

Northern California Wholesale Ratesheets

5934 Gibraltar Drive, Suite 102 Pleasanton, CA 94588
 Loan Operation Center: 1 (800) 738-0806
 Friday, June 23, 2017 8:33 AM
 Price Code: 2017-162



PBM Market Update

Thursday, Jobless Claims report showed an increase of 3k of claims filed last week, taking the total of claims up to 241k from the expected 240k, pretty much in line. FHFA House Prices rose 0.7%, as prices rise helped by a record tight inventory conditions. Mortgages closed their session up 3 ticks and the 10 year finished up 5 ticks at 2.148%. Equities on the other hand traded lower as the Dow ended down 12.74 points and the S&P closed its session down 1.11 points. This morning, we have New Home Sales being released at 7 am which is expected to show an increase 590k from the prior 569k. Also we have Markit US Manufacturing PMI coming out at 6:45 am which is forecasted to show unchanged in June. This week, for the most part we have seen a pretty calm market. Next week could be more exciting as we have some important releases on tap with Durable Goods, Consumer Confidence, Pending Home Sales, GDP Price Index, Personal Income/Spending along with the normal weekly readings of Jobless Claims and Consumer Sentiment. Right now Mortgages are down 1+ ticks and the 10 year is at 2.156%.

PBM Economic Releases

Monday	No Economic Data
Tuesday	No Economic Data
Wednesday	Mortgage Application Index/Existing Home Sales
Thursday	Jobless Claims/Bloomberg Consumer Comfort/FHFA House Price Index/Kansas City Fed Manf. Activity
Friday	New Home Sales/Markit US Manufacturing PMI

PBM Extension Policies

Extensions:	Days	Cost
	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>		
<i>*Free 7 day extension is current market is .500% in price better than existing lock.</i>		
<i>*Free 15 day extension is current market is .750% in price better than existing lock.</i>		
<i>A Renegotiation for a free extension counts as one of the two extensions given.</i>		

PBM Expiration Dates on Today's Locks

15 Day Lock	7/8/2017
30 Day Lock	7/23/2017
45 Day Lock	8/7/2017
60 Day Lock	8/22/2017
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	1.990%
WSJ 1YR LIBOR	1.738%	10 Year Treasury	2.180%
1YR CMT (Treasury)	1.215%	30 Yr Treasury	3.442%
3 Yr Treasury	1.490%	1 Month Libor	1.215%
5 Year Treasury	1.760%	6 Month Libor	1.449%

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

Northern California Sales Staff

David Seaton - Branch Manager
 dseaton@myprovident.com / (916) 276-6455
Amy Black - Account Executive
 ablack@myprovident.com / (707) 753-0929
Harry Taylor - Account Executive
 htaylor@myprovident.com / (510) 748-9580
Lynn Skjelstad - Account Executive
 lskjelstad@myprovident.com / (925) 200-9733
Maggie Hudson - Account Executive
 mhudson@myprovident.com / (916) 837-0332
Scott Alfstad - Account Executive
 salfstad@myprovident.com / (916) 350-0380

Northern California Operation's Staff

Lynda Williams - Loan Origination Supervisor
 lwilliams@myprovident.com / (925) 621-2653
Carrie Gianotti - Coordinator
 cgianotti@myprovident.com / (925) 621-2654
Amanda Doty - Coordinator
 Adoty@myprovident.com / 925-701-3930
Geoff Dahlman - Coordinator
 gdahlman@myprovident.com / (925) 621-2670
Shaundra Plute - Coordinator
 splute@myprovident.com / (925) 621-2672

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	6/30/2017
45 Days	14 Days	7/7/2017
60 Days	21 Days	7/14/2017

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 Fico 680+/LTV > 80%			0.000			
			Home Ready Fico < 680/LTV > 80%			1.500			
Home Possible CAPS									
680+/LTV >80%		0.00		ALL FICO / <= 80%				1.500	
Additional Miscellaneous Adjustments for Conforming High Balance Programs									
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									
LTV	MI	Fico 740+	720-739	680-719	640-679				
95.01- 97%	35%	3.250	3.750	4.500	7.125	Home Possible Advantage/Home Ready ONLY 30 Year			
95.01- 97%	35%	3.000	3.500	4.250	6.750	Home Possible Advantage/Home Ready ONLY <25 Years			

