed CF20FNFR Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	(5.750)	(5.625)	(5.375)	(5.125)	
5.625	(5.250)	(5.125)	(4.875)	(4.625)	
5.500	(5.125)	(5.000)	(4.750)	(4.500)	
5.375	(4.875)	(4.750)	(4.500)	(4.250)	
5.250	(4.625)	(4.500)	(4.250)	(4.000)	
5.125	(4.375)	(4.250)	(4.000)	(3.750)	
4.999	(4.375)	(4.250)	(4.000)	(3.750)	
4.875	(4.250)	(4.125)	(3.875)	(3.625)	
4.750	(3.875)	(3.750)	(3.500)	(3.250)	

FNMA Conforming 10 Year Fixed CF10FNFR Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(4.125)	(4.000)	(3.750)	(3.500)	
4.999	(4.000)	(3.875)	(3.625)	(3.375)	
4.875	(3.875)	(3.750)	(3.500)	(3.250)	
4.750	(3.625)	(3.500)	(3.250)	(3.000)	
4.625	(3.500)	(3.375)	(3.125)	(2.875)	
4.500	(3.250)	(3.125)	(2.875)	(2.625)	
4.375	(3.125)	(3.000)	(2.750)	(2.500)	
4.250	(2.625)	(2.500)	(2.250)	(2.000)	
4.125	(2.500)	(2.375)	(2.125)	(1.875)	

FNMA Conforming High Balance 15 Yr Fixed CF15HBFN Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(2.875)	(2.750)	(2.500)	(2.250)	
4.999	(2.750)	(2.625)	(2.375)	(2.125)	
4.875	(2.625)	(2.500)	(2.250)	(2.000)	
4.750	(2.375)	(2.250)	(2.000)	(1.750)	
4.625	(2.250)	(2.125)	(1.875)	(1.625)	
4.500	(2.000)	(1.875)	(1.625)	(1.375)	
4.375	(1.875)	(1.750)	(1.500)	(1.250)	

Freddie Mac Conforming 30 Year Fixed CF30FR Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
5.250	(4.375)	(4.250)	(4.000)	(3.750)	
5.125	(4.125)	(4.000)	(3.750)	(3.500)	
4.999	(4.125)	(4.000)	(3.750)	(3.500)	
4.875	(4.000)	(3.875)	(3.625)	(3.375)	
4.750	(3.625)	(3.500)	(3.250)	(3.000)	
4.625	(3.125)	(3.000)	(2.750)	(2.500)	
4.500	(2.500)	(2.375)	(2.125)	(1.875)	
4.375	(1.500)	(1.375)	(1.125)	(0.875)	
4.250	(0.750)	(0.625)	(0.375)	(0.125)	
4.375	(1.500)	(1.375)	(1.125)	(0.875)	
4.250	(0.750)	(0.625)	(0.375)	(0.125)	
4.125	(0.125)	0.000	0.250	0.500	
4.000	0.250	0.375	0.625	0.875	

Freddie Mac Open Access 30 Yr Fixed CF30OAFR Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(3.625)	(3.500)	(3.250)	(3.000)	
4.999	(3.625)	(3.500)	(3.250)	(3.000)	
4.875	(3.500)	(3.375)	(3.125)	(2.875)	
4.750	(3.125)	(3.000)	(2.750)	(2.500)	
4.625	(2.625)	(2.500)	(2.250)	(2.000)	
4.500	(2.000)	(1.875)	(1.625)	(1.375)	
4.375	(1.000)	(0.875)	(0.625)	(0.375)	
4.250	(0.250)	(0.125)	0.125	0.375	
4.125	0.375	0.500	0.750	1.000	
0.000	0.000	0.125	0.375	0.625	

FNMA DU Refi 30 Year Fixed 135% LTV CF30DRFN Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
5.250	(3.750)	(3.625)	(3.375)	(3.125)	
5.125	(3.500)	(3.375)	(3.125)	(2.875)	
4.999	(3.500)	(3.375)	(3.125)	(2.875)	
4.875	(3.375)	(3.250)	(3.000)	(2.750)	
4.750	(3.000)	(2.875)	(2.625)	(2.375)	
4.625	(2.500)	(2.375)	(2.125)	(1.875)	
4.500	(1.875)	(1.750)	(1.500)	(1.250)	
4.375	(0.875)	(0.750)	(0.500)	(0.250)	
4.250	(0.125)	0.000	0.250	0.500	

Freddie Mac Conforming 15 Yr Fixed CF15FR Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(4.000)	(3.875)	(3.625)	(3.375)	
4.999	(3.875)	(3.750)	(3.500)	(3.250)	
4.875	(3.750)	(3.625)	(3.375)	(3.125)	
4.750	(3.500)	(3.375)	(3.125)	(2.875)	
4.625	(3.375)	(3.250)	(3.000)	(2.750)	
4.500	(3.125)	(3.000)	(2.750)	(2.500)	
4.375	(3.000)	(2.875)	(2.625)	(2.375)	
4.250	(2.500)	(2.375)	(2.125)	(1.875)	
4.125	(2.375)	(2.250)	(2.000)	(1.750)	
3.999	(1.625)	(1.500)	(1.250)	(1.000)	
3.875	(1.125)	(1.000)	(0.750)	(0.500)	

