

Northern California Wholesale Ratesheets

5934 Gibraltar Drive, Suite 102 Pleasanton, CA 94588
 Loan Operation Center: 1 (800) 738-0806
 Friday, January 19, 2018 8:28 AM
 Price Code: 2018-015



PBM Market Update

Thursday, Mortgages and Treasuries continued to trade in the red on a very favorable Jobless Claims report which showed a drop of 41k of claims last week, down to 220k of claims filed, the lowest reading in 45 years. Other data showed Housing Starts and Building Permits down 1.7% and 0.9% respectively and Philadelphia Fed Manf. Outlook came low of expectations. Mortgages closed their session down 2+ ticks and the finished at 2.630%. This morning, both indexes are trading slightly lower despite the Univ. of Michigan unexpected drop for the 3rd straight month, coming in at 94.4, 1.5 point drop from previous reading. Right now, Mortgages are down 2 ticks and the 10 year is at 2.641%.

TODAY'S MARK

101-19

PBM Economic Releases

Monday Martin Luther King Day
Tuesday Empire Manufacturing
Wednesday Mortgage Applications/Industrial Production/NAHB Housing Market Index
Thursday Jobless Claims/Bloomberg Consumer Comfort/Housing Starts & Building Permits/Phila. Fed Business Outlook
Friday Univ. of Michigan Sentiment

PBM Extension Policies

Extensions:	Days	Cost
	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	2/3/2018
30 Day Lock	2/18/2018
45 Day Lock	3/5/2018
60 Day Lock	3/20/2018

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	4.500%	7 Yr Treasury	2.460%
WSJ 1YR LIBOR	2.228%	10 Year Treasury	2.540%
1YR CMT (Treasury)	1.780%	30 Yr Treasury	3.736%
3 Yr Treasury	2.090%	1 Month Libor	1.561%
5 Year Treasury	2.320%	6 Month Libor	1.926%

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	1/26/2018
45 Days	14 Days	2/2/2018
60 Days	21 Days	2/9/2018

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

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

CLTV Price Adjustments

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

Miscellaneous Price Adjustments for Fixed Rate and Arm Programs

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

Additional Miscellaneous Adjustments for Conforming High Balance Programs

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

Home Ready & Home Possible MAX CAPS

680+/LTV >80%	0.000	<680/ >80%	1.500	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

FNMA Conforming 30 Year Fixed PF10 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	(4.500)	(4.375)	(4.125)	(3.875)
4.750	(4.125)	(4.000)	(3.750)	(3.500)
4.625	(4.000)	(3.875)	(3.625)	(3.375)
4.500	(3.875)	(3.750)	(3.500)	(3.250)
4.375	(3.250)	(3.125)	(2.875)	(2.625)
4.250	(2.625)	(2.500)	(2.250)	(2.000)
4.125	(2.125)	(2.000)	(1.750)	(1.500)
3.999	(1.500)	(1.375)	(1.125)	(0.875)
3.875	(0.625)	(0.500)	(0.250)	0.000
3.750	0.625	0.750	1.000	1.250

FNMA Conforming 15 Year Fixed PF20 Max Rebate is 4.000 %

Rate	15 Day	30 Day	45 Day	60 Day
4.250	(3.250)	(3.125)	(2.875)	(2.625)
4.125	(2.875)	(2.750)	(2.500)	(2.250)
3.999	(2.625)	(2.500)	(2.250)	(2.000)
3.875	(2.500)	(2.375)	(2.125)	(1.875)
3.750	(2.250)	(2.125)	(1.875)	(1.625)
3.625	(1.750)	(1.625)	(1.375)	(1.125)
3.500	(1.375)	(1.250)	(1.000)	(0.750)
3.375	(0.875)	(0.750)	(0.500)	(0.250)
3.250	0.000	0.125	0.375	0.625
3.125	0.375	0.500	0.750	1.000
3.000	0.625	0.750	1.000	1.250
2.875	0.750	0.875	1.125	1.375

