

Southern California Wholesale Ratesheets

10370 Commerce Center, Suite 200 Rancho Cucamonga, CA 91730
 Loan Operation Center: 1 (800) 733-3657
 Monday, August 21, 2017 8:29 AM
 Price Code: 2017-218



PBM Market Update

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

PBM Economic Releases

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

PBM Extension Policies

<u>Extensions:</u>	<u>Days</u>	<u>Cost</u>
	7 Days	0.125
	15 Days	0.250
	20 Days	0.375
<u>3rd Extension or Rerlocks:</u>		
<u>Worse Case Pricing Plus .25 For 15 Days</u>		
*Free 7 day extension is current market is .500% in price better than existing lock.		
*Free 15 day extension is current market is .750% in price better than existing lock.		
A Renegotiation for a free extension counts as one of the two extensions given.		

PBM Expiration Dates on Today's Locks

15 Day Lock	9/5/2017
30 Day Lock	9/20/2017
45 Day Lock	10/5/2017
60 Day Lock	10/20/2017
For longer lock periods call your Wholesale Coordinators	
Operation Turn Times	
Set Up**	1-2 Days
Underwriting - Purchase Transaction	1-2 Days
Underwriting - Refi Transaction	2-3 Days
Closing Disclosure (CD)	24 Hours
Docs	24 - 48 Hours
Fundings	48 Hours
**Timing may vary depending on quality of submission	

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

PBM Lock Policies

- *If changing Product Types during the lock period, lock must go to Worse Case Pricing.
- *If changing Product Codes within the same Product Type, the lock goes to the original lock date for pricing.
- *If changing Rates within the lock period, pricing goes 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
Melinda Marin - Account Executive mmarin@myprovident.com (310) 612-8117
Jeff Warner - Account Executive jwarner@myprovident.com (909) 239-1807
Stephanie Brownell - Account Executive sbrownell@myprovident.com (909)991-4109
Al Gruzdis - Account Executive AGruzdis@myprovident.com (949)812-2975

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

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)

FNMA Conforming 30 Year Fixed					
PF10	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(6.875)	(6.750)	(6.500)	(6.250)	
4.999	(6.625)	(6.500)	(6.250)	(6.000)	
4.875	(6.500)	(6.375)	(6.125)	(5.875)	
4.750	(6.125)	(6.000)	(5.750)	(5.500)	
4.625	(5.625)	(5.500)	(5.250)	(5.000)	
4.500	(5.125)	(5.000)	(4.750)	(4.500)	
4.375	(4.875)	(4.750)	(4.500)	(4.250)	
4.250	(4.250)	(4.125)	(3.875)	(3.625)	
4.125	(3.625)	(3.500)	(3.250)	(3.000)	
3.999	(2.875)	(2.750)	(2.500)	(2.250)	
3.875	(2.125)	(2.000)	(1.750)	(1.500)	
3.750	(0.375)	(0.250)	0.000	0.250	

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

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

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%	
LTV 65.01-75%/CLTV 80.01-95%	1.125	LTV 65.01-75%/CLTV 80.01-95%	
LTV >75%CLTV 76.01-95%	1.375	LTV > 75%/CLTV 76.01-95%	
CLTV > 95% Additional	1.125	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 Purchase 75.01-80%LTV	3.375	Loan Amounts \$100,000 to \$119,999	0.250
Investment Purchase 85% LTV	4.125	Up to 6 Financed Properties(LP Only)	0.250
2-4 Units	1.000	Up to 10 Financed Properties(DU Only)	0.250
No Impounds	0.250	(LP Approval)-Manufactured Homes	1.250
Condo LTV > 75% LTV	0.750		

Home Ready & Home Possible MAX CAPS			
680+/LTV >80%	0.000	<680/>80%	1.500
		ALL FICO / <= 80%	1.500

