

Northern California Wholesale Ratesheets

5934 Gibraltar Drive, Suite 102 Pleasanton, CA 94588
 Loan Operation Center: 1 (800) 738-0806
 Monday, August 21, 2017 8:30 AM
 Price Code: 2017-218



PBM Market Update

Friday, Mortgages and Treasuries traded slightly lower as the market looks for direction for as of now, there's no consistency! Mortgages closed their session down 2 ticks and the 10 year finished down 3+ ticks at 2.197%. Equities trade lower again as the Dow ended down 76.22 points and the S&P closed down 4.46 points. Friday's economic data showed Univ. of Michigan Consumer sentiment rose 4.2 points to 97.6 index, 3.6 points from what was forecasted. This morning, with no economic data to report, Mortgages are up 1/2 tick and the 10 year is at 2.183%. This week should be calm with no economic data tomorrow and with New Home Sales on Wednesday; Jobless Claims and Existing Home Sales on Thursday and Univ. of Michigan Sentiment and Durable Goods on Friday.

PBM Economic Releases

Monday	No Economic Data
Tuesday	No Economic Data
Wednesday	Mortgage Application Index/New Home Sales
Thursday	Jobless Claims/Bloomberg Consumer Comfort/Existing Home Sales
Friday	Univ. of Michigan Consumer Sentiment/Durable Goods Orders

PBM Extension Policies

<u>Extensions:</u>	<u>Days</u>	<u>Cost</u>
	7 Days	0.125
	15 Days	0.250
	20 Days	0.375
<u>3rd Extension or Rerlocks:</u>		
<u>Worse Case Pricing Plus .25 For 15 Days</u>		
*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	9/5/2017
30 Day Lock	9/20/2017
45 Day Lock	10/5/2017
60 Day Lock	10/20/2017
For longer lock periods call your Wholesale Coordinators	
Operation Turn Times	
Set Up**	1-2 Days
Underwriting - Purchase Transaction	1-2 Days
Underwriting - Refi Transaction	2-3 Days
Closing Disclosure (CD)	24 Hours
Docs	24 - 48 Hours
Fundings	48 Hours
**Timing may vary depending on quality of submission	

Indicies

WSJ PRIME	4.250%	7 Yr Treasury	2.050%
WSJ 1YR LIBOR	1.726%	10 Year Treasury	2.240%
1YR CMT (Treasury)	1.220%	30 Yr Treasury	3.411%
3 Yr Treasury	1.490%	1 Month Libor	1.235%
5 Year Treasury	1.800%	6 Month Libor	1.456%

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	8/28/2017
45 Days	14 Days	9/4/2017
60 Days	21 Days	9/11/2017

PBM Lender Fees

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

Important Announcement

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

Loan Officer Compensation Disclosure

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

PBM Mortgagee Clause

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

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 Purchase 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							
Home Ready & Home Possible MAX CAPS									
680+/LTV >80%	0.000	<680/ >80%			1.500	ALL FICO / <= 80%			1.500
Loan Amount, Waived Escrows and LPMI Adjustments do not apply to the Max Cap									
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	
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	
Cashout Refinance		0.625			0.750			1.125	
Second Home		0.375			0.500			0.750	
High Balance Loan Amount		0.500			0.875			1.500	
<i>Please include the above applicable LLPA's to the LPMI Adjustments</i>									
LTV	MI	Fico 740+	720-739	680-719	640-679				
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 30 Year Fixed					
PF10	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(6.875)	(6.750)	(6.500)	(6.250)	
4.999	(6.625)	(6.500)	(6.250)	(6.000)	
4.875	(6.500)	(6.375)	(6.125)	(5.875)	
4.750	(6.125)	(6.000)	(5.750)	(5.500)	
4.625	(5.625)	(5.500)	(5.250)	(5.000)	
4.500	(5.125)	(5.000)	(4.750)	(4.500)	
4.375	(4.875)	(4.750)	(4.500)	(4.250)	
4.250	(4.250)	(4.125)	(3.875)	(3.625)	
4.125	(3.625)	(3.500)	(3.250)	(3.000)	
3.999	(2.875)	(2.750)	(2.500)	(2.250)	
3.875	(2.125)	(2.000)	(1.750)	(1.500)	
3.750	(0.375)	(0.250)	0.000	0.250	