FNMA Conforming 20 Year Fixed PF11 Max Rebate is 4.000 %

Rate	15 Day	30 Day	45 Day	60 Day
5.125	(5.500)	(5.375)	(5.125)	(4.875)
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	(4.125)	(4.000)	(3.750)	(3.500)
4.375	(3.500)	(3.375)	(3.125)	(2.875)
4.250	(2.875)	(2.750)	(2.500)	(2.250)
4.125	(2.375)	(2.250)	(2.000)	(1.750)
3.999	(1.750)	(1.625)	(1.375)	(1.125)
3.875	(0.875)	(0.750)	(0.500)	(0.250)

FNMA Conforming 10 Year Fixed PF06 Max Rebate is 4.000 %

Rate	15 Day	30 Day	45 Day	60 Day
4.250	(3.375)	(3.250)	(3.000)	(2.750)
4.125	(3.000)	(2.875)	(2.625)	(2.375)
3.999	(2.750)	(2.625)	(2.375)	(2.125)
3.875	(2.625)	(2.500)	(2.250)	(2.000)
3.750	(2.375)	(2.250)	(2.000)	(1.750)
3.625	(1.875)	(1.750)	(1.500)	(1.250)
3.500	(1.500)	(1.375)	(1.125)	(0.875)
3.375	(1.000)	(0.875)	(0.625)	(0.375)
3.250	(0.125)	0.000	0.250	0.500

Conforming High Balance 30 Year Fixed PF58 Max Rebate is 4.000 %

Rate	15 Day	30 Day	45 Day	60 Day
5.125	(3.625)	(3.500)	(3.250)	(3.000)
4.999	(3.375)	(3.250)	(3.000)	(2.750)
4.875	(2.875)	(2.750)	(2.500)	(2.250)
4.750	(2.500)	(2.375)	(2.125)	(1.875)
4.625	(2.375)	(2.250)	(2.000)	(1.750)
4.500	(2.250)	(2.125)	(1.875)	(1.625)
4.375	(1.625)	(1.500)	(1.250)	(1.000)
4.250	(1.000)	(0.875)	(0.625)	(0.375)
4.125	(0.500)	(0.375)	(0.125)	0.125
3.999	0.125	0.250	0.500	0.750

Conforming High Balance 15 Year Fixed PF57 Max Rebate is 4.000 %

Rate	15 Day	30 Day	45 Day	60 Day
4.250	(2.375)	(2.250)	(2.000)	(1.750)
4.125	(2.000)	(1.875)	(1.625)	(1.375)
3.999	(1.750)	(1.625)	(1.375)	(1.125)
3.875	(1.625)	(1.500)	(1.250)	(1.000)
3.750	(1.375)	(1.250)	(1.000)	(0.750)
3.625	(0.875)	(0.750)	(0.500)	(0.250)
3.500	(0.500)	(0.375)	(0.125)	0.125

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Fannie Mae/ Freddie Mac Fixed Rate Programs

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

Cashout Fico/LTV Price Adjustments for Fixed Rate and Arm Program									
Fico/LTV	600-619	620-639	640-659	660-679	680-699	700-719	720-739	≥740	
<=60%	1.625	0.625	0.625	0.625	0.375	0.375	0.375	0.375	
60.01-70%	2.625	1.625	1.625	1.125	1.125	1.000	1.000	0.625	
70.01-75%	2.625	1.625	1.625	1.125	1.125	1.000	1.000	0.625	
75.01-80%	3.125	3.125	2.625	1.875	1.750	1.125	1.125	0.875	

CLTV Price Adjustments										
Fico <720					Fico ≥720					
LTV <=65% CLTV 80.01-95%					LTV <=65%/CLTV 80.01-95%					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 75.01-80%LTV	3.375				Loan Amounts \$100,000 to \$119,999				0.250	
Investment Purchase 85% LTV	4.125				Up to 6 Financed Properties(LP Only)				0.250	
2-4 Units	1.000				Up to 10 Financed Properties(DU Only)				0.250	
No Impounds	0.250				(LP Approval)-Manufactured Homes				1.250	
Condo LTV > 75% LTV	0.750									