Loan Amount, Waived Escrows and LPMI Adjustments do not apply to the Max Cap

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

Lender Paid MI Price Adjustments for Fixed Rate Only (30 Years)						
LTV	MI	Fico 740+	720-739	680-719	640-679	
90.01- 95%	30%	2.250	2.375	3.375	4.250	
85.01- 90%	25%	1.375	1.750	2.250	2.750	
80.01- 85%	12%	1.000	1.125	1.375	1.625	
25, 20, 15 and 10 Year Fixed Rate						
90.01- 95%	25%	1.500	2.000	2.750	3.500	
85.01- 90%	12%	1.000	1.250	1.375	1.500	
80.01- 85%	6%	0.750	1.000	1.000	1.125	
Rate Term Refinance		0.125	0.250	0.625	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	
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	(4.875)	(4.750)	(4.500)	(4.250)	
4.125	(4.750)	(4.625)	(4.375)	(4.125)	
3.999	(4.625)	(4.500)	(4.250)	(4.000)	
3.875	(4.375)	(4.250)	(4.000)	(3.750)	
3.750	(4.250)	(4.125)	(3.875)	(3.625)	
3.625	(4.000)	(3.875)	(3.625)	(3.375)	
3.500	(3.250)	(3.125)	(2.875)	(2.625)	
3.375	(2.875)	(2.750)	(2.500)	(2.250)	
3.250	(2.500)	(2.375)	(2.125)	(1.875)	

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

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

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Fannie Mae/ Freddie Mac Fixed Rate Programs

Freddie Mac Conforming 30 Year Fixed					
P13F Max Rebate is 4.000 %					
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(6.875)	(6.750)	(6.500)	(6.250)	
4.999	(6.625)	(6.500)	(6.250)	(6.000)	
4.875	(6.500)	(6.375)	(6.125)	(5.875)	
4.750	(6.125)	(6.000)	(5.750)	(5.500)	
4.625	(5.625)	(5.500)	(5.250)	(5.000)	
4.500	(5.125)	(5.000)	(4.750)	(4.500)	
4.375	(4.875)	(4.750)	(4.500)	(4.250)	
4.250	(4.250)	(4.125)	(3.875)	(3.625)	
4.125	(3.625)	(3.500)	(3.250)	(3.000)	
3.999	(2.875)	(2.750)	(2.500)	(2.250)	
3.875	(2.125)	(2.000)	(1.750)	(1.500)	

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

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

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

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					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 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			
Eligible Product Features			Loan Terms		<=80%		80 -105%		> 105%	
Primary Residence/2nd Home	<=20 Years		2.000		0.000		n/a		n/a	
Primary Residence Only	>20 Years		2.000		0.750		n/a		n/a	
Second Home Only	>20 Years		2.000		0.750		n/a		n/a	
All Investment Properties	All Terms		2.000		2.000		n/a		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			
Eligible Product Features			Loan Terms		<=80% LTV		>80-105%		> 105%	
Primary Residence/2nd Home	<=20 Years		1.750		n/a		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			
<i>Please include the above applicable LLPA's to the LPMI Adjustments</i>										

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

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

Southern California Wholesale Ratesheets

10370 Commerce Center, Suite 200 Rancho Cucamonga, CA 91730
 Loan Operation Center: 1 (800) 733-3657
 Monday, August 21, 2017
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Fannie Mae/Freddie Mac Conforming and High Balance Arm Programs

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

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

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

Fannie Mae/Freddie Mac Conforming High Balance Arm Programs

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

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

Conforming High Balance 7/1 Arm					
Rate	Max Rebate is 2.500%				
CM72	15 Day	30 Day	45 Day	60 Day	
4.250	(1.375)	(1.250)	(1.000)	(0.750)	
4.125	(1.000)	(0.875)	(0.625)	(0.375)	
4.000	(0.875)	(0.750)	(0.500)	(0.250)	
3.875	(0.750)	(0.625)	(0.375)	(0.125)	
3.750	(0.375)	(0.250)	0.000	0.250	
3.625	0.250	0.375	0.625	0.875	
3.500	0.375	0.500	0.750	1.000	
3.375	0.625	0.750	1.000	1.250	
3.250	1.000	1.125	1.375	1.625	
2.250% Margin & 5/2/5 Caps					

