

Northern California Wholesale Ratesheets

5934 Gibraltar Drive, Suite 102 Pleasanton, CA 94588
 Loan Operation Center: 1 (800) 738-0806
 Friday, July 13, 2018 8:28 AM
 Price Code: 2018-168



PBM Market Update

Mortgages and Treasuries had an up and down trading session triggered by mixed economic data which reported Consumer Price Index coming in soft, rising only 0.1% from the forecasted +0.2% and Jobless Claims showed a drop of 18k of claims filed last week to 214k, the first drop in 3 weeks and largest drop in 11 weeks. Mortgages closed the day up 1/2 tick and the 10 year finished down 2+ ticks at 2.849%. Equities, major indices rallied as there seemed to be a lull in the escalating trade tensions between China and the U.S. as the Dow ended the day up 224.44 points and the S&P closed up 24.27 points. This morning, Import Prices fell the most in more than 2 years as petroleum products fell and a strong dollar weighed on the costs of other goods. Prices in June fell 0.4% vs the forecasted +0.1%. Export Prices rose 0.3% in June, down from the previous reading in May +0.6%, but higher than the expected 0.2% increase. Right now, Mortgages are trading up 2+ ticks and the 10 year is at 2.838%.

TODAY'S MARK IS FANNIE MAE 4.0% SECURITY (AUGUST)

101-30+

PBM Economic Releases

Monday	No Economic Data
Tuesday	NFIB Small Business Optimism/JOLTS Job Openings
Wednesday	MBA Mortgage Application Index/ Producer Price Index
Thursday	Jobless Claims/Consumer Confidence Index
Friday	Import & Export Prices/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	7/28/2018
30 Day Lock	8/12/2018
45 Day Lock	8/27/2018
60 Day Lock	9/11/2018

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	5.000%	7 Yr Treasury	2.800%
WSJ 1YR LIBOR	2.785%	10 Year Treasury	2.840%
1YR CMT (Treasury)	2.330%	30 Yr Treasury	4.195%
3 Yr Treasury	2.640%	1 Month Libor	2.072%
5 Year Treasury	2.730%	6 Month Libor	2.520%

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	7/20/2018
45 Days	14 Days	7/27/2018
60 Days	21 Days	8/3/2018

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

FNMA Conforming 30 Year Fixed					
PF10	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	(5.500)	(5.375)	(5.125)	(4.875)	
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	(4.250)	(4.125)	(3.875)	(3.625)	
4.999	(4.000)	(3.875)	(3.625)	(3.375)	
4.875	(3.250)	(3.125)	(2.875)	(2.625)	
4.750	(3.000)	(2.875)	(2.625)	(2.375)	
4.625	(2.000)	(1.875)	(1.625)	(1.375)	
4.500	(1.250)	(1.125)	(0.875)	(0.625)	
4.375	(0.625)	(0.500)	(0.250)	0.000	

FNMA Conforming 15 Year Fixed					
PF20	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.750	(3.625)	(3.500)	(3.250)	(3.000)	
4.625	(3.375)	(3.250)	(3.000)	(2.750)	
4.500	(2.750)	(2.625)	(2.375)	(2.125)	
4.375	(2.625)	(2.500)	(2.250)	(2.000)	
4.250	(2.625)	(2.500)	(2.250)	(2.000)	
4.125	(2.375)	(2.250)	(2.000)	(1.750)	
3.999	(1.500)	(1.375)	(1.125)	(0.875)	
3.875	(1.250)	(1.125)	(0.875)	(0.625)	
3.750	(0.500)	(0.375)	(0.125)	0.125	
3.625	(0.250)	(0.125)	0.125	0.375	
3.500	0.375	0.500	0.750	1.000	
3.375	0.875	1.000	1.250	1.500	