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

Freddie Mac Conforming 30 Year Fixed					
P13F	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(5.250)	(5.125)	(4.875)	(4.625)	
4.999	(5.000)	(4.875)	(4.625)	(4.375)	
4.875	(4.500)	(4.375)	(4.125)	(3.875)	
4.750	(4.125)	(4.000)	(3.750)	(3.500)	
4.625	(4.000)	(3.875)	(3.625)	(3.375)	
4.500	(3.875)	(3.750)	(3.500)	(3.250)	
4.375	(3.250)	(3.125)	(2.875)	(2.625)	
4.250	(2.625)	(2.500)	(2.250)	(2.000)	
4.125	(2.125)	(2.000)	(1.750)	(1.500)	
3.999	(1.500)	(1.375)	(1.125)	(0.875)	
3.875	(0.625)	(0.500)	(0.250)	0.000	

Freddie Mac Conforming 15 Year Fixed					
P23F	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(3.250)	(3.125)	(2.875)	(2.625)	
4.125	(2.875)	(2.750)	(2.500)	(2.250)	
3.999	(2.625)	(2.500)	(2.250)	(2.000)	
3.875	(2.500)	(2.375)	(2.125)	(1.875)	
3.750	(2.250)	(2.125)	(1.875)	(1.625)	
3.625	(1.750)	(1.625)	(1.375)	(1.125)	
3.500	(1.375)	(1.250)	(1.000)	(0.750)	
3.375	(0.875)	(0.750)	(0.500)	(0.250)	
3.250	0.000	0.125	0.375	0.625	
3.125	0.375	0.500	0.750	1.000	
3.000	0.625	0.750	1.000	1.250	

Freddie Mac Open Access 30 Year Fixed					
PF13	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.875	(4.000)	(3.875)	(3.625)	(3.375)	
4.750	(3.625)	(3.500)	(3.250)	(3.000)	
4.625	(3.500)	(3.375)	(3.125)	(2.875)	
4.500	(3.375)	(3.250)	(3.000)	(2.750)	
4.375	(2.750)	(2.625)	(2.375)	(2.125)	
4.250	(2.125)	(2.000)	(1.750)	(1.500)	
4.125	(1.625)	(1.500)	(1.250)	(1.000)	
3.999	(1.000)	(0.875)	(0.625)	(0.375)	
3.875	(0.125)	0.000	0.250	0.500	
3.750	1.125	1.250	1.500	1.750	

Freddie Mac Open Access 15 Year Fixed					
PF23	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
3.999	(2.125)	(2.000)	(1.750)	(1.500)	
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	(0.875)	(0.750)	(0.500)	(0.250)	
3.375	(0.375)	(0.250)	0.000	0.250	
3.250	0.500	0.625	0.875	1.125	
3.125	0.875	1.000	1.250	1.500	
3.000	1.125	1.250	1.500	1.750	

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			

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

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

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

FNMA DU Refi 30 Year Fixed 135% LTV					
PF10DR	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.875	(3.875)	(3.750)	(3.500)	(3.250)	
4.750	(3.500)	(3.375)	(3.125)	(2.875)	
4.625	(3.375)	(3.250)	(3.000)	(2.750)	
4.500	(3.250)	(3.125)	(2.875)	(2.625)	
4.375	(2.625)	(2.500)	(2.250)	(2.000)	
4.250	(2.000)	(1.875)	(1.625)	(1.375)	
4.125	(1.500)	(1.375)	(1.125)	(0.875)	
3.999	(0.875)	(0.750)	(0.500)	(0.250)	
3.875	0.000	0.125	0.375	0.625	

