

# Northern California Wholesale Ratesheets

5934 Gibraltar Drive, Suite 102 Pleasanton, CA 94588  
 Loan Operation Center: 1 (800) 738-0806  
 Thursday, April 26, 2018 8:10 AM  
 Price Code: 2018-102



## PBM Market Update

Yesterday, Mortgages and Treasuries continue to trade in the red while Equities rebounded after a disappointing session where the Dow dropped 425+ points. The Dow ended its session up 59.70 points and the S&P closed up 4.84 points. Mortgages closed the day down 3 ticks and the 10 year finished down 8+ ticks at 3.031%. Yesterday's data had Mortgage Applications fell 0.2% last week as Purchases were unchanged at 6.1% while Refinances dropped 0.3% as the average 30 year rate rose to 4.73% from 4.66%. This morning, Jobless Claims filed last week fell to 209k from the consensus of 230k, another solid signal of the employment situation in the U.S. Other news had Wholesale Inventories up 0.5% in March, the fifth consecutive monthly increase while Retail Inventories fell 0.4%, mostly the result of 1.0% decline in inventories at motor vehicles and dealer parts. March Durable Goods rose 2.6% from the expected +1.6%. Right now, Mortgages are up 4 ticks and the 10 year below the 3.0% level at 2.994%.

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

**101-16**

## PBM Economic Releases

<b>Monday</b>	Chicago Fed Nat Activity Index/Markit US Manuf. & Services PMI/Existing Home Sales
<b>Tuesday</b>	FHFA House Price Index/CaseShiller Home Price Index/New Home Sales/Richmond Fed Manf./Conf. Bd Consumer Confidence
<b>Wednesday</b>	MBA Mortgage Applications
<b>Thursday</b>	Jobless Claims / Retail & Wholesale Inventories/Durable Goods
<b>Friday</b>	GDP Price Index/Univ. of Michigan Sentiment

## PBM Extension Policies

<u>Extensions:</u>	<u>Days</u>	<u>Cost</u>
	7 Days	0.125
For Jumbo Extensions, Please see the top of pages 6 and 7.	15 Days	0.250
	20 Days	0.375

3rd Extension or Rerlocks:  
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	5/11/2018
30 Day Lock	5/26/2018
45 Day Lock	6/10/2018
60 Day Lock	6/25/2018

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

<b>WSJ PRIME</b>	<b>4.750%</b>	7 Yr Treasury	2.830%
<b>WSJ 1YR LIBOR</b>	<b>2.772%</b>	10 Year Treasury	2.880%
<b>1YR CMT (Treasury)</b>	<b>2.180%</b>	30 Yr Treasury	4.304%
3 Yr Treasury	2.560%	1 Month Libor	1.900%
5 Year Treasury	2.730%	6 Month Libor	2.519%

## 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	5/3/2018
45 Days	14 Days	5/10/2018
60 Days	21 Days	5/17/2018

## 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

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%	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	(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	ALL FICO / <=80% (Home Possible Only)	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
4.750	(3.750)	(3.625)	(3.375)	(3.125)
4.625	(3.500)	(3.375)	(3.125)	(2.875)
4.500	(3.000)	(2.875)	(2.625)	(2.375)
4.375	(2.750)	(2.625)	(2.375)	(2.125)
4.250	(2.250)	(2.125)	(1.875)	(1.625)
4.125	(2.000)	(1.875)	(1.625)	(1.375)
3.999	(1.375)	(1.250)	(1.000)	(0.750)
3.875	(1.125)	(1.000)	(0.750)	(0.500)
3.750	(0.500)	(0.375)	(0.125)	0.125

### 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	(4.125)	(4.000)	(3.750)	(3.500)
5.500	(3.375)	(3.250)	(3.000)	(2.750)
5.375	(3.000)	(2.875)	(2.625)	(2.375)
5.250	(2.750)	(2.625)	(2.375)	(2.125)
5.125	(2.750)	(2.625)	(2.375)	(2.125)
4.999	(2.625)	(2.500)	(2.250)	(2.000)
4.875	(2.250)	(2.125)	(1.875)	(1.625)
4.750	(1.875)	(1.750)	(1.500)	(1.250)
4.625	(1.125)	(1.000)	(0.750)	(0.500)

### 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	(1.750)	(1.625)	(1.375)	(1.125)
4.375	(1.500)	(1.375)	(1.125)	(0.875)
4.250	(1.000)	(0.875)	(0.625)	(0.375)
4.125	(0.750)	(0.625)	(0.375)	(0.125)
3.999	(0.125)	0.000	0.250	0.500