FNMA Conforming 15 Year Fixed					
PF20	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(4.750)	(4.625)	(4.375)	(4.125)	
4.125	(4.625)	(4.500)	(4.250)	(4.000)	
3.999	(4.500)	(4.375)	(4.125)	(3.875)	
3.875	(4.250)	(4.125)	(3.875)	(3.625)	
3.750	(4.125)	(4.000)	(3.750)	(3.500)	
3.625	(3.875)	(3.750)	(3.500)	(3.250)	
3.500	(3.125)	(3.000)	(2.750)	(2.500)	
3.375	(2.750)	(2.625)	(2.375)	(2.125)	
3.250	(2.375)	(2.250)	(2.000)	(1.750)	
3.125	(1.875)	(1.750)	(1.500)	(1.250)	
3.000	(1.500)	(1.375)	(1.125)	(0.875)	
2.875	(1.375)	(1.250)	(1.000)	(0.750)	

FNMA Conforming 20 Year Fixed					
PF11	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(7.125)	(7.000)	(6.750)	(6.500)	
4.875	(6.750)	(6.625)	(6.375)	(6.125)	
4.750	(6.375)	(6.250)	(6.000)	(5.750)	
4.625	(5.875)	(5.750)	(5.500)	(5.250)	
4.500	(5.375)	(5.250)	(5.000)	(4.750)	
4.375	(5.125)	(5.000)	(4.750)	(4.500)	
4.250	(4.500)	(4.375)	(4.125)	(3.875)	
4.125	(3.875)	(3.750)	(3.500)	(3.250)	
3.999	(3.125)	(3.000)	(2.750)	(2.500)	
3.875	(2.375)	(2.250)	(2.000)	(1.750)	

FNMA Conforming 10 Year Fixed					
PF06	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(4.875)	(4.750)	(4.500)	(4.250)	
4.125	(4.750)	(4.625)	(4.375)	(4.125)	
3.999	(4.625)	(4.500)	(4.250)	(4.000)	
3.875	(4.375)	(4.250)	(4.000)	(3.750)	
3.750	(4.250)	(4.125)	(3.875)	(3.625)	
3.625	(4.000)	(3.875)	(3.625)	(3.375)	
3.500	(3.250)	(3.125)	(2.875)	(2.625)	
3.375	(2.875)	(2.750)	(2.500)	(2.250)	
3.250	(2.500)	(2.375)	(2.125)	(1.875)	

Conforming High Balance 30 Year Fixed					
PF58	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(5.250)	(5.125)	(4.875)	(4.625)	
4.999	(5.000)	(4.875)	(4.625)	(4.375)	
4.875	(4.875)	(4.750)	(4.500)	(4.250)	
4.750	(4.500)	(4.375)	(4.125)	(3.875)	
4.625	(4.000)	(3.875)	(3.625)	(3.375)	
4.500	(3.500)	(3.375)	(3.125)	(2.875)	
4.375	(3.250)	(3.125)	(2.875)	(2.625)	
4.250	(2.625)	(2.500)	(2.250)	(2.000)	
4.125	(2.000)	(1.875)	(1.625)	(1.375)	
3.999	(1.250)	(1.125)	(0.875)	(0.625)	

Conforming High Balance 15 Year Fixed					
PF57	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(3.875)	(3.750)	(3.500)	(3.250)	
4.125	(3.750)	(3.625)	(3.375)	(3.125)	
3.999	(3.625)	(3.500)	(3.250)	(3.000)	
3.875	(3.375)	(3.250)	(3.000)	(2.750)	
3.750	(3.250)	(3.125)	(2.875)	(2.625)	
3.625	(3.000)	(2.875)	(2.625)	(2.375)	
3.500	(2.250)	(2.125)	(1.875)	(1.625)	

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Fannie Mae/ Freddie Mac Fixed Rate Programs

