

Southern California Wholesale Ratesheets

10370 Commerce Center, Suite 110 Rancho Cucamonga, CA 91730
 Loan Operation Center: 1 (800) 733-3657
 Friday, July 13, 2018 8:28 AM
 Price Code: 2018-168



PBM Market Update

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

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

101-30+

PBM Economic Releases

Monday	No Economic Data
Tuesday	NFIB Small Business Optimism/JOLTS Job Openings
Wednesday	MBA Mortgage Application Index/ Producer Price Index
Thursday	Jobless Claims/Consumer Confidence Index
Friday	Import & Export Prices/Univ. of Michigan Sentiment

PBM Extension Policies

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	7/28/2018
30 Day Lock	8/12/2018
45 Day Lock	8/27/2018
60 Day Lock	9/11/2018

For longer lock periods call your Wholesale Coordinators

Operation Turn Times

Set Up**	1-2 Days
Underwriting - Purchase Transaction	1-2 Days
Underwriting - Refi Transaction	2-3 Days
Closing Disclosure (CD)	24 Hours
Docs	24 - 48 Hours
Fundings	48 Hours

**Timing may vary depending on quality of submission

Indicies

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

PBM Lock Policies

*If changing Product Types during the lock period, lock must go to Worse Case Pricing.

*If changing Product Codes within the same Product Type, the lock goes to the original lock date for pricing.

*If changing Rates within the lock period, pricing goes to the original lock date's pricing.

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UPCOMING PRODUCT ROLLOUTS

*Expanding of Temporary Buydowns to Government Products
 *Expanding of Temporary Buydowns to Conventional High Balance Products

TBD Submission Due Dates

Lock Period	Delivery Period	Submission Due Date
30 Days	7 Days	7/20/2018
45 Days	14 Days	7/27/2018
60 Days	21 Days	8/3/2018

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.

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

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

Miscellaneous Price Adjustments for Fixed Rate and Arm Programs

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

Additional Miscellaneous Adjustments for Conforming High Balance Programs

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

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	
5.750	(5.750)	(5.625)	(5.375)	(5.125)	
5.625	(5.500)	(5.375)	(5.125)	(4.875)	
5.500	(5.125)	(5.000)	(4.750)	(4.500)	
5.375	(4.875)	(4.750)	(4.500)	(4.250)	
5.250	(4.625)	(4.500)	(4.250)	(4.000)	
5.125	(4.250)	(4.125)	(3.875)	(3.625)	
4.999	(4.000)	(3.875)	(3.625)	(3.375)	
4.875	(3.250)	(3.125)	(2.875)	(2.625)	
4.750	(3.000)	(2.875)	(2.625)	(2.375)	
4.625	(2.000)	(1.875)	(1.625)	(1.375)	
4.500	(1.250)	(1.125)	(0.875)	(0.625)	
4.375	(0.625)	(0.500)	(0.250)	0.000	

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

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

Home Possible Advantage/Home Ready ONLY 30 Year	95.01- 97%	35%	3.250	3.750	4.500	7.125
Home Possible Advantage/Home Ready ONLY <25 Years	95.01- 97%	35%	3.000	3.500	4.250	6.750

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

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

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

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Fannie Mae/ Freddie Mac Fixed Rate Programs

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

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

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

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

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

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	
5.500	(4.500)	(4.375)	(4.125)	(3.875)	
5.375	(4.250)	(4.125)	(3.875)	(3.625)	
5.250	(4.000)	(3.875)	(3.625)	(3.375)	
5.125	(3.625)	(3.500)	(3.250)	(3.000)	
4.999	(3.375)	(3.250)	(3.000)	(2.750)	
4.875	(2.625)	(2.500)	(2.250)	(2.000)	
4.750	(2.375)	(2.250)	(2.000)	(1.750)	
4.625	(1.375)	(1.250)	(1.000)	(0.750)	
4.500	(0.625)	(0.500)	(0.250)	0.000	