FNMA Conforming 30 Year Fixed					
PF10	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(6.375)	(6.250)	(6.000)	(5.750)	
4.999	(6.250)	(6.125)	(5.875)	(5.625)	
4.875	(6.125)	(6.000)	(5.750)	(5.500)	
4.750	(6.000)	(5.875)	(5.625)	(5.375)	
4.625	(5.625)	(5.500)	(5.250)	(5.000)	
4.500	(5.125)	(5.000)	(4.750)	(4.500)	
4.375	(4.625)	(4.500)	(4.250)	(4.000)	
4.250	(4.125)	(4.000)	(3.750)	(3.500)	
4.125	(3.625)	(3.500)	(3.250)	(3.000)	
3.999	(2.875)	(2.750)	(2.500)	(2.250)	
3.875	(2.250)	(2.125)	(1.875)	(1.625)	
3.750	(0.500)	(0.375)	(0.125)	0.125	

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	(4.000)	(3.875)	(3.625)	(3.375)	
3.625	(3.875)	(3.750)	(3.500)	(3.250)	
3.500	(2.875)	(2.750)	(2.500)	(2.250)	
3.375	(2.875)	(2.750)	(2.500)	(2.250)	
3.250	(2.500)	(2.375)	(2.125)	(1.875)	
3.125	(1.875)	(1.750)	(1.500)	(1.250)	
3.000	(1.625)	(1.500)	(1.250)	(1.000)	
2.875	(1.500)	(1.375)	(1.125)	(0.875)	

FNMA Conforming 20 Year Fixed					
PF11	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(6.625)	(6.500)	(6.250)	(6.000)	
4.875	(6.375)	(6.250)	(6.000)	(5.750)	
4.750	(6.250)	(6.125)	(5.875)	(5.625)	
4.625	(5.875)	(5.750)	(5.500)	(5.250)	
4.500	(5.375)	(5.250)	(5.000)	(4.750)	
4.375	(4.875)	(4.750)	(4.500)	(4.250)	
4.250	(4.375)	(4.250)	(4.000)	(3.750)	
4.125	(3.875)	(3.750)	(3.500)	(3.250)	
3.999	(3.125)	(3.000)	(2.750)	(2.500)	
3.875	(2.500)	(2.375)	(2.125)	(1.875)	

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	(4.125)	(4.000)	(3.750)	(3.500)	
3.625	(4.000)	(3.875)	(3.625)	(3.375)	
3.500	(3.000)	(2.875)	(2.625)	(2.375)	
3.375	(3.000)	(2.875)	(2.625)	(2.375)	
3.250	(2.625)	(2.500)	(2.250)	(2.000)	

Conforming High Balance 30 Year Fixed					
PF58	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(5.000)	(4.875)	(4.625)	(4.375)	
4.999	(4.875)	(4.750)	(4.500)	(4.250)	
4.875	(4.750)	(4.625)	(4.375)	(4.125)	
4.750	(4.625)	(4.500)	(4.250)	(4.000)	
4.625	(4.375)	(4.250)	(4.000)	(3.750)	
4.500	(3.875)	(3.750)	(3.500)	(3.250)	
4.375	(3.375)	(3.250)	(3.000)	(2.750)	
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)	

Conforming High Balance 15 Year Fixed					
PF57	Max Rebate is 4.000 %				
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)	
3.999	(3.875)	(3.750)	(3.500)	(3.250)	
3.875	(3.625)	(3.500)	(3.250)	(3.000)	
3.750	(3.375)	(3.250)	(3.000)	(2.750)	
3.625	(3.250)	(3.125)	(2.875)	(2.625)	
3.500	(2.250)	(2.125)	(1.875)	(1.625)	

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Fannie Mae/ Freddie Mac Fixed Rate Programs