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

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

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

Open Access Cap Price Adjustments									
Fico/LTV	620-639	640-659	660-679	680-699	700-719	720-739	>=740		
95.01-105+%	1.750	1.750	1.750	1.750	1.500	1.000	1.000		
EligibleProduct Features	Loan Terms		<=80%		80 -105%		> 105%		
Primary Residence/2nd Home	<=20 Years		2.000		0.000		n/a		
Primary Residence Only	>20 Years		2.000		0.750		n/a		
Second Home Only	>20 Years		2.000		0.750		n/a		
All Investment Properties	All Terms		2.000		2.000		n/a		
Open Access Investment	2.500	Open Access with CLTV > 95%					1.500		

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

DU Refi Plus Price Adjustments										
DU Refi Plus Investment	3.000		DU Refi Plus with CLTV > 95%				1.500			
DU Refi Plus LTV 95.01-97%	0.500		DU Refi Plus LTV 97.01-105%				1.000			

Lender Paid MI Price Adjustments for Fixed Rate Only (30 Years)									
LTV	MI	Fico 740+	720-739	680-719	640-679				
90.01- 95%	30%	2.250	2.375	3.375	4.250				
85.01- 90%	25%	1.375	1.750	2.250	2.750				
80.01- 85%	12%	1.000	1.125	1.375	1.625				

25, 20, 15 and 10 Year Fixed Rate									
90.01- 95%	25%	1.500	2.000	2.750	3.500				
85.01- 90%	12%	1.000	1.250	1.375	1.500				
80.01- 85%	6%	0.750	1.000	1.000	1.125				
Rate Term Refinance	0.125		0.250		0.625		1.125		
Cashout Refinance	0.625		0.750		1.125		1.375		
Second Home	0.375		0.500		0.750		1.250		
High Balance Loan Amount	0.500		0.875		1.500		2.125		

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

FNMA DU Refi 30 Year Fixed 135% LTV					
PF10DR	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.875	(5.875)	(5.750)	(5.500)	(5.250)	
4.750	(5.500)	(5.375)	(5.125)	(4.875)	
4.625	(5.000)	(4.875)	(4.625)	(4.375)	
4.500	(4.500)	(4.375)	(4.125)	(3.875)	
4.375	(4.250)	(4.125)	(3.875)	(3.625)	
4.250	(3.625)	(3.500)	(3.250)	(3.000)	
4.125	(3.000)	(2.875)	(2.625)	(2.375)	
3.999	(2.250)	(2.125)	(1.875)	(1.625)	
3.875	(1.500)	(1.375)	(1.125)	(0.875)	

FNMA DU Refi 15 Year Fixed 135% LTV					
PF20DR	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
3.999	(3.500)	(3.375)	(3.125)	(2.875)	
3.875	(3.250)	(3.125)	(2.875)	(2.625)	
3.750	(3.125)	(3.000)	(2.750)	(2.500)	
3.625	(2.875)	(2.750)	(2.500)	(2.250)	
3.500	(2.125)	(2.000)	(1.750)	(1.500)	
3.375	(1.750)	(1.625)	(1.375)	(1.125)	
3.250	(1.375)	(1.250)	(1.000)	(0.750)	
3.125	(0.875)	(0.750)	(0.500)	(0.250)	
3.000	(0.500)	(0.375)	(0.125)	0.125	

Freddie Mac Conforming 15 Year Fixed					
P23F	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(4.750)	(4.625)	(4.375)	(4.125)	
4.125	(4.625)	(4.500)	(4.250)	(4.000)	
3.999	(4.500)	(4.375)	(4.125)	(3.875)	
3.875	(4.250)	(4.125)	(3.875)	(3.625)	
3.750	(4.125)	(4.000)	(3.750)	(3.500)	
3.625	(3.875)	(3.750)	(3.500)	(3.250)	
3.500	(3.125)	(3.000)	(2.750)	(2.500)	
3.375	(2.750)	(2.625)	(2.375)	(2.125)	
3.250	(2.375)	(2.250)	(2.000)	(1.750)	
3.125	(1.875)	(1.750)	(1.500)	(1.250)	
3.000	(1.500)	(1.375)	(1.125)	(0.875)	