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## Fannie Mae/ Freddie Mac Fixed Rate Programs

<b>Freddie Mac Conforming 30 Year Fixed</b>					
<b>P13F Max Rebate is 4.000 %</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	(5.750)	(5.625)	(5.375)	(5.125)	
5.625	(5.375)	(5.250)	(5.000)	(4.750)	
5.500	(4.625)	(4.500)	(4.250)	(4.000)	
5.375	(4.250)	(4.125)	(3.875)	(3.625)	
5.250	(4.000)	(3.875)	(3.625)	(3.375)	
5.125	(3.875)	(3.750)	(3.500)	(3.250)	
4.999	(3.750)	(3.625)	(3.375)	(3.125)	
4.875	(3.375)	(3.250)	(3.000)	(2.750)	
4.750	(3.000)	(2.875)	(2.625)	(2.375)	
4.625	(2.125)	(2.000)	(1.750)	(1.500)	
4.500	(1.625)	(1.500)	(1.250)	(1.000)	

<b>Freddie Mac Conforming 15 Year Fixed</b>					
<b>P23F Max Rebate is 4.000 %</b>					
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	(2.875)	(2.750)	(2.500)	(2.250)	
4.375	(2.625)	(2.500)	(2.250)	(2.000)	
4.250	(2.125)	(2.000)	(1.750)	(1.500)	
4.125	(1.875)	(1.750)	(1.500)	(1.250)	
3.999	(1.250)	(1.125)	(0.875)	(0.625)	
3.875	(1.000)	(0.875)	(0.625)	(0.375)	
3.750	(0.375)	(0.250)	0.000	0.250	
3.625	0.125	0.250	0.500	0.750	
3.500	0.625	0.750	1.000	1.250	

<b>Freddie Mac Open Access 30 Year Fixed</b>					
<b>PF13 Max Rebate is 4.000 %</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	(4.125)	(4.000)	(3.750)	(3.500)	
5.375	(3.750)	(3.625)	(3.375)	(3.125)	
5.250	(3.500)	(3.375)	(3.125)	(2.875)	
5.125	(3.375)	(3.250)	(3.000)	(2.750)	
4.999	(3.250)	(3.125)	(2.875)	(2.625)	
4.875	(2.875)	(2.750)	(2.500)	(2.250)	
4.750	(2.500)	(2.375)	(2.125)	(1.875)	
4.625	(1.625)	(1.500)	(1.250)	(1.000)	
4.500	(1.125)	(1.000)	(0.750)	(0.500)	
4.375	(0.500)	(0.375)	(0.125)	0.125	

<b>Freddie Mac Open Access 15 Year Fixed</b>					
<b>PF23 Max Rebate is 4.000 %</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
4.500	(2.375)	(2.250)	(2.000)	(1.750)	
4.375	(2.125)	(2.000)	(1.750)	(1.500)	
4.250	(1.625)	(1.500)	(1.250)	(1.000)	
4.125	(1.375)	(1.250)	(1.000)	(0.750)	
3.999	(0.750)	(0.625)	(0.375)	(0.125)	
3.875	(0.500)	(0.375)	(0.125)	0.125	
3.750	0.125	0.250	0.500	0.750	
3.625	0.625	0.750	1.000	1.250	
3.500	1.125	1.250	1.500	1.750	

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

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

<b>CLTV Price Adjustments</b>			
<b>Fico &lt;720</b>		<b>Fico ≥720</b>	
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

<b>Miscellaneous Price Adjustments for Fixed Rate and Arm Programs</b>			
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		

<b>Additional Miscellaneous Adjustments for Conforming High Balance Programs</b>			
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

<b>Open Access Cap Price Adjustments</b>									
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>&gt; 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	

<b>DU Refi Plus Cap Price Adjustments</b>									
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>&gt;80-105%</u>		<u>&gt; 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	

<b>Lender Paid MI Price Adjustments for Fixed Rate Only (30 Years)</b>						
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	
<b>25, 20, 15 and 10 Year Fixed Rate</b>						
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.