Freddie Mac Open Access 15 Year Fixed CF15OAFR Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
4.875	(3.250)	(3.125)	(2.875)	(2.625)	
4.750	(3.000)	(2.875)	(2.625)	(2.375)	
4.625	(2.875)	(2.750)	(2.500)	(2.250)	
4.500	(2.625)	(2.500)	(2.250)	(2.000)	
4.375	(2.500)	(2.375)	(2.125)	(1.875)	
4.250	(2.000)	(1.875)	(1.625)	(1.375)	
4.125	(1.875)	(1.750)	(1.500)	(1.250)	
3.999	(1.125)	(1.000)	(0.750)	(0.500)	
3.875	(0.625)	(0.500)	(0.250)	0.000	

FNMA DU Refi 15 Year Fixed 135% LTV CF15DRFN Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
4.875	(2.750)	(2.625)	(2.375)	(2.125)	
4.750	(2.500)	(2.375)	(2.125)	(1.875)	
4.625	(2.375)	(2.250)	(2.000)	(1.750)	
4.500	(2.125)	(2.000)	(1.750)	(1.500)	
4.375	(2.000)	(1.875)	(1.625)	(1.375)	
4.250	(1.500)	(1.375)	(1.125)	(0.875)	
4.125	(1.375)	(1.250)	(1.000)	(0.750)	
3.999	(0.625)	(0.500)	(0.250)	0.000	
3.875	(0.125)	0.000	0.250	0.500	

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## Conventional Agency Arm Conforming and High Balance Products

Conforming 5/1 Arm					
CA51FNFR	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.625	(2.000)	(1.875)	(1.625)	(1.375)	
4.500	(1.375)	(1.250)	(1.000)	(0.750)	
4.375	(1.000)	(0.875)	(0.625)	(0.375)	
4.250	(0.875)	(0.750)	(0.500)	(0.250)	
4.125	(0.750)	(0.625)	(0.375)	(0.125)	
4.000	(0.125)	0.000	0.250	0.500	
3.875	0.250	0.375	0.625	0.875	
3.750	0.375	0.500	0.750	1.000	
3.625	0.750	0.875	1.125	1.375	
3.500	1.250	1.375	1.625	1.875	
3.375	1.625	1.750	2.000	2.250	

1Yr. Libor - 2.250% Margin & 2/2/5 Caps

Conforming 7/1 Arm					
CA71FNFR	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.875	(1.125)	(1.000)	(0.750)	(0.500)	
4.750	(1.000)	(0.875)	(0.625)	(0.375)	
4.625	(0.750)	(0.625)	(0.375)	(0.125)	
4.500	(0.250)	(0.125)	0.125	0.375	
4.375	0.000	0.125	0.375	0.625	
4.250	0.125	0.250	0.500	0.750	
4.125	0.500	0.625	0.875	1.125	
4.000	1.125	1.250	1.500	1.750	
3.875	1.500	1.625	1.875	2.125	
3.750	1.875	2.000	2.250	2.500	
0.000	0.000	0.125	0.375	0.625	

1Yr. Libor - 2.250% Margin & 5/2/5 Caps

Conforming 10/1 Arm					
CF10FNFR	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(0.375)	(0.250)	0.000	0.250	
5.000	(0.250)	(0.125)	0.125	0.375	
4.875	0.125	0.250	0.500	0.750	
4.750	0.250	0.375	0.625	0.875	
4.625	0.500	0.625	0.875	1.125	
4.500	1.125	1.250	1.500	1.750	
4.375	1.625	1.750	2.000	2.250	
4.250	1.750	1.875	2.125	2.375	
4.125	2.000	2.125	2.375	2.625	
4.000	2.500	2.625	2.875	3.125	
3.875	3.000	3.125	3.375	3.625	

1Yr. Libor - 2.250% Margin & 5/2/5 Caps

Freddie Mac Conforming 5/1 Arm					
CA51FR	Max Rebate is 2.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.625	(2.000)	(1.875)	(1.625)	(1.375)	
4.500	(1.375)	(1.250)	(1.000)	(0.750)	
4.375	(1.000)	(0.875)	(0.625)	(0.375)	
4.250	(0.875)	(0.750)	(0.500)	(0.250)	
4.125	(0.750)	(0.625)	(0.375)	(0.125)	
4.000	(0.125)	0.000	0.250	0.500	
3.875	0.250	0.375	0.625	0.875	
3.750	0.375	0.500	0.750	1.000	
3.625	0.750	0.875	1.125	1.375	