Freddie Mac Open Access 30 Year Fixed					
PF13	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.875	(6.000)	(5.875)	(5.625)	(5.375)	
4.750	(5.625)	(5.500)	(5.250)	(5.000)	
4.625	(5.125)	(5.000)	(4.750)	(4.500)	
4.500	(4.625)	(4.500)	(4.250)	(4.000)	
4.375	(4.375)	(4.250)	(4.000)	(3.750)	
4.250	(3.750)	(3.625)	(3.375)	(3.125)	
4.125	(3.125)	(3.000)	(2.750)	(2.500)	
3.999	(2.375)	(2.250)	(2.000)	(1.750)	
3.875	(1.625)	(1.500)	(1.250)	(1.000)	
3.750	0.125	0.250	0.500	0.750	

Freddie Mac Open Access 15 Year Fixed					
PF23	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
3.999	(4.000)	(3.875)	(3.625)	(3.375)	
3.875	(3.750)	(3.625)	(3.375)	(3.125)	
3.750	(3.625)	(3.500)	(3.250)	(3.000)	
3.625	(3.375)	(3.250)	(3.000)	(2.750)	
3.500	(2.625)	(2.500)	(2.250)	(2.000)	
3.375	(2.250)	(2.125)	(1.875)	(1.625)	
3.250	(1.875)	(1.750)	(1.500)	(1.250)	
3.125	(1.375)	(1.250)	(1.000)	(0.750)	
3.000	(1.000)	(0.875)	(0.625)	(0.375)	

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Fannie Mae/Freddie Mac Conforming and High Balance Arm Programs

FNMA Conforming 5/1 Arm					
CM50	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.000	(2.250)	(2.125)	(1.875)	(1.625)	
3.875	(2.000)	(1.875)	(1.625)	(1.375)	
3.750	(1.750)	(1.625)	(1.375)	(1.125)	
3.625	(1.250)	(1.125)	(0.875)	(0.625)	
3.500	(1.125)	(1.000)	(0.750)	(0.500)	
3.375	(0.750)	(0.625)	(0.375)	(0.125)	
3.250	(0.375)	(0.250)	0.000	0.250	
3.125	0.000	0.125	0.375	0.625	
3.000	0.125	0.250	0.500	0.750	
2.875	0.500	0.625	0.875	1.125	
2.750	0.875	1.000	1.250	1.500	
2.250% Margin & 2/2/5 Caps					

FNMA Conforming 7/1 Arm					
CM70	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(2.125)	(2.000)	(1.750)	(1.500)	
4.125	(1.750)	(1.625)	(1.375)	(1.125)	
4.000	(1.625)	(1.500)	(1.250)	(1.000)	
3.875	(1.500)	(1.375)	(1.125)	(0.875)	
3.750	(1.125)	(1.000)	(0.750)	(0.500)	
3.625	(0.500)	(0.375)	(0.125)	0.125	
3.500	(0.375)	(0.250)	0.000	0.250	
3.375	(0.125)	0.000	0.250	0.500	
3.250	0.250	0.375	0.625	0.875	
3.125	0.750	0.875	1.125	1.375	
2.250% Margin & 5/2/5 Caps					

FNMA Conforming 10/1 Arm					
CM10	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.500	(1.125)	(1.000)	(0.750)	(0.500)	
4.375	(0.875)	(0.750)	(0.500)	(0.250)	
4.250	(0.625)	(0.500)	(0.250)	0.000	
4.125	(0.375)	(0.250)	0.000	0.250	
4.000	(0.250)	(0.125)	0.125	0.375	
3.875	0.250	0.375	0.625	0.875	
3.750	0.625	0.750	1.000	1.250	
3.625	1.125	1.250	1.500	1.750	
3.500	1.250	1.375	1.625	1.875	
2.250% Margin & 5/2/5 Caps					