FNMA Conforming 20 Year Fixed					
PF11	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	(6.000)	(5.875)	(5.625)	(5.375)	
5.500	(5.375)	(5.250)	(5.000)	(4.750)	
5.375	(5.125)	(5.000)	(4.750)	(4.500)	
5.250	(4.875)	(4.750)	(4.500)	(4.250)	
5.125	(4.500)	(4.375)	(4.125)	(3.875)	
4.999	(4.250)	(4.125)	(3.875)	(3.625)	
4.875	(3.500)	(3.375)	(3.125)	(2.875)	
4.750	(3.250)	(3.125)	(2.875)	(2.625)	
4.625	(2.250)	(2.125)	(1.875)	(1.625)	
4.500	(1.500)	(1.375)	(1.125)	(0.875)	

FNMA Conforming 10 Year Fixed					
PF06	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.750	(3.750)	(3.625)	(3.375)	(3.125)	
4.625	(3.500)	(3.375)	(3.125)	(2.875)	
4.500	(2.875)	(2.750)	(2.500)	(2.250)	
4.375	(2.750)	(2.625)	(2.375)	(2.125)	
4.250	(2.750)	(2.625)	(2.375)	(2.125)	
4.125	(2.500)	(2.375)	(2.125)	(1.875)	
3.999	(1.625)	(1.500)	(1.250)	(1.000)	
3.875	(1.375)	(1.250)	(1.000)	(0.750)	
3.750	(0.625)	(0.500)	(0.250)	0.000	

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%	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				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		ALL FICO / <=80% (Home Possible Only)			1.500

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	

Conforming High Balance 30 Year Fixed					
PF58	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	(4.500)	(4.375)	(4.125)	(3.875)	
5.625	(4.250)	(4.125)	(3.875)	(3.625)	
5.500	(3.875)	(3.750)	(3.500)	(3.250)	
5.375	(3.625)	(3.500)	(3.250)	(3.000)	
5.250	(3.375)	(3.250)	(3.000)	(2.750)	
5.125	(3.125)	(3.000)	(2.750)	(2.500)	
4.999	(2.875)	(2.750)	(2.500)	(2.250)	
4.875	(2.125)	(2.000)	(1.750)	(1.500)	
4.750	(1.875)	(1.750)	(1.500)	(1.250)	
4.625	(1.000)	(0.875)	(0.625)	(0.375)	

Conforming High Balance 15 Year Fixed					
PF57	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.750	(2.500)	(2.375)	(2.125)	(1.875)	
4.625	(2.250)	(2.125)	(1.875)	(1.625)	
4.500	(1.625)	(1.500)	(1.250)	(1.000)	
4.375	(1.500)	(1.375)	(1.125)	(0.875)	
4.250	(1.500)	(1.375)	(1.125)	(0.875)	
4.125	(1.250)	(1.125)	(0.875)	(0.625)	
3.999	(0.375)	(0.250)	0.000	0.250	

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Fannie Mae/ Freddie Mac Fixed Rate Programs

Freddie Mac Conforming 30 Year Fixed					
P13F 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	(5.500)	(5.375)	(5.125)	(4.875)	
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	(4.250)	(4.125)	(3.875)	(3.625)	
4.999	(4.000)	(3.875)	(3.625)	(3.375)	
4.875	(3.250)	(3.125)	(2.875)	(2.625)	
4.750	(3.000)	(2.875)	(2.625)	(2.375)	
4.625	(2.000)	(1.875)	(1.625)	(1.375)	
4.500	(1.250)	(1.125)	(0.875)	(0.625)	

Freddie Mac Conforming 15 Year Fixed					
P23F Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
4.750	(3.625)	(3.500)	(3.250)	(3.000)	
4.625	(3.375)	(3.250)	(3.000)	(2.750)	
4.500	(2.750)	(2.625)	(2.375)	(2.125)	
4.375	(2.625)	(2.500)	(2.250)	(2.000)	
4.250	(2.625)	(2.500)	(2.250)	(2.000)	
4.125	(2.375)	(2.250)	(2.000)	(1.750)	
3.999	(1.500)	(1.375)	(1.125)	(0.875)	
3.875	(1.250)	(1.125)	(0.875)	(0.625)	
3.750	(0.500)	(0.375)	(0.125)	0.125	
3.625	(0.250)	(0.125)	0.125	0.375	
3.500	0.375	0.500	0.750	1.000	

