

# Southern California Wholesale Ratesheets

10370 Commerce Center, Suite 200 Rancho Cucamonga, CA 91730  
 Loan Operation Center: 1 (800) 733-3657  
 Friday, January 19, 2018 8:27 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

101-15

## PBM Economic Releases

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

## PBM Extension Policies

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

3rd Extension or 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 to the original lock date's pricing.

## Southern California Sales Staff

**Christina Hosseini - Regional Manager**  
 chosseini@myprovident.com (909) 758-6282

**Lucy Pacheco - Account Executive**  
 lpacheco@myprovident.com (909) 801-0599

**Debi Tambellini - Account Executive**  
 Dtambellini@myprovident.com (949) 355-6226

**Wendy Hughes - Account Executive**  
 whughes@myprovident.com (714) 330-4511

**Linda Kelly - Account Executive**  
 lkelly@myprovident.com (714) 345-1794

**Jeff Warner - Account Executive**  
 jwarner@myprovident.com (909) 239-1807

**Stephanie Brownell - Account Executive**  
 sbrownell@myprovident.com (909)991-4109

## Southern California Operation's Staff

All Operations Staff can be reached at (909) 980-3657

**Christina Hosseini - Regional Manager**  
 chosseini@myprovident.com (909) 758-6282

**Lisa Ledesma - Loan Origination Supervisor**  
 lledesma@myprovident.com

**Teresa Hererra - Funding Supervisor**  
 therrera@myprovident.com

**Patty Malloy - Underwriting Supervisor**  
 pmalloy@myprovident.com

**Wilhelmenia Barner - Loan Coordinator**  
 wbarner@myprovident.com

**Rebecca Nixon - Loan Coordinator**  
 rnixon@myprovident.com

**Michelle Morgan - Loan Coordinator**  
 MMorgan@myprovident.com

## 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

## 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%
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.

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
4.250	(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

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

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	(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

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

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## Fannie Mae/Freddie Mac Conforming and High Balance Arm Programs

Rate	FNMA Conforming 5/1 Arm			
	15 Day	30 Day	45 Day	60 Day
4.000	(1.625)	(1.500)	(1.250)	(1.000)
3.875	(1.375)	(1.250)	(1.000)	(0.750)
3.750	(1.125)	(1.000)	(0.750)	(0.500)
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	0.250	0.375	0.625	0.875
3.000	0.375	0.500	0.750	1.000
2.875	0.750	0.875	1.125	1.375
2.750	1.125	1.250	1.500	1.750

Rate	FNMA Conforming 7/1 Arm			
	15 Day	30 Day	45 Day	60 Day
4.250	(2.125)	(2.000)	(1.750)	(1.500)
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	(1.000)	(0.875)	(0.625)	(0.375)
3.500	(0.875)	(0.750)	(0.500)	(0.250)
3.375	(0.500)	(0.375)	(0.125)	0.125
3.250	0.000	0.125	0.375	0.625
3.125	0.625	0.750	1.000	1.250

Rate	FNMA Conforming 10/1 Arm			
	15 Day	30 Day	45 Day	60 Day
4.500	(1.500)	(1.375)	(1.125)	(0.875)
4.375	(1.250)	(1.125)	(0.875)	(0.625)
4.250	(0.875)	(0.750)	(0.500)	(0.250)
4.125	(0.750)	(0.625)	(0.375)	(0.125)
4.000	(0.625)	(0.500)	(0.250)	0.000
3.875	(0.375)	(0.250)	0.000	0.250
3.750	0.000	0.125	0.375	0.625
3.625	0.250	0.375	0.625	0.875
3.500	0.375	0.500	0.750	1.000

2.250% Margin & 5/2/5 Caps

Rate	Freddie Mac Conforming 5/1 Arm			
	15 Day	30 Day	45 Day	60 Day
4.000	(1.625)	(1.500)	(1.250)	(1.000)
3.875	(1.375)	(1.250)	(1.000)	(0.750)
3.750	(1.125)	(1.000)	(0.750)	(0.500)
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	0.250	0.375	0.625	0.875
3.000	0.375	0.500	0.750	1.000