<b>FNMA DU Refi 30 Year Fixed 135% LTV</b>					
<b>PF10DR Max Rebate is 4.000 %</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	(4.000)	(3.875)	(3.625)	(3.375)	
5.375	(3.625)	(3.500)	(3.250)	(3.000)	
5.250	(3.375)	(3.250)	(3.000)	(2.750)	
5.125	(3.250)	(3.125)	(2.875)	(2.625)	
4.999	(3.125)	(3.000)	(2.750)	(2.500)	
4.875	(2.750)	(2.625)	(2.375)	(2.125)	
4.750	(2.375)	(2.250)	(2.000)	(1.750)	
4.625	(1.500)	(1.375)	(1.125)	(0.875)	
4.500	(1.000)	(0.875)	(0.625)	(0.375)	

<b>FNMA DU Refi 15 Year Fixed 135% LTV</b>					
<b>PF20DR Max Rebate is 4.000 %</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
4.500	(1.875)	(1.750)	(1.500)	(1.250)	
4.375	(1.625)	(1.500)	(1.250)	(1.000)	
4.250	(1.125)	(1.000)	(0.750)	(0.500)	
4.125	(0.875)	(0.750)	(0.500)	(0.250)	
3.999	(0.250)	(0.125)	0.125	0.375	
3.875	0.000	0.125	0.375	0.625	
3.750	0.625	0.750	1.000	1.250	
3.625	1.125	1.250	1.500	1.750	
3.500	1.625	1.750	2.000	2.250	



# Northern California Wholesale Ratesheets

5934 Gibraltar Drive, Suite 102 Pleasanton, CA 94588  
 Loan Operation Center: 1 (800) 738-0806  
 Thursday, April 26, 2018 8:10 AM  
 Price Code: 2018-102



## 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	(4.500)	(4.375)	(4.125)	(3.875)	
5.000	(4.375)	(4.250)	(4.000)	(3.750)	
4.875	(4.250)	(4.125)	(3.875)	(3.625)	
4.750	(4.000)	(3.875)	(3.625)	(3.375)	
4.625	(3.875)	(3.750)	(3.500)	(3.250)	
4.500	(3.500)	(3.375)	(3.125)	(2.875)	
4.375	(2.750)	(2.625)	(2.375)	(2.125)	
4.250	(2.375)	(2.250)	(2.000)	(1.750)	
4.125	(1.875)	(1.750)	(1.500)	(1.250)	
4.000	(1.250)	(1.125)	(0.875)	(0.625)	
3.875	(0.375)	(0.250)	0.000	0.250	

FHA 15 Year Fixed					
FH15	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(2.625)	(2.500)	(2.250)	(2.000)	
4.000	(2.375)	(2.250)	(2.000)	(1.750)	
3.875	(1.875)	(1.750)	(1.500)	(1.250)	
3.750	(1.250)	(1.125)	(0.875)	(0.625)	
3.625	(0.875)	(0.750)	(0.500)	(0.250)	
3.500	(0.625)	(0.500)	(0.250)	0.000	
3.375	(0.125)	0.000	0.250	0.500	

FHA 5/1 Treasury Arm					
FH5A	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(1.250)	(1.125)	(0.875)	(0.625)	
4.000	(1.125)	(1.000)	(0.750)	(0.500)	
3.875	(1.000)	(0.875)	(0.625)	(0.375)	
3.750	(0.875)	(0.750)	(0.500)	(0.250)	
3.625	0.000	0.125	0.375	0.625	
3.500	0.125	0.250	0.500	0.750	
3.375	0.125	0.250	0.500	0.750	

VA 30 Year Fixed					
VAFX	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(4.125)	(4.000)	(3.750)	(3.500)	
5.000	(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	(3.125)	(3.000)	(2.750)	(2.500)	
4.375	(2.375)	(2.250)	(2.000)	(1.750)	
4.250	(2.000)	(1.875)	(1.625)	(1.375)	
4.125	(1.500)	(1.375)	(1.125)	(0.875)	

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 - 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
<b>Investor Specific Adjustment</b>		<b>0.250</b>
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
4.125	(1.500)	(1.250)
4.000	(1.250)	(1.000)
3.875	(1.000)	(0.750)
3.750	(0.750)	(0.500)
3.625	(0.500)	(0.250)
3.500	(0.250)	0.000
3.375	0.000	0.250