Fannie Mae/Freddie Mac Conforming High Balance Arm Programs

Freddie Mac Conforming 5/1 Arm					
CM53	Max Rebate is 2.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.000	(2.250)	(2.125)	(1.875)	(1.625)	
3.875	(2.000)	(1.875)	(1.625)	(1.375)	
3.750	(1.750)	(1.625)	(1.375)	(1.125)	
3.625	(1.250)	(1.125)	(0.875)	(0.625)	
3.500	(1.125)	(1.000)	(0.750)	(0.500)	
3.375	(0.750)	(0.625)	(0.375)	(0.125)	
3.250	(0.375)	(0.250)	0.000	0.250	
3.125	0.000	0.125	0.375	0.625	
3.000	0.125	0.250	0.500	0.750	
2.250% Margin & 2/2/5 Caps					

Conforming High Balance 5/1 Libor Arm					
CM52	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.000	(1.500)	(1.375)	(1.125)	(0.875)	
3.875	(1.250)	(1.125)	(0.875)	(0.625)	
3.750	(1.000)	(0.875)	(0.625)	(0.375)	
3.625	(0.500)	(0.375)	(0.125)	0.125	
3.500	(0.375)	(0.250)	0.000	0.250	
3.375	0.000	0.125	0.375	0.625	
3.250	0.375	0.500	0.750	1.000	
3.125	0.750	0.875	1.125	1.375	
3.000	0.875	1.000	1.250	1.500	
2.250% Margin & 2/2/5 Caps					

Conforming High Balance 7/1 Arm					
CM72	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(1.375)	(1.250)	(1.000)	(0.750)	
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	(0.375)	(0.250)	0.000	0.250	
3.625	0.250	0.375	0.625	0.875	
3.500	0.375	0.500	0.750	1.000	
3.375	0.625	0.750	1.000	1.250	
3.250	1.000	1.125	1.375	1.625	
2.250% Margin & 5/2/5 Caps					

Conforming 30 Year Fixed Temporary B/D					
CF30TB10	1-0 1 Year Buydown				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(6.125)	(6.000)	(5.750)	(5.500)	
4.999	(5.875)	(5.750)	(5.500)	(5.250)	
4.875	(5.750)	(5.625)	(5.375)	(5.125)	
4.750	(5.375)	(5.250)	(5.000)	(4.750)	
4.625	(4.875)	(4.750)	(4.500)	(4.250)	
4.500	(4.375)	(4.250)	(4.000)	(3.750)	
4.375	(4.125)	(4.000)	(3.750)	(3.500)	
4.250	(3.500)	(3.375)	(3.125)	(2.875)	
4.125	(2.875)	(2.750)	(2.500)	(2.250)	
3.999	(2.125)	(2.000)	(1.750)	(1.500)	

Conforming 30 Year Fixed Temporary B/D					
CF30TB21	2-1 2 Year Buydown				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(4.625)	(4.500)	(4.250)	(4.000)	
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)	
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	(2.000)	(1.875)	(1.625)	(1.375)	

Conforming 15 Year Fixed Temporary B/D					
CF15TB10	1/0 1 Year Buydown				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(4.625)	(4.500)	(4.250)	(4.000)	
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)	
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	(2.000)	(1.875)	(1.625)	(1.375)	

CF15TB21 2/1 2 Year Buydown					
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(4.625)	(4.500)	(4.250)	(4.000)	
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)	
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	(2.000)	(1.875)	(1.625)	(1.375)	

