

# Southern California Wholesale Ratesheets

10370 Commerce Center, Suite 110 Rancho Cucamonga, CA 91730  
 Loan Operation Center: 1 (800) 733-3657  
 Thursday, April 26, 2018 8:09 AM  
 Price Code: 2018-102



## PBM Market Update

Yesterday, Mortgages and Treasuries continue to trade in the red while Equities rebounded after a disappointing session where the Dow dropped 425+ points. The Dow ended its session up 59.70 points and the S&P closed up 4.84 points. Mortgages closed the day down 3 ticks and the 10 year finished down 8+ ticks at 3.031%. Yesterday's data had Mortgage Applications fell 0.2% last week as Purchases were unchanged at 6.1% while Refinances dropped 0.3% as the average 30 year rate rose to 4.73% from 4.66%. This morning, Jobless Claims filed last week fell to 209k from the consensus of 230k, another solid signal of the employment situation in the U.S. Other news had Wholesale Inventories up 0.5% in March, the fifth consecutive monthly increase while Retail Inventories fell 0.4%, mostly the result of 1.0% decline in inventories at motor vehicles and dealer parts. March Durable Goods rose 2.6% from the expected +1.6%. Right now, Mortgages are up 4 ticks and the 10 year below the 3.0% level at 2.994%.

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

**101-16**

## PBM Economic Releases

<b>Monday</b>	Chicago Fed Nat Activity Index/Markit US Manuf. & Services PMI/Existing Home Sales
<b>Tuesday</b>	FHFA House Price Index/CaseShiller Home Price Index/New Home Sales/Richmond Fed Manf./Conf. Bd Consumer Confidence
<b>Wednesday</b>	MBA Mortgage Applications
<b>Thursday</b>	Jobless Claims / Retail & Wholesale Inventories/Durable Goods
<b>Friday</b>	GDP Price Index/Univ. of Michigan Sentiment

## PBM Extension Policies

<b>Extensions:</b>	<b>Days</b>	<b>Cost</b>
	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	5/11/2018
30 Day Lock	5/26/2018
45 Day Lock	6/10/2018
60 Day Lock	6/25/2018

**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

<b>WSJ PRIME</b>	<b>4.750%</b>	7 Yr Treasury	2.830%
<b>WSJ 1YR LIBOR</b>	<b>2.772%</b>	10 Year Treasury	2.880%
<b>1YR CMT (Treasury)</b>	<b>2.180%</b>	30 Yr Treasury	4.304%
3 Yr Treasury	2.560%	1 Month Libor	1.900%
5 Year Treasury	2.730%	6 Month Libor	2.519%

## 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	5/3/2018
45 Days	14 Days	5/10/2018
60 Days	21 Days	5/17/2018

## 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.

## 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
4.750	(3.750)	(3.625)	(3.375)	(3.125)
4.625	(3.500)	(3.375)	(3.125)	(2.875)
4.500	(3.000)	(2.875)	(2.625)	(2.375)
4.375	(2.750)	(2.625)	(2.375)	(2.125)
4.250	(2.250)	(2.125)	(1.875)	(1.625)
4.125	(2.000)	(1.875)	(1.625)	(1.375)
3.999	(1.375)	(1.250)	(1.000)	(0.750)
3.875	(1.125)	(1.000)	(0.750)	(0.500)
3.750	(0.500)	(0.375)	(0.125)	0.125

### 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	(4.125)	(4.000)	(3.750)	(3.500)
5.500	(3.375)	(3.250)	(3.000)	(2.750)
5.375	(3.000)	(2.875)	(2.625)	(2.375)
5.250	(2.750)	(2.625)	(2.375)	(2.125)
5.125	(2.750)	(2.625)	(2.375)	(2.125)
4.999	(2.625)	(2.500)	(2.250)	(2.000)
4.875	(2.250)	(2.125)	(1.875)	(1.625)
4.750	(1.875)	(1.750)	(1.500)	(1.250)
4.625	(1.125)	(1.000)	(0.750)	(0.500)

### 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	(1.750)	(1.625)	(1.375)	(1.125)
4.375	(1.500)	(1.375)	(1.125)	(0.875)
4.250	(1.000)	(0.875)	(0.625)	(0.375)
4.125	(0.750)	(0.625)	(0.375)	(0.125)
3.999	(0.125)	0.000	0.250	0.500