1Yr. Libor - 2.250% Margin & 2/2/5 Caps

Conforming High Balance 5/1 Libor Arm					
CA51HBFNFR	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.625	(1.250)	(1.125)	(0.875)	(0.625)	
4.500	(0.625)	(0.500)	(0.250)	0.000	
4.375	(0.250)	(0.125)	0.125	0.375	
4.250	(0.125)	0.000	0.250	0.500	
4.125	0.000	0.125	0.375	0.625	
4.000	0.625	0.750	1.000	1.250	
3.875	1.000	1.125	1.375	1.625	
3.750	1.125	1.250	1.500	1.750	
3.625	1.500	1.625	1.875	2.125	

1Yr. Libor - 2.250% Margin & 2/2/5 Caps

Conforming High Balance 7/1 Arm					
CA71HBFNFR	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.875	(0.375)	(0.250)	0.000	0.250	
4.750	(0.250)	(0.125)	0.125	0.375	
4.625	0.000	0.125	0.375	0.625	
4.500	0.500	0.625	0.875	1.125	
4.375	0.750	0.875	1.125	1.375	
4.250	0.875	1.000	1.250	1.500	
4.125	1.250	1.375	1.625	1.875	
4.000	1.875	2.000	2.250	2.500	
3.875	2.250	2.375	2.625	2.875	

1Yr. Libor - 2.250% Margin & 5/2/5 Caps

**New Products Coming Soon**

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## Conventional Agency Fixed and Arm - Conforming and High Balance Loan Level Price Adjustments

### Fico/LTV Price Adjustments Fixed and Arm Programs (Loan Terms Greater than 15 Years)

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	1.75	1.125	1.125	0.875

### CLTV Price Adjustments

### Miscellaneous Price Adjustments

Fico <720		For Fixed Rate & Arm Programs		Additional High Balance Adjustments	
LTV <=65% CLTV 80.01-95%	0.875	All Investment <=75% LTV	2.125	Cashout Refinance Fixed Rate <= 80% LTV	1.000
LTV 65.01-75%/CLTV 80.01-95%	1.125	Investment 75.01-80% LTV	3.375	LTV 90.01 - 95%	0.250
LTV >75%CLTV 76.01-95%	1.375	Investment 80.01-85% LTV	4.125	Cashout Refinance Arms <= 80% LTV	1.750
CLTV > 95% Additional	1.125	2-4 Units	1.000	Freddie Mac Arm Programs Only: LTV > 75%	0.750
<b>Fico &gt;=720</b>		No Impounds	0.250		
LTV <=65%/CLTV 80.01-95%	0.625	Condo LTV > 75% LTV	0.750		
LTV 65.01-75%/CLTV 80.01-95%	0.875	Loan Amounts \$50,000 to \$79,999	1.000		
LTV > 75%/CLTV 76.01-95%	1.125	Loan Amounts \$80,000 to \$99,999	0.500		
CLTV > 95% Additional	1.125	Loan Amounts \$100,000 to \$119,999	0.250		
		> 4 to 6 Financed Properties(LP Only)	0.250		
		> 4 to 10 Financed Properties(DU Only)	0.250		
		Manufactured Homes	1.250		

### Home Ready, Home Possible & Wish Program MAX CAPS

680+/LTV >80%	0.000	<680/ >80%	1.500	ALL FICO / < =80% (Home Possible Only)	1.500
<b>Wish</b>	CF30HRFNW, CF15HRFNW Lender Paid MI: CF30HRLPMIW High Balance: CF30HRFNW, CF15HRFNW	<b>Home Ready</b>	CF15HRFN, CF30HRFN LPMI: CF15HRFNLPMI, CF30HRFNLPMI High Balance: CF15HBHRFN, CF30HBHRFN	<b>Home Possible</b>	CF15HPFR, CF30HPFR Advantage: CF15HPAFR, CF30HPAFR

### Loan Amount, Waived Escrows and LPMI Adjustments still apply outside of the Max Cap

### 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

### Lender Paid MI Price Adjustments for 25, 15 and 10 Year Fixed Rate

LTV	MI	Fico 740+	720-739	680-719	640-679
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

### Miscellaneous Lender Paid MI Price Adjustments

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	0.500	0.875	1.500	2.125

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

### Home Possible Advantage/Home Ready (Lender Paid MI) ONLY 30 Year

LTV	MI	Fico 740+	720-739	680-719	640-679
95.01- 97%	35%	3.250	3.750	4.500	7.125

### Home Possible Advantage/Home Ready (Lender Paid MI) ONLY <25 Years

LTV	MI	Fico 740+	720-739	680-719	640-679
95.01- 97%	35%	3.000	3.500	4.250	6.750

### GSFA Platinum Grant Program

CONVGSA30 - [https://nhfresportal.nhfloan.org/pub/USB\\_GSFA.aspx](https://nhfresportal.nhfloan.org/pub/USB_GSFA.aspx)