Fico/LTV Price Adjustments Fixed and Arm Programs										
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	0.000	
60.01-70%	1.750	1.500	1.250	1.000	0.500	0.500	0.250	0.250	0.250	
70.01-75%	3.250	3.000	2.750	2.250	1.250	1.000	0.500	0.500	0.250	
75.01-80%	3.250	3.000	3.000	2.750	1.750	1.250	0.750	0.500	0.500	
80.01-85%	n/a	3.250	3.250	2.750	1.500	1.000	0.500	0.500	0.250	
85.01-90%	n/a	3.250	2.750	2.250	1.250	1.000	0.500	0.500	0.250	
90.01-95%	n/a	3.250	2.750	2.250	1.250	1.000	0.500	0.500	0.250	
95.01-97%	n/a	3.500	2.750	2.250	1.500	1.500	1.000	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	0.375	
60.01-70%	2.625	1.625	1.625	1.125	1.125	1.000	1.000	1.000	0.625	
70.01-75%	2.625	1.625	1.625	1.125	1.125	1.000	1.000	1.000	0.625	
75.01-80%	3.125	3.125	2.625	1.875	1.750	1.125	1.125	1.125	0.875	
CLTV Price Adjustments										
Fico <720					Fico ≥720					
LTV ≤65% CLTV 80.01-95%	0.875				LTV ≤65%/CLTV 80.01-95%					0.625
LTV 65.01-75%/CLTV 80.01-95%	1.125				LTV 65.01-75%/CLTV 80.01-95%					0.875
LTV >75%CLTV 76.01-95%	1.375				LTV >75%/CLTV 76.01-95%					1.125
CLTV >95% Additional	1.125				CLTV >95% Additional					1.125
Miscellaneous Price Adjustments for Fixed Rate and Arm Programs										
Investment Purchase/Refi ≤75%LTV	2.125				Loan Amounts \$50,000 to \$79,999					1.000
Investment Cashout Refi LTV ≤75%	2.375				Loan Amounts \$80,000 to \$99,999					0.500
Investment 75.01-80%LTV	3.375				Loan Amounts \$100,000 to \$119,999					0.250
Investment Purchase 85% LTV	4.125				Up to 6 Financed Properties(LP Only)					0.250
2-4 Units	1.000				Up to 10 Financed Properties(DU Only)					0.250
No Impounds	0.250				(LP Approval)-Manufactured Homes					1.250
Condo LTV > 75% LTV	0.750									
Home Possible Purchase	1.000				Home Possible Advantage Purchase					1.500
Home Possible Rate Term Refi	1.500				Home Possible Advantage Rate/Term Refi					1.750
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

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Government Fixed Rate and Arm Programs

FHA 30 Year Fixed					
FHAF	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(5.750)	(5.625)	(5.375)	(5.125)	
4.125	(5.625)	(5.500)	(5.250)	(5.000)	
4.000	(5.125)	(5.000)	(4.750)	(4.500)	
3.875	(5.125)	(5.000)	(4.750)	(4.500)	
3.750	(4.250)	(4.125)	(3.875)	(3.625)	
3.625	(3.625)	(3.500)	(3.250)	(3.000)	
3.500	(3.125)	(3.000)	(2.750)	(2.500)	
3.375	(2.125)	(2.000)	(1.750)	(1.500)	
3.250	(1.750)	(1.625)	(1.375)	(1.125)	

FHA 15 Year Fixed					
FH15	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(4.625)	(4.500)	(4.250)	(4.000)	
4.000	(4.375)	(4.250)	(4.000)	(3.750)	
3.875	(4.000)	(3.875)	(3.625)	(3.375)	
3.750	(3.250)	(3.125)	(2.875)	(2.625)	
3.625	(2.875)	(2.750)	(2.500)	(2.250)	
3.500	(2.750)	(2.625)	(2.375)	(2.125)	
3.375	(2.250)	(2.125)	(1.875)	(1.625)	

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

VA 30 Year Fixed					
VAFX	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(5.375)	(5.250)	(5.000)	(4.750)	
4.125	(5.250)	(5.125)	(4.875)	(4.625)	
4.000	(4.750)	(4.625)	(4.375)	(4.125)	
3.875	(4.750)	(4.625)	(4.375)	(4.125)	
3.750	(3.875)	(3.750)	(3.500)	(3.250)	
3.625	(3.250)	(3.125)	(2.875)	(2.625)	
3.500	(2.750)	(2.625)	(2.375)	(2.125)	
3.375	(1.750)	(1.625)	(1.375)	(1.125)	
3.250	(1.375)	(1.250)	(1.000)	(0.750)	

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	1.000
USDA	0.500
FHA Streamlines	0.500
Loan Amounts \$50,000 to \$99,999	0.500
Loan Amounts \$100,000 to \$119,999	0.375
Loan Amounts \$120,000 to \$149,999	0.250
FHA Base Loan Amounts > \$424,100	0.750
VA Base Loan Amounts > \$424,100	1.250
VA IRRRLS without Appraisals	0.500
Investor Specific Adjustment	0.250
FHA High Balance Codes: (FHAJ) & (FHA5AJ)	