Freddie Mac Conforming 30 Year Fixed P13F Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(6.375)	(6.250)	(6.000)	(5.750)	
4.999	(6.250)	(6.125)	(5.875)	(5.625)	
4.875	(6.125)	(6.000)	(5.750)	(5.500)	
4.750	(6.000)	(5.875)	(5.625)	(5.375)	
4.625	(5.625)	(5.500)	(5.250)	(5.000)	
4.500	(5.125)	(5.000)	(4.750)	(4.500)	
4.375	(4.625)	(4.500)	(4.250)	(4.000)	
4.250	(4.125)	(4.000)	(3.750)	(3.500)	
4.125	(3.625)	(3.500)	(3.250)	(3.000)	
3.999	(2.875)	(2.750)	(2.500)	(2.250)	
3.875	(2.250)	(2.125)	(1.875)	(1.625)	

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	(4.000)	(3.875)	(3.625)	(3.375)	
3.625	(3.875)	(3.750)	(3.500)	(3.250)	
3.500	(2.875)	(2.750)	(2.500)	(2.250)	
3.375	(2.875)	(2.750)	(2.500)	(2.250)	
3.250	(2.500)	(2.375)	(2.125)	(1.875)	
3.125	(1.875)	(1.750)	(1.500)	(1.250)	
3.000	(1.625)	(1.500)	(1.250)	(1.000)	

Freddie Mac Open Access 30 Year Fixed PF13 Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
4.875	(5.625)	(5.500)	(5.250)	(5.000)	
4.750	(5.500)	(5.375)	(5.125)	(4.875)	
4.625	(5.125)	(5.000)	(4.750)	(4.500)	
4.500	(4.625)	(4.500)	(4.250)	(4.000)	
4.375	(4.125)	(4.000)	(3.750)	(3.500)	
4.250	(3.625)	(3.500)	(3.250)	(3.000)	
4.125	(3.125)	(3.000)	(2.750)	(2.500)	
3.999	(2.375)	(2.250)	(2.000)	(1.750)	
3.875	(1.750)	(1.625)	(1.375)	(1.125)	
3.750	0.000	0.125	0.375	0.625	

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	(3.500)	(3.375)	(3.125)	(2.875)	
3.625	(3.375)	(3.250)	(3.000)	(2.750)	
3.500	(2.375)	(2.250)	(2.000)	(1.750)	
3.375	(2.375)	(2.250)	(2.000)	(1.750)	
3.250	(2.000)	(1.875)	(1.625)	(1.375)	
3.125	(1.375)	(1.250)	(1.000)	(0.750)	
3.000	(1.125)	(1.000)	(0.750)	(0.500)	

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

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

CLTV Price Adjustments			
Fico <720		Fico ≥720	
LTV ≤65% CLTV 80.01-95%	0.875	LTV ≤65%/CLTV 80.01-95%	0.625
LTV 65.01-75%/CLTV 80.01-95%	1.125	LTV 65.01-75%/CLTV 80.01-95%	0.875
LTV >75%CLTV 76.01-95%	1.375	LTV >75%/CLTV 76.01-95%	1.125
CLTV >95% Additional	1.125	CLTV >95% Additional	1.125

Miscellaneous Price Adjustments for Fixed Rate and Arm Programs			
Investment Purchase/Refi ≤75%LTV	2.125	Loan Amounts \$50,000 to \$79,999	1.000
Investment Cashout Refi LTV ≤75%	2.375	Loan Amounts \$80,000 to \$99,999	0.500
Investment 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	(5.500)	(5.375)	(5.125)	(4.875)	
4.750	(5.375)	(5.250)	(5.000)	(4.750)	
4.625	(5.000)	(4.875)	(4.625)	(4.375)	
4.500	(4.500)	(4.375)	(4.125)	(3.875)	
4.375	(4.000)	(3.875)	(3.625)	(3.375)	
4.250	(3.500)	(3.375)	(3.125)	(2.875)	
4.125	(3.000)	(2.875)	(2.625)	(2.375)	
3.999	(2.250)	(2.125)	(1.875)	(1.625)	
3.875	(1.625)	(1.500)	(1.250)	(1.000)	