# Northern California Wholesale Ratesheet

5934 Gibraltar Drive, Suite 102 Pleasanton, CA 94588

Loan Operation Center: (800) 738-0806

Friday, January 18, 2019

8:31 AM

Price Code: 2019-016



## Government Fixed Rate and Arm Programs

FHA 30 Year Fixed					
FHA30	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
5.250	(4.750)	(4.625)	(4.375)	(4.125)	
5.125	(4.625)	(4.500)	(4.250)	(4.000)	
5.000	(4.500)	(4.375)	(4.125)	(3.875)	
4.875	(4.250)	(4.125)	(3.875)	(3.625)	
4.750	(4.125)	(4.000)	(3.750)	(3.500)	
4.625	(4.000)	(3.875)	(3.625)	(3.375)	
4.500	(3.625)	(3.500)	(3.250)	(3.000)	
4.375	(2.875)	(2.750)	(2.500)	(2.250)	
4.250	(2.625)	(2.500)	(2.250)	(2.000)	
4.125	0.000	0.125	0.375	0.625	
4.000	0.000	0.125	0.375	0.625	

FHA 15 Year Fixed					
FHA15	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(2.250)	(2.125)	(1.875)	(1.625)	
4.000	(1.875)	(1.750)	(1.500)	(1.250)	
3.875	(1.500)	(1.375)	(1.125)	(0.875)	
3.750	(1.250)	(1.125)	(0.875)	(0.625)	
3.625	(0.875)	(0.750)	(0.500)	(0.250)	
3.500	(0.750)	(0.625)	(0.375)	(0.125)	
3.375	(0.625)	(0.500)	(0.250)	0.000	
3.250	(0.125)	0.000	0.250	0.500	
3.125	0.625	0.750	1.000	1.250	

FHA 5/1 Treasury Arm					
FHA51	Max Rebate is 5.000%				
1Yr. CMT - 2.250% Margin & 1/1/5 Caps					
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(1.000)	(0.875)	(0.625)	(0.375)	
4.000	(0.875)	(0.750)	(0.500)	(0.250)	
3.875	(0.750)	(0.625)	(0.375)	(0.125)	
3.750	(0.500)	(0.375)	(0.125)	0.125	
3.625	0.625	0.750	1.000	1.250	
3.500	0.750	0.875	1.125	1.375	
3.375	0.875	1.000	1.250	1.500	
3.250	1.250	1.375	1.625	1.875	
3.125	2.250	2.375	2.625	2.875	

FHA 30 Year High Balance Fixed					
FHA30HB	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
5.250	(4.000)	(3.875)	(3.625)	(3.375)	
5.125	(3.875)	(3.750)	(3.500)	(3.250)	
5.000	(3.750)	(3.625)	(3.375)	(3.125)	
4.875	(3.500)	(3.375)	(3.125)	(2.875)	
4.750	(3.375)	(3.250)	(3.000)	(2.750)	
4.625	(3.250)	(3.125)	(2.875)	(2.625)	
4.500	(2.875)	(2.750)	(2.500)	(2.250)	
4.375	(2.125)	(2.000)	(1.750)	(1.500)	
4.250	(1.875)	(1.750)	(1.500)	(1.250)	
4.125	0.750	0.875	1.125	1.375	

FHA 30 Year Fixed (Fico Scores 580 - 599)					
FHA30LS	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
5.250	(2.250)	(2.125)	(1.875)	(1.625)	
5.125	(2.125)	(2.000)	(1.750)	(1.500)	
5.000	(2.000)	(1.875)	(1.625)	(1.375)	
4.875	(1.750)	(1.625)	(1.375)	(1.125)	
4.750	(1.625)	(1.500)	(1.250)	(1.000)	
4.625	(1.500)	(1.375)	(1.125)	(0.875)	
4.500	(1.125)	(1.000)	(0.750)	(0.500)	
4.375	(0.375)	(0.250)	0.000	0.250	

FHA 5/1 High Balance Treasury Arm					
FHA51HB	Max Rebate is 5.000%				
1Yr. CMT - 2.250% Margin & 1/1/5 Caps					
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(1.000)	(0.875)	(0.625)	(0.375)	
4.000	(0.125)	0.000	0.250	0.500	
3.875	0.000	0.125	0.375	0.625	
3.750	0.250	0.375	0.625	0.875	
3.625	1.375	1.500	1.750	2.000	
3.500	1.500	1.625	1.875	2.125	
3.375	1.625	1.750	2.000	2.250	
3.250	2.000	2.125	2.375	2.625	
3.125	3.000	3.125	3.375	3.625	

VA 30 Year Fixed					
VA30	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	(5.125)	(5.000)	(4.750)	(4.500)	
5.375	(4.750)	(4.625)	(4.375)	(4.125)	
5.250	(4.375)	(4.250)	(4.000)	(3.750)	
5.125	(4.250)	(4.125)	(3.875)	(3.625)	
5.000	(4.125)	(4.000)	(3.750)	(3.500)	
4.875	(3.875)	(3.750)	(3.500)	(3.250)	
4.750	(3.750)	(3.625)	(3.375)	(3.125)	
4.625	(3.625)	(3.500)	(3.250)	(3.000)	
4.500	(3.250)	(3.125)	(2.875)	(2.625)	
4.375	(2.500)	(2.375)	(2.125)	(1.875)	