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

Freddie Mac Conforming 30 Year Fixed					
PF13F	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	(5.750)	(5.625)	(5.375)	(5.125)	
5.625	(5.500)	(5.375)	(5.125)	(4.875)	
5.500	(5.125)	(5.000)	(4.750)	(4.500)	
5.375	(4.875)	(4.750)	(4.500)	(4.250)	
5.250	(4.625)	(4.500)	(4.250)	(4.000)	
5.125	(4.250)	(4.125)	(3.875)	(3.625)	
4.999	(4.000)	(3.875)	(3.625)	(3.375)	
4.875	(3.250)	(3.125)	(2.875)	(2.625)	
4.750	(3.000)	(2.875)	(2.625)	(2.375)	
4.625	(2.000)	(1.875)	(1.625)	(1.375)	
4.500	(1.250)	(1.125)	(0.875)	(0.625)	

Freddie Mac Conforming 15 Year Fixed					
PF23F	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.750	(3.625)	(3.500)	(3.250)	(3.000)	
4.625	(3.375)	(3.250)	(3.000)	(2.750)	
4.500	(2.750)	(2.625)	(2.375)	(2.125)	
4.375	(2.625)	(2.500)	(2.250)	(2.000)	
4.250	(2.625)	(2.500)	(2.250)	(2.000)	
4.125	(2.375)	(2.250)	(2.000)	(1.750)	
3.999	(1.500)	(1.375)	(1.125)	(0.875)	
3.875	(1.250)	(1.125)	(0.875)	(0.625)	
3.750	(0.500)	(0.375)	(0.125)	0.125	
3.625	(0.250)	(0.125)	0.125	0.375	
3.500	0.375	0.500	0.750	1.000	

Freddie Mac Open Access 30 Year Fixed					
PF13	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	(4.625)	(4.500)	(4.250)	(4.000)	
5.375	(4.375)	(4.250)	(4.000)	(3.750)	
5.250	(4.125)	(4.000)	(3.750)	(3.500)	
5.125	(3.750)	(3.625)	(3.375)	(3.125)	
4.999	(3.500)	(3.375)	(3.125)	(2.875)	
4.875	(2.750)	(2.625)	(2.375)	(2.125)	
4.750	(2.500)	(2.375)	(2.125)	(1.875)	
4.625	(1.500)	(1.375)	(1.125)	(0.875)	
4.500	(0.750)	(0.625)	(0.375)	(0.125)	
4.375	(0.125)	0.000	0.250	0.500	

Freddie Mac Open Access 15 Year Fixed					
PF23	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.500	(2.250)	(2.125)	(1.875)	(1.625)	
4.375	(2.125)	(2.000)	(1.750)	(1.500)	
4.250	(2.125)	(2.000)	(1.750)	(1.500)	
4.125	(1.875)	(1.750)	(1.500)	(1.250)	
3.999	(1.000)	(0.875)	(0.625)	(0.375)	
3.875	(0.750)	(0.625)	(0.375)	(0.125)	
3.750	0.000	0.125	0.375	0.625	
3.625	0.250	0.375	0.625	0.875	
3.500	0.875	1.000	1.250	1.500	

Southern 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	
4.625	(1.250)	(1.125)	(0.875)	(0.625)	
4.500	(1.125)	(1.000)	(0.750)	(0.500)	
4.375	(0.875)	(0.750)	(0.500)	(0.250)	
4.250	(0.500)	(0.375)	(0.125)	0.125	
4.125	(0.250)	(0.125)	0.125	0.375	
4.000	(0.125)	0.000	0.250	0.500	
3.875	0.250	0.375	0.625	0.875	
3.750	0.625	0.750	1.000	1.250	
3.625	0.750	0.875	1.125	1.375	
3.500	0.875	1.000	1.250	1.500	
3.375	1.375	1.500	1.750	2.000	