2.250% Margin & 2/2/5 Caps

Rate	Conforming 30 Year Fixed Temporary B/D			
	15 Day	30 Day	45 Day	60 Day

Rate	Conforming 30 Year Fixed Temporary B/D			
	15 Day	30 Day	45 Day	60 Day

Rate	Conforming 15 Year Fixed Temporary B/D			
	15 Day	30 Day	45 Day	60 Day

Rate	Conforming High Balance 5/1 Libor Arm			
	15 Day	30 Day	45 Day	60 Day
4.000	(0.875)	(0.750)	(0.500)	(0.250)
3.875	(0.625)	(0.500)	(0.250)	0.000
3.750	(0.375)	(0.250)	0.000	0.250
3.625	0.000	0.125	0.375	0.625
3.500	0.125	0.250	0.500	0.750
3.375	0.375	0.500	0.750	1.000
3.250	0.750	0.875	1.125	1.375
3.125	1.000	1.125	1.375	1.625
3.000	1.125	1.250	1.500	1.750

2.250% Margin & 2/2/5 Caps

Rate	Conforming High Balance 7/1 Arm			
	15 Day	30 Day	45 Day	60 Day
4.250	(1.375)	(1.250)	(1.000)	(0.750)
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	(0.250)	(0.125)	0.125	0.375
3.500	(0.125)	0.000	0.250	0.500
3.375	0.250	0.375	0.625	0.875
3.250	0.750	0.875	1.125	1.375

2.250% Margin & 5/2/5 Caps

Fico/LTV	Fico/LTV Price Adjustments Fixed and Arm Programs (Loan Terms Greater than 15 Years)							
	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							
	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	0.625
LTV 65.01-75%/CLTV 80.01-95%	1.125	0.875
LTV >75%CLTV 76.01-95%	1.375	1.125
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	(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

10370 Commerce Center, Suite 200 Rancho Cucamonga, CA 91730

Loan Operation Center: 1 (800) 733-3657

Friday, January 19, 2018

Price Code: 2018-015

8:27 AM



## 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	

VA 15 Year Fixed					
VA15	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
3.875	(2.250)	(2.125)	(1.875)	(1.625)	
3.750	(1.625)	(1.500)	(1.250)	(1.000)	
3.625	(1.250)	(1.125)	(0.875)	(0.625)	
3.500	(1.125)	(1.000)	(0.750)	(0.500)	
3.375	(0.625)	(0.500)	(0.250)	0.000	

VA 5/1 Treasury Arm					
VA5A	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
3.625	(2.250)	(2.125)	(1.875)	(1.625)	
3.500	(1.875)	(1.750)	(1.500)	(1.250)	
3.375	(1.625)	(1.500)	(1.250)	(1.000)	
3.250	(1.125)	(1.000)	(0.750)	(0.500)	
3.125	(0.875)	(0.750)	(0.500)	(0.250)	

FHA/VA Price Adjustments for Fixed and Arm Programs		
FHA O/O Fico Scores 600 to 619		2.250
FHA/ VA/ USDA Fico Scores 620-639		2.000
FHA/ VA/ USDA Fico Scores 640 to 679		0.375
FHA/ VA/ USDA Fico Scores Greater than 720		(0.125)
FHA Energy Efficient Mortgages		0.500
FHA Manufactured Housing - FHA FM		1.000
VA Manufactured Housing - VAFXM		1.500
USDA		0.500
FHA Streamlines		0.500
Loan Amounts \$50,000 to \$99,999		0.500
Loan Amounts \$100,000 to \$119,999		0.375
Loan Amounts \$120,000 to \$149,999		0.250
FHA Base Loan Amounts > \$453,100		0.750
VA Base Loan Amounts > \$453,100		1.250
VA IRRRLS without Appraisals		0.500
<b>Investor Specific Adjustment</b>		<b>0.250</b>
FHA High Balance Codes: (FHAJ) & (F5AJ) VA High Balance Code: (VA30HB)		
FHA 30 Yr. Fixed Conforming and High Balance Disaster Relief Program: FHA30203H & FHA30HB203H		