Freddie Mac Open Access 30 Year Fixed					
PF13 Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	(4.625)	(4.500)	(4.250)	(4.000)	
5.375	(4.375)	(4.250)	(4.000)	(3.750)	
5.250	(4.125)	(4.000)	(3.750)	(3.500)	
5.125	(3.750)	(3.625)	(3.375)	(3.125)	
4.999	(3.500)	(3.375)	(3.125)	(2.875)	
4.875	(2.750)	(2.625)	(2.375)	(2.125)	
4.750	(2.500)	(2.375)	(2.125)	(1.875)	
4.625	(1.500)	(1.375)	(1.125)	(0.875)	
4.500	(0.750)	(0.625)	(0.375)	(0.125)	
4.375	(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	
4.500	(2.250)	(2.125)	(1.875)	(1.625)	
4.375	(2.125)	(2.000)	(1.750)	(1.500)	
4.250	(2.125)	(2.000)	(1.750)	(1.500)	
4.125	(1.875)	(1.750)	(1.500)	(1.250)	
3.999	(1.000)	(0.875)	(0.625)	(0.375)	
3.875	(0.750)	(0.625)	(0.375)	(0.125)	
3.750	0.000	0.125	0.375	0.625	
3.625	0.250	0.375	0.625	0.875	
3.500	0.875	1.000	1.250	1.500	

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%					0.875					0.625
LTV 65.01-75%/CLTV 80.01-95%					1.125					0.875
LTV >75%CLTV 76.01-95%					1.375					1.125
CLTV > 95% Additional					1.125					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				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

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		
<u>EligibleProduct Features</u>		<u>Loan Terms</u>		<u><=80%</u>		<u>80 -105%</u>		<u>> 105%</u>	
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		
<u>EligibleProduct Features</u>		<u>Loan Terms</u>		<u><=80% LTV</u>		<u>>80-105%</u>		<u>> 105%</u>	
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	
5.500	(4.500)	(4.375)	(4.125)	(3.875)	
5.375	(4.250)	(4.125)	(3.875)	(3.625)	
5.250	(4.000)	(3.875)	(3.625)	(3.375)	
5.125	(3.625)	(3.500)	(3.250)	(3.000)	
4.999	(3.375)	(3.250)	(3.000)	(2.750)	
4.875	(2.625)	(2.500)	(2.250)	(2.000)	
4.750	(2.375)	(2.250)	(2.000)	(1.750)	
4.625	(1.375)	(1.250)	(1.000)	(0.750)	
4.500	(0.625)	(0.500)	(0.250)	0.000	

FNMA DU Refi 15 Year Fixed 135% LTV					
PF20DR Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
4.500	(1.750)	(1.625)	(1.375)	(1.125)	
4.375	(1.625)	(1.500)	(1.250)	(1.000)	
4.250	(1.625)	(1.500)	(1.250)	(1.000)	
4.125	(1.375)	(1.250)	(1.000)	(0.750)	
3.999	(0.500)	(0.375)	(0.125)	0.125	
3.875	(0.250)	(0.125)	0.125	0.375	
3.750	0.500	0.625	0.875	1.125	
3.625	0.750	0.875	1.125	1.375	
3.500	1.375	1.500	1.750	2.000	

Northern California Wholesale Ratesheets

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Fannie Mae/Freddie Mac Conforming and High Balance Arm Programs

Rate	FNMA Conforming 5/1 Arm CM50 Max Rebate is 2.500%			
	15 Day	30 Day	45 Day	60 Day
4.625	(1.250)	(1.125)	(0.875)	(0.625)
4.500	(1.125)	(1.000)	(0.750)	(0.500)
4.375	(0.875)	(0.750)	(0.500)	(0.250)
4.250	(0.500)	(0.375)	(0.125)	0.125
4.125	(0.250)	(0.125)	0.125	0.375
4.000	(0.125)	0.000	0.250	0.500
3.875	0.250	0.375	0.625	0.875
3.750	0.625	0.750	1.000	1.250
3.625	0.750	0.875	1.125	1.375
3.500	0.875	1.000	1.250	1.500
3.375	1.375	1.500	1.750	2.000