Future Government Products

PBM SPECIALITY PRODUCTS

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

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

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

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

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

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

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

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PBM SPECIALITY PRODUCTS CONTINUED New Enhanced 2 Closed End 2nd Lien Program

Enhanced 2 Closed End 2nd Lien Program			
CE2ND20GC			
Rate	30 Day	45 Day	60 Day
7.125	(0.250)	0.000	0.250
7.000	0.000	0.250	0.500
6.875	0.375	0.625	0.875
6.750	0.875	1.125	1.375
6.625	1.375	1.625	1.875
6.500	1.875	2.125	2.375
6.375	2.375	2.625	2.875
6.250	3.000	3.250	3.500
6.125	3.625	3.875	4.125
6.000	4.250	4.500	4.750

CE2ND20GSA For Standalones

FICO/CLTV RATE ADJUSTMENTS FOR ALL TRANSACTIONS								
CLTV-->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
760+	(0.750)	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.375	NA
740-759	0.000	0.000	0.000	0.250	0.500	0.750	1.250	NA
720-739	0.000	0.000	0.000	0.250	0.500	0.750	1.250	NA
700-719	0.875	0.875	0.875	1.000	1.250	1.625	NA	NA
680-699	0.875	0.875	0.875	1.000	1.250	1.625	NA	NA

FICO/CLTV RATE ADJUSTMENTS CASHOUT REFINANCES STANDALONES ONLY								
CLTV-->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
760+	0.250	0.250	0.250	0.500	0.500	0.750	1.000	
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
700-719	0.250	0.250	0.250	0.500	0.500	NA	NA	NA
680-700	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		
Condo	0.000	0.000	0.000	0.125	0.125	0.250	0.375	

The Medical Doctor 30 Year Fixed Conforming and High Balance Products

30 Year Fixed Conforming			
CF30MD Max Rebate is 1.250%			
Rate	30 Day	45 Day	60 Day
4.750	(3.375)	(3.125)	(2.875)
4.625	(3.000)	(2.750)	(2.500)
4.500	(2.500)	(2.250)	(2.000)
4.375	(1.750)	(1.500)	(1.250)
4.250	(0.875)	(0.625)	(0.375)

30 Year Fixed High Balance			
CF30HBMD Max Rebate is 1.250%			
Rate	30 Day	45 Day	60 Day
4.750	(0.875)	(0.625)	(0.375)
4.625	(0.500)	(0.250)	0.000
4.500	0.250	0.500	0.750
4.375	0.125	0.375	0.625
4.250	0.625	0.875	1.125

LTV/FICO LLPA'S FOR TERMS GREATER THAN 15 YEARS				
Fico/LTV	680-699	700-719	720-739	>=740
<=60%	0.000	0.000	0.000	0.000
60.01-70%	0.500	0.500	0.250	0.250
70.01- 75%	1.250	1.000	0.500	0.250
75.01- 80%	1.750	1.250	0.750	0.500
80.01- 85%	1.500	1.000	0.500	0.250
85.01- 90%	1.250	1.000	0.500	0.250
90.01- 95%	1.250	1.000	0.500	0.250

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

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

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

Expanded Jumbo 30 Year Fixed		
JF30R	Max Rebate (See Below)	
Rate	45 Day	60 Day
4.500	(1.500)	(1.250)
4.375	(1.125)	(0.875)
4.250	(0.750)	(0.500)
4.125	(0.375)	(0.125)
4.000	0.000	0.250
3.875	0.500	0.750

Expanded Jumbo 15 Year Fixed		
JF15R	Max Rebate (See Below)	
Rate	45 Day	60 Day
4.250	(1.125)	(0.875)
4.125	(1.000)	(0.750)
4.000	(0.875)	(0.625)
3.875	(0.625)	(0.375)
3.750	(0.375)	(0.125)
3.625	0.000	0.250