### PBM SPECIALITY PRODUCTS

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

Jumbo 5/1 Libor Arm PA51/PA51J		
Rate	30 Day	45 Day
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

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

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
<b>PA51/PA71 - 1.0% Max rebate</b>	<b>PA51J/PA71J - 2.50% Max Rebate</b>

2.750% Margin & 2/2/5 Caps

2.750% Margin & 5/2/5 Caps

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
<b>Margin Buyup : Start Rate 1.500 Cost</b>				
Margin Buyup	0.250		(0.500)	Price Improvement
Margin Buyup	0.500		(1.000)	Price Improvement
Margin Buyup	0.750		(1.500)	Price Improvement
Maximum Margin Buyup is .75 to 1.500% Improvement				

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

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

# Southern California Wholesale Ratesheets

10370 Commerce Center, Suite 200 Rancho Cucamonga, CA 91730

Loan Operation Center: 1 (800) 733-3657

Friday, January 19, 2018

Price Code: 2018-015

8:27 AM



**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

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 .125%!**

# Southern California Wholesale Ratesheets

10370 Commerce Center, Suite 200 Rancho Cucamonga, CA 91730

Loan Operation Center: 1 (800) 733-3657

Friday, January 19, 2018

Price Code: 2018-015



**Best Effort Extension Fees:**

.250 for 7 Days .375 for 15 Days

**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 Rate	Max Rebate 1.500%	
	30 Day	45 Day
5.500	(4.125)	(3.875)
5.375	(3.750)	(3.500)
5.250	(3.375)	(3.125)
5.125	(3.000)	(2.750)
5.000	(2.625)	(2.375)
4.875	(2.250)	(2.000)
4.750	(1.750)	(1.500)
4.625	(1.250)	(1.000)
4.500	(0.750)	(0.500)

**Aggressive Jumbo LTV/Fico Price Adjustments**

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

  

Refinance Price Adjustments			
Rate Term Refinance	0.250	Cashout Refi <= 50% LTV	0.125
Cashout Refi >50%<=60% LTV	0.250	Cashout Refi >60% LTV	0.375

  

Miscellaneous Price Adjustments	
Second Homes	0.250
Investment	1.750

**New Enhanced 2 Jumbo Fixed Rate up to 95% LTV**

**Enhanced Jumbo 30 Year Fixed**

JF30GSA Rate	Max Rebate 1.500%	
	30 Day	45 Day
5.000	(0.375)	(0.125)
4.875	(0.125)	0.125
4.750	0.250	0.500
4.625	0.625	0.875
4.500	1.125	1.375

**Enhanced Jumbo 15 Year Fixed**

JF15GSA Rate	Max Rebate 1.500%	
	30 Day	45 Day
4.750	(0.375)	(0.125)
4.625	(0.125)	0.125
4.500	0.250	0.500
4.375	0.625	0.875

**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

**Interest Only Product Code: JF30IOGSA**

**FICO - LTV Rate Adjustments (All Transactions)**

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

**Manhattan Jumbo 30 Year Fixed and Jumbo 7/1 Arm**

**Manhattan Jumbo 30 Year Fixed**

F30JMM Rate	Max Rebate (1.500)	
	45 Day	60 Day

**FIXED RATE & ARM LLPA's**

LTV/CLTV***	<=60	60.01-65	65.01-70	70.01-75	75.01-80
No Impounds					
Property Type					
2 Units					
Fico Score					
>=760					
740-759					
720-739					
700-719					
<700					
Loan Amount					
<1,000,000					
1,000,000-1,499,999					
1,500,000-1,999,999					
2,000,000-2,500,000					
Occupancy					
2nd Home					
Loan Purpose					
Cashout					

**2.500% Margin & 5/2/5 Caps**

**Manhattan 7/1 Jumbo Arm**

A71JMM Rate	Max Rebate (1.250)	
	45 Day	60 Day