2.250% Margin & 2/2/5 Caps

Rate	FNMA Conforming 7/1 Arm CM70 Max Rebate is 2.500%			
	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	(0.875)	(0.750)	(0.500)	(0.250)
4.500	(0.750)	(0.625)	(0.375)	(0.125)
4.375	(0.625)	(0.500)	(0.250)	0.000
4.250	(0.250)	(0.125)	0.125	0.375
4.125	(0.125)	0.000	0.250	0.500
4.000	0.000	0.125	0.375	0.625
3.875	0.125	0.250	0.500	0.750
3.750	0.625	0.750	1.000	1.250

2.250% Margin & 5/2/5 Caps

Rate	FNMA Conforming 10/1 Arm CM10 Max Rebate is 2.500%			
	15 Day	30 Day	45 Day	60 Day
5.125	(0.125)	0.000	0.250	0.500
5.000	0.000	0.125	0.375	0.625
4.875	0.250	0.375	0.625	0.875
4.750	0.500	0.625	0.875	1.125
4.625	0.750	0.875	1.125	1.375
4.500	0.625	0.750	1.000	1.250
4.375	0.750	0.875	1.125	1.375
4.250	1.000	1.125	1.375	1.625
4.125	1.125	1.250	1.500	1.750

2.250% Margin & 5/2/5 Caps

Fannie Mae/Freddie Mac Conforming High Balance Arm Programs

Rate	Freddie Mac Conforming 5/1 Arm CM53 Max Rebate is 2.000%			
	15 Day	30 Day	45 Day	60 Day
4.625	(1.250)	(1.125)	(0.875)	(0.625)
4.500	(1.125)	(1.000)	(0.750)	(0.500)
4.375	(0.875)	(0.750)	(0.500)	(0.250)
4.250	(0.500)	(0.375)	(0.125)	0.125
4.125	(0.250)	(0.125)	0.125	0.375
4.000	(0.125)	0.000	0.250	0.500
3.875	0.250	0.375	0.625	0.875
3.750	0.625	0.750	1.000	1.250
3.625	0.750	0.875	1.125	1.375

2.250% Margin & 2/2/5 Caps

Rate	Conforming High Balance 5/1 Libor Arm CM52 Max Rebate is 2.500%			
	15 Day	30 Day	45 Day	60 Day
4.625	(0.500)	(0.375)	(0.125)	0.125
4.500	(0.375)	(0.250)	0.000	0.250
4.375	(0.125)	0.000	0.250	0.500
4.250	0.250	0.375	0.625	0.875
4.125	0.500	0.625	0.875	1.125
4.000	0.625	0.750	1.000	1.250
3.875	1.000	1.125	1.375	1.625
3.750	1.375	1.500	1.750	2.000
3.625	1.500	1.625	1.875	2.125

2.250% Margin & 2/2/5 Caps

Rate	Conforming High Balance 7/1 Arm CM72 Max Rebate is 2.500%			
	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	(0.125)	0.000	0.250	0.500
4.500	0.000	0.125	0.375	0.625
4.375	0.125	0.250	0.500	0.750
4.250	0.500	0.625	0.875	1.125
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

2.250% Margin & 5/2/5 Caps

Rate	Conforming 30 Year Fixed Temporary B/D CF30TB10 1-0 1 Year Buydown			
	15 Day	30 Day	45 Day	60 Day

2.250% Margin & 2/2/5 Caps

Rate	Conforming 30 Year Fixed Temporary B/D CF30TB21 2-1 2 Year Buydown			
	15 Day	30 Day	45 Day	60 Day

Rate	Conforming 15 Year Fixed Temporary B/D CF15TB10 1/0 1 Year Buydown			
	15 Day	30 Day	45 Day	60 Day