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	(3.000)	(2.875)	(2.625)	(2.375)	
3.625	(2.875)	(2.750)	(2.500)	(2.250)	
3.500	(1.875)	(1.750)	(1.500)	(1.250)	
3.375	(1.875)	(1.750)	(1.500)	(1.250)	
3.250	(1.500)	(1.375)	(1.125)	(0.875)	
3.125	(0.875)	(0.750)	(0.500)	(0.250)	
3.000	(0.625)	(0.500)	(0.250)	0.000	

Northern California Wholesale Ratesheets

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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	(0.875)	(0.750)	(0.500)	(0.250)
3.250	(0.500)	(0.375)	(0.125)	0.125
3.125	(0.125)	0.000	0.250	0.500
3.000	0.000	0.125	0.375	0.625
2.875	0.375	0.500	0.750	1.000
2.750	0.750	0.875	1.125	1.375

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	(2.250)	(2.125)	(1.875)	(1.625)
4.125	(1.875)	(1.750)	(1.500)	(1.250)
4.000	(1.750)	(1.625)	(1.375)	(1.125)
3.875	(1.625)	(1.500)	(1.250)	(1.000)
3.750	(1.250)	(1.125)	(0.875)	(0.625)
3.625	(0.750)	(0.625)	(0.375)	(0.125)
3.500	(0.625)	(0.500)	(0.250)	0.000
3.375	(0.375)	(0.250)	0.000	0.250
3.250	0.000	0.125	0.375	0.625
3.125	0.500	0.625	0.875	1.125

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	(1.250)	(1.125)	(0.875)	(0.625)
4.375	(1.000)	(0.875)	(0.625)	(0.375)
4.250	(0.750)	(0.625)	(0.375)	(0.125)
4.125	(0.500)	(0.375)	(0.125)	0.125
4.000	(0.375)	(0.250)	0.000	0.250
3.875	0.000	0.125	0.375	0.625
3.750	0.375	0.500	0.750	1.000
3.625	0.875	1.000	1.250	1.500
3.500	1.000	1.125	1.375	1.625

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	(0.875)	(0.750)	(0.500)	(0.250)
3.250	(0.500)	(0.375)	(0.125)	0.125
3.125	(0.125)	0.000	0.250	0.500
3.000	0.000	0.125	0.375	0.625

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	(0.125)	0.000	0.250	0.500
3.250	0.250	0.375	0.625	0.875
3.125	0.625	0.750	1.000	1.250
3.000	0.750	0.875	1.125	1.375

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	(1.500)	(1.375)	(1.125)	(0.875)
4.125	(1.125)	(1.000)	(0.750)	(0.500)
4.000	(1.000)	(0.875)	(0.625)	(0.375)
3.875	(0.875)	(0.750)	(0.500)	(0.250)
3.750	(0.500)	(0.375)	(0.125)	0.125
3.625	0.000	0.125	0.375	0.625
3.500	0.125	0.250	0.500	0.750
3.375	0.375	0.500	0.750	1.000
3.250	0.750	0.875	1.125	1.375

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	(5.625)	(5.500)	(5.250)	(5.000)
4.999	(5.500)	(5.375)	(5.125)	(4.875)
4.875	(5.375)	(5.250)	(5.000)	(4.750)
4.750	(5.250)	(5.125)	(4.875)	(4.625)
4.625	(4.875)	(4.750)	(4.500)	(4.250)
4.500	(4.375)	(4.250)	(4.000)	(3.750)
4.375	(3.875)	(3.750)	(3.500)	(3.250)
4.250	(3.375)	(3.250)	(3.000)	(2.750)
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	(4.125)	(4.000)	(3.750)	(3.500)
4.999	(4.000)	(3.875)	(3.625)	(3.375)
4.875	(3.875)	(3.750)	(3.500)	(3.250)
4.750	(3.750)	(3.625)	(3.375)	(3.125)
4.625	(3.375)	(3.250)	(3.000)	(2.750)
4.500	(2.875)	(2.750)	(2.500)	(2.250)
4.375	(2.375)	(2.250)	(2.000)	(1.750)
4.250	(1.875)	(1.750)	(1.500)	(1.250)