VA 15 Year Fixed					
VA15	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(1.875)	(1.750)	(1.500)	(1.250)	
4.000	(1.500)	(1.375)	(1.125)	(0.875)	
3.875	(1.125)	(1.000)	(0.750)	(0.500)	
3.750	(0.875)	(0.750)	(0.500)	(0.250)	
3.625	(0.500)	(0.375)	(0.125)	0.125	
3.500	(0.375)	(0.250)	0.000	0.250	
3.375	(0.250)	(0.125)	0.125	0.375	
3.250	0.250	0.375	0.625	0.875	
3.125	1.000	1.125	1.375	1.625	

VA 5/1 Treasury Arm					
VA51	Max Rebate is 5.000%				
1Yr. CMT - 2.250% Margin & 1/1/5 Caps					
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(0.625)	(0.500)	(0.250)	0.000	
4.000	(0.500)	(0.375)	(0.125)	0.125	
3.875	(0.375)	(0.250)	0.000	0.250	
3.750	(0.125)	0.000	0.250	0.500	
3.625	1.000	1.125	1.375	1.625	
3.500	1.125	1.250	1.500	1.750	
3.375	1.250	1.375	1.625	1.875	
3.250	1.625	1.750	2.000	2.250	
3.125	2.625	2.750	3.000	3.250	

VA 30 Year High Balance Fixed					
VA30HB	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	(3.875)	(3.750)	(3.500)	(3.250)	
5.375	(3.500)	(3.375)	(3.125)	(2.875)	
5.250	(3.125)	(3.000)	(2.750)	(2.500)	
5.125	(3.000)	(2.875)	(2.625)	(2.375)	
5.000	(2.875)	(2.750)	(2.500)	(2.250)	
4.875	(2.625)	(2.500)	(2.250)	(2.000)	
4.750	(2.500)	(2.375)	(2.125)	(1.875)	
4.625	(2.375)	(2.250)	(2.000)	(1.750)	
4.500	(2.000)	(1.875)	(1.625)	(1.375)	
4.375	(1.250)	(1.125)	(0.875)	(0.625)	

VA 15 Year High Balance Fixed					
VA15HB	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(0.625)	(0.500)	(0.250)	0.000	
4.000	(0.250)	(0.125)	0.125	0.375	
3.875	0.125	0.250	0.500	0.750	
3.750	0.375	0.500	0.750	1.000	
3.625	0.750	0.875	1.125	1.375	
3.500	0.875	1.000	1.250	1.500	
3.375	1.000	1.125	1.375	1.625	
3.250	1.500	1.625	1.875	2.125	
3.125	2.250	2.375	2.625	2.875	

VA 5/1 High Balance Treasury Arm					
VA51HB	Max Rebate is 5.000%				
1Yr. CMT - 2.250% Margin & 1/1/5 Caps					
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	0.625	0.750	1.000	1.250	
4.000	0.750	0.875	1.125	1.375	
3.875	0.875	1.000	1.250	1.500	
3.750	1.125	1.250	1.500	1.750	
3.625	2.250	2.375	2.625	2.875	
3.500	2.375	2.500	2.750	3.000	
3.375	2.500	2.625	2.875	3.125	
3.250	2.875	3.000	3.250	3.500	
3.125	3.875	4.000	4.250	4.500	

## FHA/VA Price Adjustments for Fixed and Arm Programs

FHA O/O Fico Scores 600 to 619	2.250	USDA	0.500
FHA/ VA/ USDA Fico Scores 620-639	2.000	FHA Streamlines	0.500
FHA/ VA/ USDA Fico Scores 640 to 679	0.375	Loan Amounts \$50,000 to \$99,999	0.500
FHA/ VA/ USDA Fico Scores Greater than 720	(0.125)	Loan Amounts \$100,000 to \$119,999	0.375
FHA Energy Efficient Mortgages	0.500	Loan Amounts \$120,000 to \$149,999	0.250
FHA Manufactured Home - FHA/VA	1.000	VA IRRRLS without Appraisals	0.500
VA Manufactured Home - VAF/VA	1.500	Investor Specific Adjustment	0.250

FHA 30 Yr. Fixed Conforming and High Balance Disaster Relief Program: FHA30203H & FHA30HB203H

## GSFA Platinum Grant Program

FHAGSFA30 - [https://nhfresportal.nhfloan.org/pub/USB\\_GSFA.aspx](https://nhfresportal.nhfloan.org/pub/USB_GSFA.aspx)

# Northern California Wholesale Ratesheet

5934 Gibraltar Drive, Suite 102 Pleasanton, CA 94588  
 Loan Operation Center: (800) 738-0806  
 Friday, January 18, 2019 8:31 AM  
 Price Code: 2019-016