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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	
5.750	(5.750)	(5.625)	(5.375)	(5.125)	
5.625	(5.375)	(5.250)	(5.000)	(4.750)	
5.500	(4.625)	(4.500)	(4.250)	(4.000)	
5.375	(4.250)	(4.125)	(3.875)	(3.625)	
5.250	(4.000)	(3.875)	(3.625)	(3.375)	
5.125	(3.875)	(3.750)	(3.500)	(3.250)	
4.999	(3.750)	(3.625)	(3.375)	(3.125)	
4.875	(3.375)	(3.250)	(3.000)	(2.750)	
4.750	(3.000)	(2.875)	(2.625)	(2.375)	
4.625	(2.125)	(2.000)	(1.750)	(1.500)	
4.500	(1.625)	(1.500)	(1.250)	(1.000)	

Freddie Mac Conforming 15 Year Fixed					
P23F	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	(2.875)	(2.750)	(2.500)	(2.250)	
4.375	(2.625)	(2.500)	(2.250)	(2.000)	
4.250	(2.125)	(2.000)	(1.750)	(1.500)	
4.125	(1.875)	(1.750)	(1.500)	(1.250)	
3.999	(1.250)	(1.125)	(0.875)	(0.625)	
3.875	(1.000)	(0.875)	(0.625)	(0.375)	
3.750	(0.375)	(0.250)	0.000	0.250	
3.625	0.125	0.250	0.500	0.750	
3.500	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	
5.500	(4.125)	(4.000)	(3.750)	(3.500)	
5.375	(3.750)	(3.625)	(3.375)	(3.125)	
5.250	(3.500)	(3.375)	(3.125)	(2.875)	
5.125	(3.375)	(3.250)	(3.000)	(2.750)	
4.999	(3.250)	(3.125)	(2.875)	(2.625)	
4.875	(2.875)	(2.750)	(2.500)	(2.250)	
4.750	(2.500)	(2.375)	(2.125)	(1.875)	
4.625	(1.625)	(1.500)	(1.250)	(1.000)	
4.500	(1.125)	(1.000)	(0.750)	(0.500)	
4.375	(0.500)	(0.375)	(0.125)	0.125	

Freddie Mac Open Access 15 Year Fixed					
PF23	Max Rebate is 4.000 %				
Rate	15 Day	30 Day	45 Day	60 Day	
4.500	(2.375)	(2.250)	(2.000)	(1.750)	
4.375	(2.125)	(2.000)	(1.750)	(1.500)	
4.250	(1.625)	(1.500)	(1.250)	(1.000)	
4.125	(1.375)	(1.250)	(1.000)	(0.750)	
3.999	(0.750)	(0.625)	(0.375)	(0.125)	
3.875	(0.500)	(0.375)	(0.125)	0.125	
3.750	0.125	0.250	0.500	0.750	
3.625	0.625	0.750	1.000	1.250	
3.500	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
<u>EligibleProduct Features</u>		<u>Loan Terms</u>		<u>≤80%</u>		<u>80 -105%</u>	
Primary Residence/2nd Home		≤20 Years		2.000		0.000	
Primary Residence Only		>20 Years		2.000		0.750	
Second Home Only		>20 Years		2.000		0.750	
All Investment Properties		All Terms		2.000		2.000	

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
<u>EligibleProduct Features</u>		<u>Loan Terms</u>		<u>≤80% LTV</u>		<u>&gt;80-105%</u>	
Primary Residence/2nd Home		≤20 Years		1.750		n/a	
Primary Residence Only		>20 Years		1.750		0.750	
Second Home Only		>20 Years		1.750		0.750	
All Investment Properties		All Terms		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	(4.000)	(3.875)	(3.625)	(3.375)	
5.375	(3.625)	(3.500)	(3.250)	(3.000)	
5.250	(3.375)	(3.250)	(3.000)	(2.750)	
5.125	(3.250)	(3.125)	(2.875)	(2.625)	
4.999	(3.125)	(3.000)	(2.750)	(2.500)	
4.875	(2.750)	(2.625)	(2.375)	(2.125)	
4.750	(2.375)	(2.250)	(2.000)	(1.750)	
4.625	(1.500)	(1.375)	(1.125)	(0.875)	
4.500	(1.000)	(0.875)	(0.625)	(0.375)	

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	(1.875)	(1.750)	(1.500)	(1.250)	
4.375	(1.625)	(1.500)	(1.250)	(1.000)	
4.250	(1.125)	(1.000)	(0.750)	(0.500)	
4.125	(0.875)	(0.750)	(0.500)	(0.250)	
3.999	(0.250)	(0.125)	0.125	0.375	
3.875	0.000	0.125	0.375	0.625	
3.750	0.625	0.750	1.000	1.250	
3.625	1.125	1.250	1.500	1.750	
3.500	1.625	1.750	2.000	2.250	