Rate	CF15TB21 2/1 2 Year Buydown			
	15 Day	30 Day	45 Day	60 Day

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									
<=60%	60.01-70%	70.01- 75%	75.01- 80%	600-619	620-639	640-659	660-679	680-699	
	1.625	1.625	1.625	0.625	0.625	0.625	0.375	0.375	
	2.625	1.625	1.625	1.125	1.125	1.125	1.000	1.000	
	2.625	1.625	1.625	1.125	1.125	1.125	1.000	1.000	
	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%	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									
Fannie Mae LTV 90.01 - 95%	0.250			Cashout Refinance Fixed Rate <= 80% LTV					1.000
Cashout Refinance Arms <= 80% LTV	1.750			Freddie Mac Arm Programs Only: LTV > 75%					0.750

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

Northern California Wholesale Ratesheets

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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	
5.125	(5.250)	(5.125)	(4.875)	(4.625)	
5.000	(5.125)	(5.000)	(4.750)	(4.500)	
4.875	(4.750)	(4.625)	(4.375)	(4.125)	
4.750	(4.375)	(4.250)	(4.000)	(3.750)	
4.625	(4.250)	(4.125)	(3.875)	(3.625)	
4.500	(4.000)	(3.875)	(3.625)	(3.375)	
4.375	(3.250)	(3.125)	(2.875)	(2.625)	
4.250	(2.625)	(2.500)	(2.250)	(2.000)	
4.125	(1.625)	(1.500)	(1.250)	(1.000)	
4.000	(1.125)	(1.000)	(0.750)	(0.500)	
3.875	(0.750)	(0.625)	(0.375)	(0.125)	

FHA 15 Year Fixed					
FH15	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(2.750)	(2.625)	(2.375)	(2.125)	
4.000	(2.375)	(2.250)	(2.000)	(1.750)	
3.875	(2.000)	(1.875)	(1.625)	(1.375)	
3.750	(1.500)	(1.375)	(1.125)	(0.875)	
3.625	(1.500)	(1.375)	(1.125)	(0.875)	
3.500	(1.125)	(1.000)	(0.750)	(0.500)	
3.375	(0.625)	(0.500)	(0.250)	0.000	

FHA 5/1 Treasury Arm					
FH5A	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(1.375)	(1.250)	(1.000)	(0.750)	
4.000	(1.250)	(1.125)	(0.875)	(0.625)	
3.875	(1.125)	(1.000)	(0.750)	(0.500)	
3.750	(0.875)	(0.750)	(0.500)	(0.250)	
3.625	0.250	0.375	0.625	0.875	
3.500	0.375	0.500	0.750	1.000	
3.375	0.500	0.625	0.875	1.125	

VA 30 Year Fixed					
VAFX	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(4.875)	(4.750)	(4.500)	(4.250)	
5.000	(4.750)	(4.625)	(4.375)	(4.125)	
4.875	(4.375)	(4.250)	(4.000)	(3.750)	
4.750	(4.000)	(3.875)	(3.625)	(3.375)	
4.625	(3.875)	(3.750)	(3.500)	(3.250)	
4.500	(3.625)	(3.500)	(3.250)	(3.000)	
4.375	(2.875)	(2.750)	(2.500)	(2.250)	
4.250	(2.250)	(2.125)	(1.875)	(1.625)	
4.125	(1.250)	(1.125)	(0.875)	(0.625)	

FHA/VA Price Adjustments for Fixed and Arm Programs	
FHA (30 Year Only) Fico Scores 580 to 599	2.500
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 - FHA FM	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 > \$453,100	0.750
VA Base Loan Amounts > \$453,100	1.250
VA IRRRLS without Appraisals	0.500
Investor Specific Adjustment	0.250
FHA High Balance Codes: (FHAJ) & (F5AJ) VA High Balance Code: (VA30HB)	
FHA 30 Yr. Fixed Conforming and High Balance Disaster Relief Program: FHA30203H & FHA30HB203H	

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
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
3.500	0.000	0.250