Conforming 15 Year Fixed Temporary B/D CF15TB10 1/0 1 Year Buydown				
Rate	15 Day	30 Day	45 Day	60 Day
5.125	(4.125)	(4.000)	(3.750)	(3.500)
4.999	(4.000)	(3.875)	(3.625)	(3.375)
4.875	(3.875)	(3.750)	(3.500)	(3.250)
4.750	(3.750)	(3.625)	(3.375)	(3.125)
4.625	(3.375)	(3.250)	(3.000)	(2.750)
4.500	(2.875)	(2.750)	(2.500)	(2.250)
4.375	(2.375)	(2.250)	(2.000)	(1.750)
4.250	(1.875)	(1.750)	(1.500)	(1.250)

CF15TB21 2/1 2 Year Buydown				
Rate	15 Day	30 Day	45 Day	60 Day
5.125	(4.125)	(4.000)	(3.750)	(3.500)
4.999	(4.000)	(3.875)	(3.625)	(3.375)
4.875	(3.875)	(3.750)	(3.500)	(3.250)
4.750	(3.750)	(3.625)	(3.375)	(3.125)
4.625	(3.375)	(3.250)	(3.000)	(2.750)
4.500	(2.875)	(2.750)	(2.500)	(2.250)
4.375	(2.375)	(2.250)	(2.000)	(1.750)
4.250	(1.875)	(1.750)	(1.500)	(1.250)

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
60.01-70%	1.750	1.500	1.250	1.000	0.500	0.500	0.250	0.250
70.01- 75%	3.250	3.000	2.750	2.250	1.250	1.000	0.500	0.250
75.01- 80%	3.250	3.000	3.000	2.750	1.750	1.250	0.750	0.500
80.01- 85%	n/a	3.250	3.250	2.750	1.500	1.000	0.500	0.250
85.01- 90%	n/a	3.250	2.750	2.250	1.250	1.000	0.500	0.250
90.01- 95%	n/a	3.250	2.750	2.250	1.250	1.000	0.500	0.250
95.01- 97%	n/a	3.500	2.750	2.250	1.500	1.500	1.000	0.750

Cashout Fico/LTV Price Adjustments for Fixed Rate and Arm Program											
<=60%	60.01-70%	70.01- 75%	75.01- 80%	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		
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

Northern California Wholesale Ratesheets

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Government Fixed Rate and Arm Programs

FHA 30 Year Fixed					
FHAF	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(5.750)	(5.625)	(5.375)	(5.125)	
4.125	(5.500)	(5.375)	(5.125)	(4.875)	
4.000	(5.125)	(5.000)	(4.750)	(4.500)	
3.875	(4.750)	(4.625)	(4.375)	(4.125)	
3.750	(4.375)	(4.250)	(4.000)	(3.750)	
3.625	(3.250)	(3.125)	(2.875)	(2.625)	
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	(4.375)	(4.250)	(4.000)	(3.750)	
4.000	(4.125)	(4.000)	(3.750)	(3.500)	
3.875	(3.750)	(3.625)	(3.375)	(3.125)	
3.750	(3.000)	(2.875)	(2.625)	(2.375)	
3.625	(2.625)	(2.500)	(2.250)	(2.000)	
3.500	(2.500)	(2.375)	(2.125)	(1.875)	
3.375	(2.000)	(1.875)	(1.625)	(1.375)	

FHA 5/1 Treasury Arm					
FH5A	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
3.625	(3.750)	(3.625)	(3.375)	(3.125)	
3.500	(3.375)	(3.250)	(3.000)	(2.750)	
3.375	(3.125)	(3.000)	(2.750)	(2.500)	
3.250	(2.625)	(2.500)	(2.250)	(2.000)	
3.125	(2.375)	(2.250)	(2.000)	(1.750)	
3.000	(2.000)	(1.875)	(1.625)	(1.375)	
2.875	(1.625)	(1.500)	(1.250)	(1.000)	