2.250% Margin & 2/2/5 Caps

FNMA Conforming 7/1 Arm					
CM70	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.875	(1.125)	(1.000)	(0.750)	(0.500)	
4.750	(1.000)	(0.875)	(0.625)	(0.375)	
4.625	(0.875)	(0.750)	(0.500)	(0.250)	
4.500	(0.750)	(0.625)	(0.375)	(0.125)	
4.375	(0.625)	(0.500)	(0.250)	0.000	
4.250	(0.250)	(0.125)	0.125	0.375	
4.125	(0.125)	0.000	0.250	0.500	
4.000	0.000	0.125	0.375	0.625	
3.875	0.125	0.250	0.500	0.750	
3.750	0.625	0.750	1.000	1.250	

2.250% Margin & 5/2/5 Caps

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

2.250% Margin & 5/2/5 Caps

Fannie Mae/Freddie Mac Conforming High Balance Arm Programs

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

2.250% Margin & 2/2/5 Caps

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

2.250% Margin & 2/2/5 Caps

Conforming High Balance 7/1 Arm					
CM72	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.875	(0.375)	(0.250)	0.000	0.250	
4.750	(0.250)	(0.125)	0.125	0.375	
4.625	(0.125)	0.000	0.250	0.500	
4.500	0.000	0.125	0.375	0.625	
4.375	0.125	0.250	0.500	0.750	
4.250	0.500	0.625	0.875	1.125	
4.125	0.625	0.750	1.000	1.250	
4.000	0.750	0.875	1.125	1.375	
3.875	0.875	1.000	1.250	1.500	

2.250% Margin & 5/2/5 Caps

Conforming 30 Year Fixed Temporary B/D CF30TB10 1-0 1 Year Buydown

Rate 15 Day 30 Day 45 Day 60 Day

Conforming 30 Year Fixed Temporary B/D CF30TB21 2-1 2 Year Buydown

Rate 15 Day 30 Day 45 Day 60 Day

Conforming 15 Year Fixed Temporary B/D CF15TB10 1/0 1 Year Buydown

Rate 15 Day 30 Day 45 Day 60 Day

CF15TB21 2/1 2 Year Buydown

Rate 15 Day 30 Day 45 Day 60 Day

Fico/LTV Price Adjustments Fixed and Arm Programs (Loan Terms Greater than 15 Years)

Fico/LTV	600-619	620-639	640-659	660-679	680-699	700-719	720-739	>=740
<=60%	1.000	0.750	0.500	0.000	0.000	0.000	0.000	0.000
60.01-70%	1.750	1.500	1.250	1.000	0.500	0.500	0.250	0.250
70.01- 75%	3.250	3.000	2.750	2.250	1.250	1.000	0.500	0.250
75.01- 80%	3.250	3.000	3.000	2.750	1.750	1.250	0.750	0.500
80.01- 85%	n/a	3.250	3.250	2.750	1.500	1.000	0.500	0.250
85.01- 90%	n/a	3.250	2.750	2.250	1.250	1.000	0.500	0.250
90.01- 95%	n/a	3.250	2.750	2.250	1.250	1.000	0.500	0.250
95.01- 97%	n/a	3.500	2.750	2.250	1.500	1.500	1.000	0.750

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

<=60%	1.625	0.625	0.625	0.625	0.375	0.375	0.375	0.375
60.01-70%	2.625	1.625	1.625	1.125	1.125	1.000	1.000	0.625
70.01- 75%	2.625	1.625	1.625	1.125	1.125	1.000	1.000	0.625
75.01- 80%	3.125	3.125	2.625	1.875	1.750	1.125	1.125	0.875

CLTV Price Adjustments

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

Miscellaneous Price Adjustments for Fixed Rate and Arm Programs

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

Additional Miscellaneous Adjustments for Conforming High Balance Programs

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

Southern California Wholesale Ratesheets

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Government Fixed Rate and Arm Programs