## PBM Speciality Products

Speciality & Jumbo Product Extension Fees: **7 Days .250** **15 Days .375**

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

Jumbo 5/1 Libor Arm PA51/PA51J		
Rate	30 Day	45 Day
4.375	(1.750)	(1.500)
4.250	(1.500)	(1.250)
4.125	(1.250)	(1.000)
4.000	(1.000)	(0.750)
3.875	(0.750)	(0.500)
3.750	(0.500)	(0.250)
3.625	(0.250)	0.000
2.750% Margin & 2/2/5 Caps		

Jumbo 7/1 Libor Arm PA71/PA71J		
Rate	30 Day	45 Day
4.750	(1.750)	(1.500)
4.625	(1.500)	(1.250)
4.500	(1.250)	(1.000)
4.375	(1.000)	(0.750)
4.250	(0.750)	(0.500)
4.125	(0.500)	(0.250)
4.000	(0.250)	0.000
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 > \$453,100.00	.375% to Fee
PA51/PA71 - 1.500% Max rebate	
PA51J/PA71J - 2.000% Max Rebate	

### Provident Bank Mortgage Portfolio 5/1 Arm Closed End 2nd TD PA30CE2ND

Prime Rate 5.500%	5/1 Year Arm		30 Year Term	
Start Rate	CLTV	Minimum Fico	Margin	Pricing
6.750%	80.000	700	1.250%	0.500
6.750%	75.000	700	1.250%	0.250
6.750%	70.000	700	1.250%	0.250
Margin & Start Rate Buyup Options				
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				

### Enhanced - 2 Streamline 2nd Lien Program

Enhanced - 2 Streamline 2nd Lien Product Code: CE2ND20G			
Rate	30 Day	45 Day	60 Day
8.000	(0.500)	(0.250)	0.000
7.875	(0.250)	0.000	0.250
7.750	0.000	0.250	0.500
7.625	0.250	0.500	0.750
7.500	0.500	0.750	1.000
7.375	0.875	1.125	1.375
7.250	1.250	1.500	1.750
7.125	1.750	2.000	2.250
7.000	2.125	2.375	2.625
6.875	2.625	2.875	3.125

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	2.125	3.000
680-699	0.875	0.875	0.875	1.000	1.250	1.625	2.125	3.000
FICO/CLTV RATE Adjustments for Cashout Refinances								
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	1.500
720-739	0.250	0.250	0.250	0.500	0.500	0.750	1.000	1.500
680-719	0.250	0.250	0.250	0.500	0.500	0.750	N/A	N/A
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
30 Yr. Term	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375

### New Products Coming Soon

# Northern California Wholesale Ratesheet

5934 Gibraltar Drive, Suite 102 Pleasanton, CA 94588  
 Loan Operation Center: (800) 738-0806  
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## Jumbo Fixed Rate and Arm Programs

Speciality & Jumbo Product Extension Fees:

7 Days .250

15 Days .375

## Expanded Jumbo Fixed & Arm Programs

Expanded Jumbo 30 Year Fixed			
JF30R	Max Rebate 1.250		
Rate	45 Day	60 Day	
5.250	(1.875)	(1.625)	
5.125	(1.500)	(1.250)	
5.000	(1.125)	(0.875)	
4.875	(0.625)	(0.375)	
4.750	(0.250)	0.000	
4.625	0.125	0.375	

Expanded Jumbo 15 Year Fixed			
JF15R	Max Rebate 1.250		
Rate	45 Day	60 Day	
4.500	(1.125)	(0.875)	
4.375	(1.000)	(0.750)	
4.250	(0.875)	(0.625)	
4.125	(0.625)	(0.375)	
4.000	(0.250)	0.000	
3.875	0.000	0.250	

Expanded Jumbo 7/1 Libor Arm			
JA71R	Max Rebate 1.250		
Rate	45 Day	60 Day	
4.375	(1.250)	(1.000)	
4.250	(1.000)	(0.750)	
4.125	(0.750)	(0.500)	
4.000	(0.500)	(0.250)	
3.875	(0.250)	0.000	
3.750	0.250	0.500	
<b>2.250% Margin &amp; 2/2/5 Caps</b>			

Expanded Jumbo 10/1 Libor Arm			
JA101R	Max Rebate 1.250		
Rate	45 Day	60 Day	
4.500	(1.250)	(1.000)	
4.375	(0.875)	(0.625)	
4.250	(0.500)	(0.250)	
4.125	0.000	0.250	
4.000	0.500	0.750	
3.875	0.875	1.125	
<b>2.250% Margin &amp; 2/2/5 Caps</b>			

Purchase Price Adjustments							
Fico LTV/CLTV	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	
680 - 699	(0.125)	n/a	n/a	n/a	n/a	n/a	
700-719	(0.375)	(0.125)	0.000	0.250	0.625	n/a	
720-739	(0.625)	(0.375)	(0.250)	0.000	0.375	n/a	
740-759	(0.750)	(0.625)	(0.375)	(0.125)	0.000	n/a	
>=760	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	0.250	