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

Conforming 30 Year Fixed Temporary B/D					
Rate	2-1 2 Year Buydown				
CF30TB21	15 Day	30 Day	45 Day	60 Day	
5.125	(4.625)	(4.500)	(4.250)	(4.000)	
4.999	(4.375)	(4.250)	(4.000)	(3.750)	
4.875	(4.250)	(4.125)	(3.875)	(3.625)	
4.750	(3.875)	(3.750)	(3.500)	(3.250)	
4.625	(3.375)	(3.250)	(3.000)	(2.750)	
4.500	(2.875)	(2.750)	(2.500)	(2.250)	
4.375	(2.625)	(2.500)	(2.250)	(2.000)	
4.250	(2.000)	(1.875)	(1.625)	(1.375)	

Conforming 15 Year Fixed Temporary B/D					
Rate	1/0 1 Year Buydown				
CF15TB10	15 Day	30 Day	45 Day	60 Day	

CF15TB21 2/1 2 Year Buydown					
Rate					
CF15TB21	15 Day	30 Day	45 Day	60 Day	

Fico/LTV Price Adjustments Fixed and Arm Programs										
Fico/LTV	600-619	620-639	640-659	660-679	680-699	700-719	720-739	>=740		
<=60%	1.000	0.750	0.500	0.000	0.000	0.000	0.000	0.000	0.000	
60.01-70%	1.750	1.500	1.250	1.000	0.500	0.500	0.250	0.250		
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									
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										

Southern California Wholesale Ratesheets

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Loan Operation Center: 1 (800) 733-3657

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Government Fixed Rate and Arm Programs

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

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

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

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

FHA/VA Price Adjustments for Fixed and Arm Programs	
FHA O/O Fico Scores 600 to 619	2.250
FHA/ VA/ USDA Fico Scores 620-639	2.000
FHA/ VA/ USDA Fico Scores 640 to 679	0.375
FHA/ VA/ USDA Fico Scores Greater than 720	(0.125)
FHA Energy Efficient Mortgages	0.500
FHA Manufactured Housing	1.000
USDA	0.500
FHA Streamlines	0.500
Loan Amounts \$50,000 to \$99,999	0.500
Loan Amounts \$100,000 to \$119,999	0.375
Loan Amounts \$120,000 to \$149,999	0.250
FHA Base Loan Amounts > \$424,100	0.750
VA Base Loan Amounts > \$424,100	1.250
VA IRRRLS without Appraisals	0.500
Investor Specific Adjustment	0.250
<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%	.375% to Rate
Cashout Refinance	.250% to Rate
Loan Amounts > \$1,000,000	.250% to Rate
LPMI LTV 80.01 - 85%	.500% to Rate
LPMI LTV 85.01 - 90%	.625% to Rate
Fico 690 - 699	.500% to Fee
Loan Amounts > \$424,100.00	.375% to Fee
PA51/PA71 - 1.0% Max rebate	PA51J/PA71J - 2.50% Max Rebate

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

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

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

Southern California Wholesale Ratesheets

10370 Commerce Center, Suite 200 Rancho Cucamonga, CA 91730
 Loan Operation Center: 1 (800) 733-3657
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PBM SPECIALITY PRODUCTS CONTINUED

New Enhanced 2 Closed End 2nd Lien Program

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

FICO/CLTV RATE ADJUSTMENTS FOR ALL TRANSACTIONS									To be rolled out later
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	NA
740-759	0.250	0.250	0.250	0.500	0.500	0.750	1.000	NA
720-739	0.250	0.250	0.250	0.500	0.500	0.750	1.000	NA
700-719	0.250	0.250	0.250	0.500	0.500	NA	NA	NA
680-700	0.250	0.250	0.250	0.500	0.500	NA	NA	NA