FHA 30 Year Fixed					
FHAF	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(5.250)	(5.125)	(4.875)	(4.625)	
5.000	(5.125)	(5.000)	(4.750)	(4.500)	
4.875	(4.750)	(4.625)	(4.375)	(4.125)	
4.750	(4.375)	(4.250)	(4.000)	(3.750)	
4.625	(4.250)	(4.125)	(3.875)	(3.625)	
4.500	(4.000)	(3.875)	(3.625)	(3.375)	
4.375	(3.250)	(3.125)	(2.875)	(2.625)	
4.250	(2.625)	(2.500)	(2.250)	(2.000)	
4.125	(1.625)	(1.500)	(1.250)	(1.000)	
4.000	(1.125)	(1.000)	(0.750)	(0.500)	
3.875	(0.750)	(0.625)	(0.375)	(0.125)	

FHA 15 Year Fixed					
FH15	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(2.750)	(2.625)	(2.375)	(2.125)	
4.000	(2.375)	(2.250)	(2.000)	(1.750)	
3.875	(2.000)	(1.875)	(1.625)	(1.375)	
3.750	(1.500)	(1.375)	(1.125)	(0.875)	
3.625	(1.500)	(1.375)	(1.125)	(0.875)	
3.500	(1.125)	(1.000)	(0.750)	(0.500)	
3.375	(0.625)	(0.500)	(0.250)	0.000	
3.250	(0.125)	0.000	0.250	0.500	
3.125	0.625	0.750	1.000	1.250	

FHA 5/1 Treasury Arm					
FH5A	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(1.375)	(1.250)	(1.000)	(0.750)	
4.000	(1.250)	(1.125)	(0.875)	(0.625)	
3.875	(1.125)	(1.000)	(0.750)	(0.500)	
3.750	(0.875)	(0.750)	(0.500)	(0.250)	
3.625	0.250	0.375	0.625	0.875	
3.500	0.375	0.500	0.750	1.000	
3.375	0.500	0.625	0.875	1.125	
3.250	0.875	1.000	1.250	1.500	
3.125	1.875	2.000	2.250	2.500	

VA 30 Year Fixed					
VAFX	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(4.875)	(4.750)	(4.500)	(4.250)	
5.000	(4.750)	(4.625)	(4.375)	(4.125)	
4.875	(4.375)	(4.250)	(4.000)	(3.750)	
4.750	(4.000)	(3.875)	(3.625)	(3.375)	
4.625	(3.875)	(3.750)	(3.500)	(3.250)	
4.500	(3.625)	(3.500)	(3.250)	(3.000)	
4.375	(2.875)	(2.750)	(2.500)	(2.250)	
4.250	(2.250)	(2.125)	(1.875)	(1.625)	
4.125	(1.250)	(1.125)	(0.875)	(0.625)	
4.000	(0.750)	(0.625)	(0.375)	(0.125)	

VA 15 Year Fixed					
VA15	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
3.875	(1.625)	(1.500)	(1.250)	(1.000)	
3.750	(1.125)	(1.000)	(0.750)	(0.500)	
3.625	(1.125)	(1.000)	(0.750)	(0.500)	
3.500	(0.750)	(0.625)	(0.375)	(0.125)	
3.375	(0.250)	(0.125)	0.125	0.375	

VA 5/1 Treasury Arm					
VA5A	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
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	(0.500)	(0.375)	(0.125)	0.125	
3.625	0.625	0.750	1.000	1.250	