# Southern California Wholesale Ratesheets

10370 Commerce Center, Suite 200 Rancho Cucamonga, CA 91730  
 Loan Operation Center: 1 (800) 733-3657  
 Thursday, April 26, 2018  
 Price Code: 2018-102



8:09 AM

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

FNMA Conforming 5/1 Arm					
CM50	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.000	(0.750)	(0.625)	(0.375)	(0.125)	
3.875	(0.500)	(0.375)	(0.125)	0.125	
3.750	(0.125)	0.000	0.250	0.500	
3.625	0.125	0.250	0.500	0.750	
3.500	0.250	0.375	0.625	0.875	
3.375	0.625	0.750	1.000	1.250	
3.250	1.000	1.125	1.375	1.625	
3.125	1.250	1.375	1.625	1.875	
3.000	1.375	1.500	1.750	2.000	
2.875	1.875	2.000	2.250	2.500	
2.750	2.250	2.375	2.625	2.875	

FNMA Conforming 7/1 Arm					
CM70	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	(0.750)	(0.625)	(0.375)	(0.125)	
4.125	(0.875)	(0.750)	(0.500)	(0.250)	
4.000	(0.750)	(0.625)	(0.375)	(0.125)	
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	
3.375	0.875	1.000	1.250	1.500	
3.250	1.250	1.375	1.625	1.875	
3.125	1.875	2.000	2.250	2.500	

FNMA Conforming 10/1 Arm					
CM10	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.500	(0.125)	0.000	0.250	0.500	
4.375	0.250	0.375	0.625	0.875	
4.250	0.625	0.750	1.000	1.250	
4.125	0.750	0.875	1.125	1.375	
4.000	0.500	0.625	0.875	1.125	
3.875	1.000	1.125	1.375	1.625	
3.750	1.375	1.500	1.750	2.000	
3.625	1.875	2.000	2.250	2.500	
3.500	2.000	2.125	2.375	2.625	

2.250% Margin & 2/2/5 Caps

2.250% Margin & 5/2/5 Caps

2.250% Margin & 5/2/5 Caps

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

Freddie Mac Conforming 5/1 Arm					
CM53	Max Rebate is 2.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.000	(0.750)	(0.625)	(0.375)	(0.125)	
3.875	(0.500)	(0.375)	(0.125)	0.125	
3.750	(0.125)	0.000	0.250	0.500	
3.625	0.125	0.250	0.500	0.750	
3.500	0.250	0.375	0.625	0.875	
3.375	0.625	0.750	1.000	1.250	
3.250	1.000	1.125	1.375	1.625	
3.125	1.250	1.375	1.625	1.875	
3.000	1.375	1.500	1.750	2.000	

Conforming High Balance 5/1 Libor Arm					
CM52	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.000	0.000	0.125	0.375	0.625	
3.875	0.250	0.375	0.625	0.875	
3.750	0.625	0.750	1.000	1.250	
3.625	0.875	1.000	1.250	1.500	
3.500	1.000	1.125	1.375	1.625	
3.375	1.375	1.500	1.750	2.000	
3.250	1.750	1.875	2.125	2.375	
3.125	2.000	2.125	2.375	2.625	
3.000	2.125	2.250	2.500	2.750	

Conforming High Balance 7/1 Arm					
CM72	Max Rebate is 2.500%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.250	0.000	0.125	0.375	0.625	
4.125	(0.125)	0.000	0.250	0.500	
4.000	0.000	0.125	0.375	0.625	
3.875	0.375	0.500	0.750	1.000	
3.750	0.750	0.875	1.125	1.375	
3.625	1.000	1.125	1.375	1.625	
3.500	1.125	1.250	1.500	1.750	
3.375	1.625	1.750	2.000	2.250	
3.250	2.000	2.125	2.375	2.625	

2.250% Margin & 2/2/5 Caps

2.250% Margin & 2/2/5 Caps

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	

Conforming 15 Year Fixed Temporary B/D					
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