ADDITIONAL RATE ADJUSTMENTS								
CLTV---->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
2nd Home	0.000	0.000	0.125	0.250	0.375	0.500		
Condo	0.000	0.000	0.000	0.125	0.125	0.250	0.375	

The Medical Doctor 30 Year Fixed Conforming and High Balance Products

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

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

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

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

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

Jumbo Fixed Rate and Arm Programs

Expanded Jumbo Fixed & Arm Programs

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

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

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

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

Other LTV/CLTV Price Adjustments						
Purpose Property/LTV	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
Cashout Refinance	0.375	0.375	0.375	n/a	n/a	n/a
2 Units	0.250	0.250	n/a	n/a	n/a	n/a
Second Home	0.250	0.250	0.375	0.750	1.000	n/a
Investment Property	1.500	2.000	2.250	n/a	n/a	n/a
No Impounds					0.250	
LTV 75.01 - 85% (Except 30 year)					0.250	

2.250% Margin & 2/2/5 Caps		
Expanded Jumbo 10/1 Libor Arm		
JA101R	Max Rebate (See Below)	
Rate	45 Day	60 Day
4.375	(1.375)	(1.125)
4.250	(1.125)	(0.875)
4.125	(0.875)	(0.625)
4.000	(0.500)	(0.250)
3.875	0.000	0.250
3.750	0.500	0.750
3.625	0.875	1.125
3.500	1.500	1.750

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

Monday, August 21, 2017

Price Code: 2017-218



Jumbo Fixed Rate and Arm Programs Continued

New Foreign National 7/1 Libor Arm

Foreign National Jumbo 7/1 Libor Arm JA71FN/JA71loFN

Rate	30 Day
6.875	(0.375)
6.750	(0.125)
6.625	0.125
6.500	0.375
6.375	0.625
6.250	0.875
6.125	1.125
6.000	1.375
5.875	1.625

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

3.500% Margin & 2/2/5 Caps

New Aggressive Jumbo 30 Year Fixed Rate Purchase Program

Aggressive Jumbo 30 Year Fixed JF30W Max Rebate 1.500%

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

Aggressive Jumbo LTV/Fico Price Adjustments

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

Refinance Price Adjustments

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Miscellaneous Price Adjustments

Second Homes	0.250
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New Enhanced 2 Jumbo Fixed Rate up to 95% LTV

Enhanced Jumbo 30 Year Fixed JF30GSA Max Rebate 1.500%

Rate	30 Day	45 Day
5.000	(0.625)	(0.375)
4.875	(0.375)	(0.125)
4.750	0.000	0.250
4.625	0.375	0.625
4.500	0.875	1.125

Enhanced Jumbo 15 Year Fixed JF15GSA Max Rebate 1.500%

Rate	30 Day	45 Day
4.750	(0.625)	(0.375)
4.625	(0.375)	(0.125)
4.500	0.000	0.250
4.375	0.375	0.625

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)									Additional Rate Adjustments							
LTV-->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	LTV-->	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-95.00
760+	(0.250)	(0.250)	(0.125)	0.000	0.125	0.250	0.500	1.000	>\$1.5M	0.000	0.000	0.125	0.250	0.250	0.375	0.500
740-759	(0.250)	(0.125)	0.000	0.250	0.500	0.750	1.250	1.750	Interest Only	0.000	0.000	0.125	0.125	0.250	0.250	0.250
720-739	(0.250)	(0.125)	0.000	0.250	0.500	0.750	1.250	1.750	2nd Home	0.000	0.000	0.125	0.250	0.375	0.500	NA
700-719	(0.125)	0.000	0.250	0.375	0.750	1.250	NA	NA	Investment	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	0.000	0.000	0.000	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	Additional PRICE Adjustments							
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 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

Manhattan 7/1 Jumbo Arm A71JMM Max Rebate (1.250)

Rate	45 Day	60 Day
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