FHA/VA Price Adjustments for Fixed and Arm Programs		
FHA (30 Year Only) Fico Scores 580 to 599		2.500
FHA O/O Fico Scores 600 to 619		2.250
FHA/ VA/ USDA Fico Scores 620-639		2.000
FHA/ VA/ USDA Fico Scores 640 to 679		0.375
FHA/ VA/ USDA Fico Scores Greater than 720		(0.125)
FHA Energy Efficient Mortgages		0.500
FHA Manufactured Housing - FHA FM		1.000
VA Manufactured Housing - VAF XM		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
<i>FHA High Balance Codes: (FHAF) & (F5AJ)</i>		
<i>VA High Balance Code: (VA30HB)</i>		
FHA 30 Yr. Fixed Conforming and High Balance Disaster Relief Program: FHA30203H & FHA30HB203H		

PBM SPECIALITY PRODUCTS

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

Jumbo 5/1 Libor Arm PA51/PA51J		
Rate	30 Day	45 Day
4.250	(1.500)	(1.250)
4.125	(1.250)	(1.000)
4.000	(1.000)	(0.750)
3.875	(0.750)	(0.500)
3.750	(0.500)	(0.250)
3.625	(0.250)	0.000
3.500	0.000	0.250

2.750% Margin & 2/2/5 Caps

Jumbo 7/1 Libor Arm PA71/PA71J		
Rate	30 Day	45 Day
4.625	(1.500)	(1.250)
4.500	(1.250)	(1.000)
4.375	(1.000)	(0.750)
4.250	(0.750)	(0.500)
4.125	(0.500)	(0.250)
4.000	(0.250)	0.000
3.875	0.000	0.250

2.750% Margin & 5/2/5 Caps

INDEX 1 Year Libor	
Portfolio 5/1 and 7/1 Libor Arm Rate Adjustments	
LTV 80.01 - 90%	.375% to Rate
Cashout Refinance	.250% to Rate
Loan Amounts > \$1,000,000	.250% to Rate
LPMI LTV 80.01 - 85%	.500% to Rate
LPMI LTV 85.01 - 90%	.625% to Rate
Fico 690 - 699	.500% to Fee
Loan Amounts > \$453,100.00	.375% to Fee
PA51/PA71 - 1.0% Max rebate	PA51J/PA71J - 2.50% Max Rebate

Provident Bank Mortgage New Portfolio 5/1 Arm Closed End 2nd TD				
Prime Rate 5.000%		5/1 Year Arm		30 Year Term
Start Rate	CLTV	Minimum Fico	Margin	Pricing
6.750%	80.000	700	1.750%	PAR
6.500%	75.000	700	1.500%	PAR
6.500%	70.000	700	1.500%	PAR
Margin Buyup : Start Rate 1.500 Cost				
Margin Buyup	0.250		(0.500)	Price Improvement
Margin Buyup	0.500		(1.000)	Price Improvement
Margin Buyup	0.750		(1.500)	Price Improvement
Maximum Margin Buyup is .75 to 1.500% Improvement				

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

See Guidelines for product details

Southern California Wholesale Ratesheets

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

PBM SPECIALITY PRODUCTS CONTINUED
New Enhanced - 2 Streamline 2nd Lien Program

Enhanced - 2 Streamline 2nd Lien
Product Code: CE2ND20GSA

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

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

New Products Coming Soon

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

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

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

Expanded Jumbo 7/1 Libor Arm		
JA71R	Max Rebate (See Below)	
Rate	45 Day	60 Day
4.750	(1.250)	(1.000)
4.625	(1.125)	(0.875)
4.500	(0.875)	(0.625)
4.375	(0.625)	(0.375)
4.250	(0.125)	0.125
4.125	0.250	0.500
4.000	0.750	1.000
3.875	1.250	1.500

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	

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

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 .125%!