Loan Amounts LTV/CLTV Price Adjustments						
Loan Amounts: LTV/CLTV	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85
<= \$1,000,000	(0.250)	(0.250)	(0.125)	0.000	0.000	0.000
\$1,000,001 - \$1,500,000	(0.250)	0.000	0.125	0.250	0.375	n/a
\$1,500,001 - \$2,000,000	(0.125)	0.000	0.250	0.375	n/a	n/a
\$2,000,001 - \$2,500,000	0.000	0.125	0.250	n/a	n/a	n/a

Expanded Jumbo 7/1 Libor Arm		
JA71R	Max Rebate (See Below)	
Rate	45 Day	60 Day
3.875	(1.250)	(1.000)
3.750	(1.000)	(0.750)
3.625	(0.750)	(0.500)
3.500	(0.500)	(0.250)
3.375	(0.125)	0.125
3.250	0.250	0.500
3.125	0.750	1.000
3.000	1.250	1.500

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	

2.250% Margin & 2/2/5 Caps

Expanded Jumbo 10/1 Libor Arm		
JA101R	Max Rebate (See Below)	
Rate	45 Day	60 Day
4.375	(1.375)	(1.125)
4.250	(1.125)	(0.875)
4.125	(0.875)	(0.625)
4.000	(0.500)	(0.250)
3.875	0.000	0.250
3.750	0.500	0.750
3.625	0.875	1.125
3.500	1.500	1.750

2.250% Margin & 2/2/5 Caps

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

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Loan Operation Center: 1 (800) 738-0806

Monday, August 21, 2017

8:30 AM

Price Code: 2017-218



Jumbo Fixed Rate and Arm Programs Continued

New Foreign National 7/1 Libor Arm

Foreign National Jumbo 7/1 Libor Arm JA71FN/JA71loFN	
Rate	30 Day
6.875	(0.375)
6.750	(0.125)
6.625	0.125
6.500	0.375
6.375	0.625
6.250	0.875
6.125	1.125
6.000	1.375
5.875	1.625

3.500% Margin & 2/2/5 Caps

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

New Aggressive Jumbo 30 Year Fixed Rate Purchase Program

Aggressive Jumbo 30 Year Fixed JF30W Max Rebate 1.500%		
Rate	30 Day	45 Day
5.125	(3.875)	(3.625)
5.000	(3.500)	(3.250)
4.875	(3.125)	(2.875)
4.750	(2.750)	(2.500)
4.625	(2.375)	(2.125)
4.500	(2.000)	(1.750)
4.375	(1.500)	(1.250)
4.250	(1.000)	(0.750)
4.125	(0.500)	(0.250)

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

Refinance Price Adjustments			

Miscellaneous Price Adjustments	
Second Homes	0.250

New Enhanced 2 Jumbo Fixed Rate up to 95% LTV

Enhanced Jumbo 30 Year Fixed JF30GSA Max Rebate 1.500%		
Rate	30 Day	45 Day
5.000	(0.625)	(0.375)
4.875	(0.375)	(0.125)
4.750	0.000	0.250
4.625	0.375	0.625
4.500	0.875	1.125

Enhanced Jumbo 15 Year Fixed JF15GSA Max Rebate 1.500%		Cashout Rate Adjustments							
		LTV-->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-95.00
760+	0.000	0.000	0.125	0.250	0.250	0.375	0.375		
740-759	0.000	0.000	0.125	0.250	0.250	0.375	0.375		
720-739	0.000	0.000	0.125	0.250	0.250	0.375	0.375		
700-719	0.000	0.000	0.250	0.375	0.500	NA	NA		
680-699	0.000	0.000	0.250	0.375	0.500	NA	NA		
660-679	0.000	0.000	0.500	NA	NA	NA	NA		
640-659	0.000	0.000	0.500	NA	NA	NA	NA		
620-639	0.000	0.000	0.750	NA	NA	NA	NA		
600-619	0.000	0.000	0.750	NA	NA	NA	NA		

Interest Only Product Code: JF30IOGSA

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

Manhattan Jumbo 30 Year Fixed and Jumbo 7/1 Arm

Manhattan Jumbo 30 Year Fixed JF30JMM Max Rebate (1.500)		
Rate	45 Day	60 Day

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

2.500% Margin & 5/2/5 Caps

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					