Refinance Price Adjustments							
Fico LTV/CLTV	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	
680 - 699	(0.125)	n/a	n/a	n/a	n/a	n/a	
700-719	(0.125)	0.125	0.375	0.750	1.125	n/a	
720-739	(0.375)	(0.125)	0.000	0.375	0.875	n/a	
740-759	(0.500)	(0.375)	(0.125)	0.125	0.375	n/a	
>=760	(0.625)	(0.500)	(0.375)	(0.250)	(0.125)	0.625	

Cashout Price Adjustments							
Fico LTV/CLTV	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	
700-719	0.000	0.375	0.375	n/a	n/a	n/a	
720-739	(0.250)	0.000	0.250	n/a	n/a	n/a	
740-759	(0.375)	(0.250)	0.000	n/a	n/a	n/a	
>=760	(0.500)	(0.375)	(0.250)	n/a	n/a	n/a	

Other LTV/CLTV Price Adjustments						
Purpose Property/LTV	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
2 Units	0.250	0.375	0.375	n/a	n/a	
3 - 4 Units	0.375	0.500	0.625	n/a	n/a	
Second Home	0.125	0.125	0.125	0.250	0.375	
Investment Property	1.250	1.500	1.750	n/a	n/a	
No Impounds	0.250	0.250	0.250	0.250	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%	
<= \$1,000,000	0.000	0.000	0.000	0.000	0.000	
\$1,000,001 - \$1,500,000	0.000	0.250	0.250	0.250	0.375	
\$1,500,001 - \$2,000,000	0.125	0.250	0.375	0.375	n/a	
\$2,000,001 - \$2,500,000	0.250	0.375	0.375	n/a	n/a	

## Aggressive Jumbo 30 Year Fixed Rate Purchase Program

Aggressive Jumbo 30 Year Fixed			
JF30W	Max Rebate 1.500%		
Rate	30 Day	45 Day	
4.875	(2.239)	(1.989)	
4.750	(1.739)	(1.489)	
4.625	(1.364)	(1.114)	
4.500	(0.739)	(0.489)	
4.375	(0.239)	0.011	
4.250	0.386	0.636	
4.125	0.886	1.136	
4.000	2.511	2.761	
3.875	4.136	4.386	

Aggressive Jumbo LTV/Fico Price Adjustments					
Fico/LTV	<=60%	60.01-70%	70.01-75%	75.01-80%	80.01 - 85%
800+	(0.750)	(0.625)	(0.500)	(0.375)	0.000
780-799	(0.625)	(0.500)	(0.375)	(0.125)	0.250
760-779	(0.500)	(0.375)	(0.125)	0.125	0.750
740-759	(0.375)	(0.125)	0.125	0.375	1.375
720-739	(0.125)	0.250	0.500	0.875	N/A
700-719	0.125	0.500	0.875	1.375	N/A

Cash Out Price Adjustments		
Cashout Refi <= 50% LTV	0.125	Refi >60% LTV
Cashout Refi >50% <=60% LTV	0.250	

Miscellaneous Price Adjustments		
Second Homes	0.250	>=\$1MM (0.125)
Investment Property	1.750	
\$453,100 - \$679,650	0.00	

## NEW OPAL JUMBO 30 YEAR FIXED RATE PROGRAM

OPAL JUMBO 30 YEAR FIXED				
Product Code: JF30US				
Rate	30 Day	45 Day	60 Day	
5.500	(0.625)	(0.375)	(0.125)	
5.375	(0.500)	(0.250)	0.000	
5.250	(0.375)	(0.125)	0.125	
5.125	(0.250)	0.000	0.250	
5.000	(0.125)	0.125	0.375	
4.875	0.000	0.250	0.500	
4.750	0.250	0.500	0.750	
4.625	0.625	0.875	1.125	

Opal Jumbo Price Adjustments	
LTV Less than or Equal to 65%	(0.250)
California State Adjuster	0.500
Loan Amounts > \$1,000,000	0.250
Cashout Refinances	0.250
Investment Properties	1.500

Opal Jumbo LPMI Rate Adjustments	
LTV RANFICO SCORE	RATE ADJ.
80.01-85	0.375
80.01-85	0.375
80.01-85	0.500
80.01-85	0.625
85.01-90	0.500
85.01-90	0.625
85.01-90	0.750
85.01-90	0.875

# Northern California Wholesale Ratesheet

5934 Gibraltar Drive, Suite 102 Pleasanton, CA 94588  
 Loan Operation Center: (800) 738-0806  
 Friday, January 18, 2019 8:31 AM  
 Price Code: 2019-016



**Speciality & Jumbo Product Extension Fees: 7 Days .250 15 Days .375**  
**Enhanced 2 Jumbo Fixed Rate up to 95% LTV**

Enhanced Jumbo 30 Year Fixed			
JF30G	Max Rebate 1.500%		
Rate	30 Day	45 Day	
5.875	(0.625)	(0.375)	
5.750	(0.250)	0.000	
5.625	0.125	0.375	
5.500	0.500	0.750	
5.375	0.875	1.125	

Enhanced Jumbo 15 Year Fixed			
JF15G	Max Rebate 1.500%		
Rate	30 Day	45 Day	
5.500	(0.625)	(0.375)	
5.375	(0.250)	0.000	
5.250	0.125	0.375	
5.125	0.500	0.750	