Southern California Wholesale Ratesheets

10370 Commerce Center, Suite 200 Rancho Cucamonga, CA 91730

Loan Operation Center: 1 (800) 733-3657

Friday, July 13, 2018

Price Code: 2018-168



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

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

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

Aggressive Jumbo LTV/Fico Price Adjustments					
Fico/LTV	<=60%	60.01-70%	70.01-75%	75.01-80%	80.01 - 85%
800+	(0.750)	(0.625)	(0.500)	(0.250)	0.000
780 - 799	(0.625)	(0.500)	(0.375)	(0.125)	0.250
760-779	(0.500)	(0.375)	(0.125)	0.125	0.750
740-759	(0.375)	(0.125)	0.125	0.375	1.375
720-739	0.125	0.250	0.500	0.875	N/A
700-719	0.250	0.500	0.875	1.375	N/A

Cash Out Price Adjustments			
Cashout Refi <= 50% LTV	0.125	Cashout Refi >60% LTV	0.375
Cashout Refi >50%<=60% LTV	0.250		

Miscellaneous Price Adjustments			
Second Homes	0.250	>=\$1MM	0.125
Investment Property	1.750	\$453,100 - \$679,650	0.00

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New Enhanced 2 Jumbo Fixed Rate up to 95% LTV

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

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

Interest Only Product Code: JF30IOG

FICO - LTV Rate Adjustments (All Transactions)								
LTV-->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
760+	(0.250)	(0.250)	(0.125)	0.000	0.125	0.250	0.500	1.000
740-759	(0.250)	(0.125)	0.000	0.250	0.500	0.750	1.250	1.750
720-739	(0.250)	(0.125)	0.000	0.250	0.500	0.750	1.250	1.750
700-719	(0.125)	0.000	0.250	0.375	0.750	1.250	NA	NA
680-699	(0.125)	0.000	0.250	0.375	0.750	1.250	NA	NA
660-679	0.375	0.625	1.000	2.000	NA	NA	NA	NA
640-659	0.375	0.625	1.000	2.000	NA	NA	NA	NA
620-639	0.750	1.000	1.500	2.500	NA	NA	NA	NA
600-619	0.750	1.000	1.500	2.500	NA	NA	NA	NA

Cashout Rate Adjustments							
LTV-->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
760+	0.000	0.000	0.125	0.250	0.250	0.375	0.375
740-759	0.000	0.000	0.125	0.250	0.250	0.375	0.375
720-739	0.000	0.000	0.125	0.250	0.250	0.375	0.375
700-719	0.000	0.000	0.250	0.375	0.500	NA	NA
680-699	0.000	0.000	0.250	0.375	0.500	NA	NA
660-679	0.000	0.000	0.500	NA	NA	NA	NA
640-659	0.000	0.000	0.500	NA	NA	NA	NA
620-639	0.000	0.000	0.750	NA	NA	NA	NA
600-619	0.000	0.000	0.750	NA	NA	NA	NA

Additional Rate Adjustments							
LTV-->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-95.00
>\$1.5M	0.000	0.000	0.125	0.250	0.250	0.375	0.500
Interest Only	0.000	0.000	0.125	0.125	0.250	0.250	0.250
2nd Home	0.000	0.000	0.125	0.250	0.375	0.500	NA
Investment	0.125	0.375	0.500	0.625	0.625	0.875	NA
NOO >9 Financed	2.000	2.000	2.000	NA	NA	NA	NA
2-4 Unit	0.000	0.125	0.125	0.250	0.250	0.500	NA
Condo	0.000	0.000	0.000	0.125	0.125	0.250	0.250

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

Jumbo Fixed Rate and Arm Programs

Emerald Jumbo 30 Year Fixed Rate

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

State Adjustments					
	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
CA	0.125	0.125	0.125	0.25	0.375

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

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

Miscellaneous Price Adjustments					
Purchase Transactions	(0.125)	0.000	0.000	0.000	0.000
Cash out Refinance	0.000	0.250	0.500	0.750	1.000
2 Units	0.250	0.375	0.500	0.750	1.000
3 to 4 Units	0.375	0.500	0.625	n/a	n/a
Second Homes	0.000	0.000	0.125	0.125	n/a
Investment Properties	2.750	n/a	n/a	n/a	n/a

Waived Escrows 0.250

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