10370 Commerce Center, Suite 200 Rancho Cucamonga, CA 91730

Loan Operation Center: 1 (800) 733-3657

Thursday, April 26, 2018

Price Code: 2018-102

8:09 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	
5.125	(4.500)	(4.375)	(4.125)	(3.875)	
5.000	(4.375)	(4.250)	(4.000)	(3.750)	
4.875	(4.250)	(4.125)	(3.875)	(3.625)	
4.750	(4.000)	(3.875)	(3.625)	(3.375)	
4.625	(3.875)	(3.750)	(3.500)	(3.250)	
4.500	(3.500)	(3.375)	(3.125)	(2.875)	
4.375	(2.750)	(2.625)	(2.375)	(2.125)	
4.250	(2.375)	(2.250)	(2.000)	(1.750)	
4.125	(1.875)	(1.750)	(1.500)	(1.250)	
4.000	(1.250)	(1.125)	(0.875)	(0.625)	
3.875	(0.375)	(0.250)	0.000	0.250	

FHA 15 Year Fixed					
FH15	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(2.625)	(2.500)	(2.250)	(2.000)	
4.000	(2.375)	(2.250)	(2.000)	(1.750)	
3.875	(1.875)	(1.750)	(1.500)	(1.250)	
3.750	(1.250)	(1.125)	(0.875)	(0.625)	
3.625	(0.875)	(0.750)	(0.500)	(0.250)	
3.500	(0.625)	(0.500)	(0.250)	0.000	
3.375	(0.125)	0.000	0.250	0.500	
3.250	0.125	0.250	0.500	0.750	
3.125	0.750	0.875	1.125	1.375	

FHA 5/1 Treasury Arm					
FH5A	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(1.250)	(1.125)	(0.875)	(0.625)	
4.000	(1.125)	(1.000)	(0.750)	(0.500)	
3.875	(1.000)	(0.875)	(0.625)	(0.375)	
3.750	(0.875)	(0.750)	(0.500)	(0.250)	
3.625	0.000	0.125	0.375	0.625	
3.500	0.125	0.250	0.500	0.750	
3.375	0.125	0.250	0.500	0.750	
3.250	0.500	0.625	0.875	1.125	
3.125	1.375	1.500	1.750	2.000	

VA 30 Year Fixed					
VAFX	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
5.125	(4.125)	(4.000)	(3.750)	(3.500)	
5.000	(4.000)	(3.875)	(3.625)	(3.375)	
4.875	(3.875)	(3.750)	(3.500)	(3.250)	
4.750	(3.625)	(3.500)	(3.250)	(3.000)	
4.625	(3.500)	(3.375)	(3.125)	(2.875)	
4.500	(3.125)	(3.000)	(2.750)	(2.500)	
4.375	(2.375)	(2.250)	(2.000)	(1.750)	
4.250	(2.000)	(1.875)	(1.625)	(1.375)	
4.125	(1.500)	(1.375)	(1.125)	(0.875)	
4.000	(0.875)	(0.750)	(0.500)	(0.250)	

VA 15 Year Fixed					
VA15	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
3.875	(1.500)	(1.375)	(1.125)	(0.875)	
3.750	(0.875)	(0.750)	(0.500)	(0.250)	
3.625	(0.500)	(0.375)	(0.125)	0.125	
3.500	(0.250)	(0.125)	0.125	0.375	
3.375	0.250	0.375	0.625	0.875	

VA 5/1 Treasury Arm					
VA5A	Max Rebate is 5.000%				
Rate	15 Day	30 Day	45 Day	60 Day	
4.125	(0.875)	(0.750)	(0.500)	(0.250)	
4.000	(0.750)	(0.625)	(0.375)	(0.125)	
3.875	(0.625)	(0.500)	(0.250)	0.000	
3.750	(0.500)	(0.375)	(0.125)	0.125	
3.625	0.375	0.500	0.750	1.000	

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 - FHAFM	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: (FHAF) & (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
4.125	(1.500)	(1.250)
4.000	(1.250)	(1.000)
3.875	(1.000)	(0.750)
3.750	(0.750)	(0.500)
3.625	(0.500)	(0.250)
3.500	(0.250)	0.000
3.375	0.000	0.250

2.750% Margin & 2/2/5 Caps

Jumbo 7/1 Libor Arm PA71/PA71J		
Rate	30 Day	45 Day
4.500	(1.500)	(1.250)
4.375	(1.250)	(1.000)
4.250	(1.000)	(0.750)
4.125	(0.750)	(0.500)
4.000	(0.500)	(0.250)
3.875	(0.250)	0.000
3.750	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
<b>PA51/PA71 - 1.0% Max rebate</b>	<b>PA51J/PA71J - 2.50% Max Rebate</b>