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	(1.625)	(1.500)	(1.250)	(1.000)	
3.875	(1.500)	(1.375)	(1.125)	(0.875)	
3.750	(1.250)	(1.125)	(0.875)	(0.625)	
3.625	(0.750)	(0.625)	(0.375)	(0.125)	
3.500	(0.375)	(0.250)	0.000	0.250	
3.375	0.125	0.250	0.500	0.750	
3.250	1.000	1.125	1.375	1.625	
3.125	1.375	1.500	1.750	2.000	
3.000	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
 Friday, January 19, 2018 8:28 AM
 Price Code: 2018-015



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	(4.125)	(4.000)	(3.750)	(3.500)	
4.125	(4.000)	(3.875)	(3.625)	(3.375)	
4.000	(3.875)	(3.750)	(3.500)	(3.250)	
3.875	(3.125)	(3.000)	(2.750)	(2.500)	
3.750	(2.750)	(2.625)	(2.375)	(2.125)	
3.625	(1.500)	(1.375)	(1.125)	(0.875)	
3.500	(1.125)	(1.000)	(0.750)	(0.500)	
3.375	(0.500)	(0.375)	(0.125)	0.125	
3.250	0.125	0.250	0.500	0.750	

FHA 15 Year Fixed					
FH15	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(3.375)	(3.250)	(3.000)	(2.750)	
4.000	(3.125)	(3.000)	(2.750)	(2.500)	
3.875	(2.625)	(2.500)	(2.250)	(2.000)	
3.750	(2.000)	(1.875)	(1.625)	(1.375)	
3.625	(1.625)	(1.500)	(1.250)	(1.000)	
3.500	(1.500)	(1.375)	(1.125)	(0.875)	
3.375	(1.000)	(0.875)	(0.625)	(0.375)	

FHA 5/1 Treasury Arm					
FH5A	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
3.625	(2.625)	(2.500)	(2.250)	(2.000)	
3.500	(2.250)	(2.125)	(1.875)	(1.625)	
3.375	(2.000)	(1.875)	(1.625)	(1.375)	
3.250	(1.500)	(1.375)	(1.125)	(0.875)	
3.125	(1.250)	(1.125)	(0.875)	(0.625)	
3.000	(0.875)	(0.750)	(0.500)	(0.250)	
2.875	(0.500)	(0.375)	(0.125)	0.125	

VA 30 Year Fixed					
VAFX	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(3.750)	(3.625)	(3.375)	(3.125)	
4.125	(3.625)	(3.500)	(3.250)	(3.000)	
4.000	(3.500)	(3.375)	(3.125)	(2.875)	
3.875	(2.750)	(2.625)	(2.375)	(2.125)	
3.750	(2.375)	(2.250)	(2.000)	(1.750)	
3.625	(1.125)	(1.000)	(0.750)	(0.500)	
3.500	(0.750)	(0.625)	(0.375)	(0.125)	
3.375	(0.125)	0.000	0.250	0.500	
3.250	0.500	0.625	0.875	1.125	

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
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
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 4.50%		5/1 Year Arm		30 Year Term	
Start Rate	CLTV	Minimum Fico	Margin	Pricing	
6.250%	80.000	700	1.750%	PAR	
6.000%	75.000	700	1.500%	PAR	
6.000%	70.000	700	1.500%	PAR	
Margin Buyup : Start Rate 1.500 Cost					
Margin Buyup	0.250		(0.500)	Price Improvement	
Margin Buyup	0.500		(1.000)	Price Improvement	
Margin Buyup	0.750		(1.500)	Price Improvement	
Maximum Margin Buyup is .75 to 1.500% Improvement					

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

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

Northern California Wholesale Ratesheets

5934 Gibraltar Drive, Suite 102 Pleasanton, CA 94588
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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