FICO/CLTV Rate Adjustments for All Transactions								
LTV-->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
760+	(0.250)	(0.250)	(0.125)	0.000	0.125	0.250	0.500	1.000
740-759	(0.250)	(0.125)	0.000	0.250	0.500	0.750	1.250	1.750
720-739	(0.250)	(0.125)	0.000	0.250	0.500	0.750	1.250	1.750
700-719	(0.125)	0.000	0.250	0.375	0.750	1.250	N/A	N/A
680-699	(0.125)	0.000	0.250	0.375	0.750	1.250	N/A	N/A
660-679	0.375	0.625	1.000	2.000	N/A	N/A	N/A	N/A
640-659	0.375	0.625	1.000	2.000	N/A	N/A	N/A	N/A
620-639	0.750	1.000	1.500	2.500	N/A	N/A	N/A	N/A
600-619	0.750	1.000	1.500	2.500	N/A	N/A	N/A	N/A

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	85.01-90.00	90.01-95.00
760+	0.000	0.000	0.125	0.250	0.250	0.375	0.375	0.375
740-759	0.000	0.000	0.125	0.250	0.250	0.375	0.375	0.375
720-739	0.000	0.000	0.125	0.250	0.250	0.375	0.375	0.375
700-719	0.000	0.000	0.250	0.375	0.500	N/A	N/A	N/A
680-699	0.000	0.000	0.250	0.375	0.500	N/A	N/A	N/A
660-679	0.000	0.000	0.500	N/A	N/A	N/A	N/A	N/A
640-659	0.000	0.000	0.500	N/A	N/A	N/A	N/A	N/A
620-639	0.000	0.000	0.750	N/A	N/A	N/A	N/A	N/A
600-619	0.000	0.000	0.750	N/A	N/A	N/A	N/A	N/A

Additional 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	85.01-90.00	90.01-95.00
>\$1.5M	0.000	0.000	0.125	0.250	0.250	0.375	0.375	0.375
Interest Only	0.000	0.000	0.000	0.125	0.250	0.250	0.250	0.250
2nd Home	0.000	0.000	0.125	0.250	0.375	0.500	N/A	N/A
Investment	0.125	0.375	0.500	0.625	0.625	0.875	N/A	N/A
NOO >9 Financed	2.000	2.000	2.000	N/A	N/A	N/A	N/A	N/A
2-4 Unit Condo	0.000	0.125	0.125	0.250	0.250	0.500	N/A	N/A
	0.000	0.000	0.000	0.125	0.125	0.250	0.250	0.250

Additional Price Adjustments								
Waived Escrows	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250

## Emerald Jumbo Fixed Program

Emerald 30 Year Fixed			
JF30AH	Max Rebate 1.500%		
Rate	30 Day	45 Day	
5.125	(2.092)	(1.800)	
5.000	(1.646)	(1.361)	
4.875	(1.182)	(0.900)	
4.750	(0.688)	(0.411)	
4.625	(0.118)	0.153	
4.500	0.391	0.657	
4.375	0.841	1.102	
4.250	1.320	1.576	

Fico Score	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	Loan Amount	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	
800+	(0.500)	(0.500)	(0.250)	(0.250)	(0.125)	<1,000,000	(0.250)	(0.125)	0.000	0.000	0.000	
780 - 799	(0.500)	(0.375)	(0.250)	(0.125)	0.000	1,000,000-1,500,000	(0.125)	0.000	0.000	0.000	0.000	
760 - 779	(0.375)	(0.250)	(0.125)	0.000	0.250	1,500,001 -2,000,000	0.000	0.000	0.000	0.125	0.500	
740 - 759	(0.250)	(0.125)	0.000	0.125	0.375	2,000,001 -2,500,000	0.000	0.000	N/A	N/A	N/A	
720 - 739	(0.250)	(0.125)	0.125	0.250	0.625	<b>Micellaneous</b>	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	
700 - 719	(0.125)	0.000	0.250	0.500	1.000							
<b>State Adjustment</b>							Purchase Transaction	(0.125)	0.000	0.000	0.000	0.000
0.250							Cashout Refinance	0.000	0.250	0.500	0.750	1.000
<b>Waived Escrows</b>							2 Units	0.250	0.375	0.500	0.750	1.000
0.250							3 to 4 Units	0.375	0.500	0.625	N/A	N/A
							Second Homes	0.000	0.000	0.125	0.125	N/A

### New Product Coming Soon

#### NEW AMBER JUMBO 30 YEAR FIXED RATE PROGRAM

AMBER JUMBO 30 YEAR FIXED				
Product Code: JF30A				
Rate	30 Day	45 Day	60 Day	

Fico/ltv RATE Adjustments				

LTV/ Loan Amount PRICE Adjustments				

Misc. Rate Adjustments				

Rate	30 Day	45 Day	60 Day	

Misc. Rate Adjustments				