2.750% Margin & 2/2/5 Caps

Jumbo 7/1 Libor Arm PA71/PA71J		
Rate	30 Day	45 Day
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
3.875	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 > \$453,100.00	.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 5.000%	5/1 Year Arm			30 Year Term
Start Rate	CLTV	Minimum Fico	Margin	Pricing
6.750%	80.000	700	1.750%	PAR
6.500%	75.000	700	1.500%	PAR
6.500%	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				

Product Features
Product Codes: PA30800 for CLTV 75.01 to 80%
Product Codes: PA30750 for CLTV <= 75%

See Guidelines for product details

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Best Effort Extension Fees:

.250 for 7 Days

.375 for 15 Days

PBM SPECIALTY PRODUCTS CONTINUED

New Enhanced - 2 Streamline 2nd Lien Program

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								
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

Enhanced - 2 Streamline 2nd Lien

Product Code: CE2ND20G

Rate	30 Day	45 Day	60 Day
7.125	(0.750)	(0.500)	(0.250)
7.000	(0.500)	(0.250)	0.000
6.875	(0.250)	0.000	0.250
6.750	0.000	0.250	0.500
6.625	0.250	0.500	0.750
6.500	0.625	0.875	1.125
6.375	1.000	1.250	1.500
6.250	1.500	1.750	2.000
6.125	1.875	2.125	2.375
6.000	2.375	2.625	2.875

CE2ND20G For Standalones

New Products Coming Soon

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

Expanded Jumbo 30 Year Fixed			Expanded Jumbo 15 Year Fixed		
JF30R	Max Rebate (See Below)		JF15R	Max Rebate (See Below)	
Rate	45 Day	60 Day	Rate	45 Day	60 Day
5.250	(1.750)	(1.500)	5.125	(1.375)	(1.125)
5.125	(1.500)	(1.250)	5.000	(1.250)	(1.000)
5.000	(1.125)	(0.875)	4.875	(1.125)	(0.875)
4.875	(0.750)	(0.500)	4.750	(0.875)	(0.625)
4.750	(0.250)	0.000	4.625	(0.625)	(0.375)
4.625	0.125	0.375	4.500	(0.250)	0.000

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
4.750	(1.250)	(1.000)
4.625	(1.125)	(0.875)
4.500	(0.875)	(0.625)
4.375	(0.625)	(0.375)
4.250	(0.125)	0.125
4.125	0.250	0.500
4.000	0.750	1.000
3.875	1.250	1.500

2.250% Margin & 2/2/5 Caps

Expanded Jumbo 10/1 Libor Arm		
JA101R	Max Rebate (See Below)	
Rate	45 Day	60 Day
5.125	(1.750)	(1.500)
5.000	(1.500)	(1.250)
4.875	(1.250)	(1.000)
4.750	(0.875)	(0.625)
4.625	(0.375)	(0.125)
4.500	0.125	0.375
4.375	0.500	0.750
4.250	1.125	1.375

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

Friday, July 13, 2018

8:28 AM

Price Code: 2018-168



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

Jumbo Fixed Rate and Arm Programs Continued Aggressive Jumbo 30 Year Fixed Rate Purchase Program

Aggressive Jumbo 30 Year Fixed			
JF30W	Max Rebate 1.500%		
Rate	30 Day	45 Day	
5.500	(4.625)	(4.375)	
5.375	(4.250)	(4.000)	
5.250	(3.875)	(3.625)	
5.125	(3.500)	(3.250)	
5.000	(3.000)	(2.750)	
4.875	(2.500)	(2.250)	
4.750	(2.000)	(1.750)	
4.625	(1.500)	(1.250)	
4.500	(1.000)	(0.750)	

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)	(0.250)	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	0.250	0.500	0.875	1.375	N/A

Cash Out Price Adjustments			
Cashout Refi <= 50% LTV	0.125	Cashout Refi >60% LTV	0.375
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

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New Enhanced 2 Jumbo Fixed Rate up to 95% LTV