Enhanced - 2 Streamline 2nd Lien				
Product Code: CE2ND20GSA				
Rate	30 Day	45 Day	60 Day	
7.125	(1.125)	(0.875)	(0.625)	
7.000	(0.875)	(0.625)	(0.375)	
6.875	(0.625)	(0.375)	(0.125)	
6.750	(0.375)	(0.125)	0.125	
6.625	(0.125)	0.125	0.375	
6.500	0.250	0.500	0.750	
6.375	0.625	0.875	1.125	
6.250	1.125	1.375	1.625	
6.125	1.500	1.750	2.000	
6.000	2.000	2.250	2.500	

CE2ND20GSA For Standalones

FICO/CLTV RATE ADJUSTMENTS FOR ALL TRANSACTIONS								
CLTV---->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
760+	(0.750)	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.375	1.000
740-759	0.000	0.000	0.000	0.250	0.500	0.750	1.250	2.000
720-739	0.000	0.000	0.000	0.250	0.500	0.750	1.250	2.000
700-719	0.875	0.875	0.875	1.000	1.250	1.625	NA	NA
680-699	0.875	0.875	0.875	1.000	1.250	1.625	NA	NA

FICO/CLTV RATE ADJUSTMENTS CASHOUT REFINANCES								
CLTV---->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
760+	0.250	0.250	0.250	0.500	0.500	0.750	1.000	1.500
740-759	0.250	0.250	0.250	0.500	0.500	0.750	1.000	NA
720-739	0.250	0.250	0.250	0.500	0.500	0.750	1.000	NA
680-719	0.250	0.250	0.250	0.500	0.500	NA	NA	NA

ADDITIONAL RATE ADJUSTMENTS								
CLTV---->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
2nd Home	0.000	0.000	0.125	0.250	0.375	0.500	N/A	N/A
Condo	0.000	0.000	0.000	0.125	0.125	0.250	0.250	0.250
2-4 Units	0.000	0.125	0.125	0.250	0.250	0.500	N/A	N/A
30 Yr. Loan Term	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375

The Medical Doctor 30 Year Fixed Conforming and High Balance Products

30 Year Fixed Conforming				
CF30MD	Max Rebate is 1.250%			
Rate	30 Day	45 Day	60 Day	
4.750	(2.625)	(2.375)	(2.125)	
4.625	(2.250)	(2.000)	(1.750)	
4.500	(1.750)	(1.500)	(1.250)	
4.375	(1.000)	(0.750)	(0.500)	
4.250	(0.125)	0.125	0.375	

30 Year Fixed High Balance				
CF30HBM	Max Rebate is 1.250%			
Rate	30 Day	45 Day	60 Day	
4.750	(0.375)	(0.125)	0.125	
4.625	0.000	0.250	0.500	
4.500	0.750	1.000	1.250	
4.375	0.625	0.875	1.125	
4.250	1.125	1.375	1.625	

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
4.750	(1.375)	(1.125)
4.625	(1.000)	(0.750)
4.500	(0.625)	(0.375)
4.375	(0.250)	0.000
4.250	0.250	0.500
4.125	0.750	1.000

Expanded Jumbo 15 Year Fixed		
JF15R	Max Rebate (See Below)	
Rate	45 Day	60 Day
4.750	(1.375)	(1.125)
4.625	(1.125)	(0.875)
4.500	(1.000)	(0.750)
4.375	(0.875)	(0.625)
4.250	(0.625)	(0.375)
4.125	(0.375)	(0.125)

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
4.375	(1.125)	(0.875)
4.250	(0.875)	(0.625)
4.125	(0.750)	(0.500)
4.000	(0.375)	(0.125)
3.875	0.000	0.250
3.750	0.500	0.750
3.625	0.875	1.125
3.500	1.375	1.625

2.250% Margin & 2/2/5 Caps

Expanded Jumbo 10/1 Libor Arm		
JA101R	Max Rebate (See Below)	
Rate	45 Day	60 Day
4.750	(1.500)	(1.250)
4.625	(1.250)	(1.000)
4.500	(1.000)	(0.750)
4.375	(0.625)	(0.375)
4.250	(0.125)	0.125
4.125	0.375	0.625
4.000	0.875	1.125
3.875	1.375	1.625

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%!