2.750% Margin & 2/2/5 Caps

Jumbo 7/1 Libor Arm PA71/PA71J		
Rate	30 Day	45 Day
4.500	(1.500)	(1.250)
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	0.000	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 4.75%		5/1 Year Arm		30 Year Term
Start Rate	CLTV	Minimum Fico	Margin	Pricing
6.500%	80.000	700	1.750%	PAR
6.250%	75.000	700	1.500%	PAR
6.250%	70.000	700	1.500%	PAR
<b>Margin Buyup : Start Rate 1.500 Cost</b>				
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
<b>Cashout CLTV &amp; Max Cashout</b>
70% CLTV/Max is \$250,000
75% CLTV/Max is \$150,000
80% CLTV/Max is \$75,000
<b>Purchase Transactions</b>
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

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**Best Effort Extension Fees:**

.250 for 7 Days

.375 for 15 Days

**PBM SPECIALITY 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: CE2ND20GSA

Rate	30 Day	45 Day	60 Day
7.125	(0.125)	0.125	0.375
7.000	0.125	0.375	0.625
6.875	0.375	0.625	0.875
6.750	0.625	0.875	1.125
6.625	0.875	1.125	1.375
6.500	1.250	1.500	1.750
6.375	1.625	1.875	2.125
6.250	2.125	2.375	2.625
6.125	2.500	2.750	3.000
6.000	3.000	3.250	3.500

CE2ND20GSA For Standalones

**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	(1.500)	(1.250)	(1.000)	
4.625	(1.125)	(0.875)	(0.625)	
4.500	(0.625)	(0.375)	(0.125)	
4.375	0.125	0.375	0.625	
4.250	1.000	1.250	1.500	

30 Year Fixed High Balance				
CF30HBMD	Max Rebate is 1.250%			
Rate	30 Day	45 Day	60 Day	
4.750	0.500	0.750	1.000	
4.625	0.875	1.125	1.375	
4.500	1.625	1.875	2.125	
4.375	1.500	1.750	2.000	
4.250	2.000	2.250	2.500	

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	
5.125	(1.500)	(1.250)	
5.000	(1.125)	(0.875)	
4.875	(0.750)	(0.500)	
4.750	(0.375)	(0.125)	
4.625	0.125	0.375	
4.500	0.500	0.750	

Expanded Jumbo 15 Year Fixed			
JF15R	Max Rebate (See Below)		
Rate	45 Day	60 Day	
5.125	(1.375)	(1.125)	
5.000	(1.250)	(1.000)	
4.875	(1.125)	(0.875)	
4.750	(0.875)	(0.625)	
4.625	(0.500)	(0.250)	
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	
4.875	(1.500)	(1.250)	
4.750	(1.250)	(1.000)	
4.625	(1.000)	(0.750)	
4.500	(0.750)	(0.500)	
4.375	(0.500)	(0.250)	
4.250	0.000	0.250	
4.125	0.375	0.625	
4.000	0.875	1.125	

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%!**

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	(1.125)	(0.875)	
4.750	(0.750)	(0.500)	
4.625	(0.250)	0.000	
4.500	0.125	0.375	
4.375	0.625	0.875	
4.250	1.250	1.500	

2.250% Margin & 2/2/5 Caps

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 .250 for 7 Days      .375 for 15 Days

## Jumbo Fixed Rate and Arm Programs Continued

### New Aggressive Jumbo 30 Year Fixed Rate Purchase Program

Aggressive Jumbo 30 Year Fixed		
JF30W	Max Rebate 1.500%	
Rate	30 Day	45 Day
5.625	(3.750)	(3.500)
5.500	(3.375)	(3.125)
5.375	(3.000)	(2.750)
5.250	(2.625)	(2.375)
5.125	(2.125)	(1.875)
5.000	(1.625)	(1.375)
4.875	(1.125)	(0.875)
4.750	(0.625)	(0.375)
4.625	(0.125)	0.125

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	3 Unit Property	0.375
Investment Property	1.750	4 Unit Property	1.000
\$453,100 - \$679,650	0.00	>=\$1MM	0.125

### 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	0.250	0.500
4.875	0.500	0.750
4.750	0.875	1.125
4.625	1.250	1.500
4.500	1.750	2.000

Enhanced Jumbo 15 Year Fixed		
JF15G	Max Rebate 1.500%	
Rate	30 Day	45 Day
4.750	0.250	0.500
4.625	0.500	0.750
4.500	0.875	1.125
4.375	1.250	1.500

#### 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
NOO >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

### 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

Manhattan 7/1 Jumbo Arm		
A71JMM	Max Rebate (1.250)	
Rate	45 Day	60 Day

2.500% Margin & 5/2/5 Caps