Enhanced Jumbo 30 Year Fixed			
JF30G	Max Rebate 1.500%		
Rate	30 Day	45 Day	
5.000	(1.125)	(0.875)	
4.875	(0.875)	(0.625)	
4.750	(0.500)	(0.250)	
4.625	(0.125)	0.125	
4.500	0.375	0.625	

Enhanced Jumbo 15 Year Fixed			
JF15G	Max Rebate 1.500%		
Rate	30 Day	45 Day	
4.750	(1.125)	(0.875)	
4.625	(0.875)	(0.625)	
4.500	(0.500)	(0.250)	
4.375	(0.125)	0.125	

Interest Only Product Code: JF30IOG

FICO - LTV Rate Adjustments (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	NA	NA	
680-699	(0.125)	0.000	0.250	0.375	0.750	1.250	NA	NA	
660-679	0.375	0.625	1.000	2.000	NA	NA	NA	NA	
640-659	0.375	0.625	1.000	2.000	NA	NA	NA	NA	
620-639	0.750	1.000	1.500	2.500	NA	NA	NA	NA	
600-619	0.750	1.000	1.500	2.500	NA	NA	NA	NA	

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
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

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	85.01-95.00
>\$1.5M	0.000	0.000	0.125	0.250	0.250	0.375	0.500
Interest Only	0.000	0.000	0.125	0.125	0.250	0.250	0.250
2nd Home	0.000	0.000	0.125	0.250	0.375	0.500	NA
Investment	0.125	0.375	0.500	0.625	0.625	0.875	NA
NOD >9 Financed	2.000	2.000	2.000	NA	NA	NA	NA
2-4 Unit	0.000	0.125	0.125	0.250	0.250	0.500	NA
Condo	0.000	0.000	0.000	0.125	0.125	0.250	0.250

Additional PRICE Adjustments							
Waived Escrows	0.250	0.250	0.250	0.250	0.250	0.250	0.250

Jumbo Fixed Rate and Arm Programs

Emerald Jumbo 30 Year Fixed Rate

Emerald Jumbo 30 Year Fixed				
JF30AH	Max Rebate is 1.75%			
Rate	30 Day	45 Day	60 Day	
5.375	(3.406)	(3.156)	(2.906)	
5.250	(2.969)	(2.719)	(2.469)	
5.125	(2.503)	(2.253)	(2.003)	
5.000	(2.017)	(1.767)	(1.517)	
4.875	(1.461)	(1.211)	(0.961)	
4.750	(0.923)	(0.673)	(0.423)	
4.625	(0.444)	(0.194)	0.056	
4.500	0.129	0.379	0.629	
4.375	0.701	0.951	1.201	

State Adjustments				
<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
CA	0.125	0.125	0.125	0.25

Fico/LTV/CLTV Price Adjustments					
FicoLTV/CLTV	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
800+	(0.500)	(0.500)	(0.250)	(0.250)	(0.125)
780-799	(0.500)	(0.375)	(0.250)	(0.125)	0.000
760-779	(0.375)	(0.250)	(0.125)	0.000	0.250
740-759	(0.250)	(0.125)	0.000	0.125	0.375
720-739	(0.250)	(0.125)	0.125	0.250	0.625
700-719	(0.125)	0.000	0.250	0.500	1.000

Loan Amount/LTV/CLTV Price Adjustments					
FicoLTV/CLTV	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
Loan Amounts <=\$1,000,000	(0.250)	(0.125)	0.000	0.000	0.000
1,000,001 to \$1,500,000	(0.125)	0.000	0.000	0.000	0.000
1,500,001 to \$2,000,000	0.000	0.000	0.000	0.125	0.500
2,000,001 to \$2,500,000	0.000	0.000	n/a	n/a	n/a

Miscellaneous Price Adjustments					
Purchase Transactions	(0.125)	0.000	0.000	0.000	0.000
Cash out Refinance	0.000	0.250	0.500	0.750	1.000
2 Units	0.250	0.375	0.500	0.750	1.000
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
Investment Properties	2.750	n/a	n/a	n/a	n/a

Waived Escrows 0.250

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