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	(5.125)	(5.000)	(4.750)	(4.500)	
4.000	(4.750)	(4.625)	(4.375)	(4.125)	
3.875	(4.375)	(4.250)	(4.000)	(3.750)	
3.750	(4.000)	(3.875)	(3.625)	(3.375)	
3.625	(2.875)	(2.750)	(2.500)	(2.250)	
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
<i>FHA High Balance Codes: (FHAJ) & (FHA5AJ)</i>	

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%	.250% to Rate
Cashout Refinance	.250% to Rate
Loan Amounts > \$1,000,000	.250% to Rate
LPMI LTV 80.01 - 85%	.375% to Rate
LPMI LTV 85.01 - 90%	.500% 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	(0.125)	0.125	0.375
7.000	0.125	0.375	0.625
6.875	0.500	0.750	1.000
6.750	1.000	1.250	1.500
6.625	1.500	1.750	2.000
6.500	2.000	2.250	2.500
6.375	2.500	2.750	3.000
6.250	3.125	3.375	3.625
6.125	3.750	4.000	4.250
6.000	4.375	4.625	4.875

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	

30 Year Fixed Conforming CF30MD			
Rate	30 Day	45 Day	60 Day
4.750	(4.000)	(3.750)	(3.500)
4.625	(3.625)	(3.375)	(3.125)
4.500	(3.125)	(2.875)	(2.625)
4.375	(2.375)	(2.125)	(1.875)
4.250	(1.500)	(1.250)	(1.000)

30 Year Fixed High Balance CF30HBMD			
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	(0.375)	(0.125)	0.125
4.375	(0.500)	(0.250)	0.000
4.250	0.000	0.250	0.500

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		
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		
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		
Rate	45 Day	60 Day
3.750	(1.000)	(0.750)
3.625	(0.750)	(0.500)
3.500	(0.500)	(0.250)
3.375	(0.250)	0.000
3.250	0.125	0.375
3.125	0.500	0.750
3.000	0.875	1.125
2.875	1.500	1.750

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		
Rate	45 Day	60 Day
4.375	(1.500)	(1.250)
4.250	(1.250)	(1.000)
4.125	(1.000)	(0.750)
4.000	(0.625)	(0.375)
3.875	(0.125)	0.125
3.750	0.125	0.375
3.625	0.625	0.875
3.500	1.125	1.375

Fico/LTV/CLTV Price Adjustments						
FicoLTV/CLTV	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
700-719	(0.125)	0.375	0.625	n/a	n/a	n/a
720-739	(0.250)	0.125	0.375	0.625	1.000	n/a
740-759	(0.375)	(0.125)	0.000	0.375	0.625	n/a
>=760	(0.500)	(0.375)	(0.250)	0.000	0.250	1.875

Maximum Rebate	
Loan Amount	Fixed & Arms
<= \$1,000,000	(1.500)
> \$1,000,000	(1.250)

For 30 Day Prices, Improve the 45 Day Price by .1250%!

Northern California Wholesale Ratesheets

5934 Gibraltar Drive, Suite 102 Pleasanton, CA 94588

Loan Operation Center: 1 (800) 738-0806

Friday, June 23, 2017

8:33 AM

Price Code: 2017-162



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
5.000	(3.625)	(3.375)
4.875	(3.250)	(3.000)
4.750	(2.875)	(2.625)
4.625	(2.500)	(2.250)
4.500	(2.125)	(1.875)
4.375	(1.750)	(1.500)
4.250	(1.375)	(1.125)
4.125	(0.875)	(0.625)
4.000	(0.375)	(0.125)

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

Aggressive Jumbo Miscellaneous Price Adjustments

Second Homes 0.375

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
5.125	(0.875)	(0.625)
5.000	(0.375)	(0.125)
4.875	0.000	0.250
4.750	0.500	0.750
4.625	1.125	1.375

Enhanced Jumbo 15 Year Fixed

JF15GSA Max Rebate 1.500%

Rate	30 Day	45 Day
4.875	(0.875)	(0.625)
4.750	(0.375)	(0.125)
4.625	0.000	0.250
4.500	0.500	0.750

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)

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

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 up to 9 Financed	0.000	0.000	0.000	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	<= 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
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
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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

2.500% Margin & 5/2/5 Caps