Provident Bank Mortgage New Portfolio 5/1 Arm Closed End 2nd TD				
Prime Rate 4.75%		5/1 Year Arm		30 Year Term
Start Rate	CLTV	Minimum Fico	Margin	Pricing
6.500%	80.000	700	1.750%	PAR
6.250%	75.000	700	1.500%	PAR
6.250%	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

Thursday, April 26, 2018

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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	(0.125)	0.125	0.375
7.000	0.125	0.375	0.625
6.875	0.375	0.625	0.875
6.750	0.625	0.875	1.125
6.625	0.875	1.125	1.375
6.500	1.250	1.500	1.750
6.375	1.625	1.875	2.125
6.250	2.125	2.375	2.625
6.125	2.500	2.750	3.000
6.000	3.000	3.250	3.500

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	(1.500)	(1.250)	(1.000)
4.625	(1.125)	(0.875)	(0.625)
4.500	(0.625)	(0.375)	(0.125)
4.375	0.125	0.375	0.625
4.250	1.000	1.250	1.500

**30 Year Fixed High Balance**  
**CF30HBM Max Rebate is 1.250%**

Rate	30 Day	45 Day	60 Day
4.750	0.500	0.750	1.000
4.625	0.875	1.125	1.375
4.500	1.625	1.875	2.125
4.375	1.500	1.750	2.000
4.250	2.000	2.250	2.500

**LTV/FICO LLPA'S FOR TERMS GREATER THAN 15 YEARS**

Fico/LTV	680-699	700-719	720-739	>=740
<=60%	0.000	0.000	0.000	0.000
60.01-70%	0.500	0.500	0.250	0.250
70.01- 75%	1.250	1.000	0.500	0.250
75.01- 80%	1.750	1.250	0.750	0.500
80.01- 85%	1.500	1.000	0.500	0.250
85.01- 90%	1.250	1.000	0.500	0.250
90.01- 95%	1.250	1.000	0.500	0.250

**CLTV LLPA'S**

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

**Miscellaneous LLPA's**

Waived Escorws	0.250
Condo > 75% LTV	0.750

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

**Expanded Jumbo 30 Year Fixed**  
**JF30R Max Rebate (See Below)**

Rate	45 Day	60 Day
5.125	(1.500)	(1.250)
5.000	(1.125)	(0.875)
4.875	(0.750)	(0.500)
4.750	(0.375)	(0.125)
4.625	0.125	0.375
4.500	0.500	0.750

**Expanded Jumbo 15 Year Fixed**  
**JF15R Max Rebate (See Below)**

Rate	45 Day	60 Day
5.125	(1.375)	(1.125)
5.000	(1.250)	(1.000)
4.875	(1.125)	(0.875)
4.750	(0.875)	(0.625)
4.625	(0.500)	(0.250)
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
4.875	(1.500)	(1.250)
4.750	(1.250)	(1.000)
4.625	(1.000)	(0.750)
4.500	(0.750)	(0.500)
4.375	(0.500)	(0.250)
4.250	0.000	0.250
4.125	0.375	0.625
4.000	0.875	1.125

**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

**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	(1.125)	(0.875)
4.750	(0.750)	(0.500)
4.625	(0.250)	0.000
4.500	0.125	0.375
4.375	0.625	0.875
4.250	1.250	1.500

**2.250% Margin & 2/2/5 Caps**

**Fico/LTV/CLTV Price Adjustments**

Fico/LTV/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

Thursday, April 26, 2018

Price Code: 2018-102



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

**Jumbo Fixed Rate and Arm Programs Continued**

**New Aggressive Jumbo 30 Year Fixed Rate Purchase Program**

Aggressive Jumbo 30 Year Fixed JF30W Rate	Max Rebate 1.500%	
	30 Day	45 Day
5.625	(3.750)	(3.500)
5.500	(3.375)	(3.125)
5.375	(3.000)	(2.750)
5.250	(2.625)	(2.375)
5.125	(2.125)	(1.875)
5.000	(1.625)	(1.375)
4.875	(1.125)	(0.875)
4.750	(0.625)	(0.375)
4.625	(0.125)	0.125

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		3 Unit Property	0.375	
Investment Property	1.750		4 Unit Property	1.000	
\$453,100 - \$679,650	0.00		>=\$1MM	0.125	

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

Enhanced Jumbo 30 Year Fixed JF30G Rate	Max Rebate 1.500%	
	30 Day	45 Day
5.000	0.250	0.500
4.875	0.500	0.750
4.750	0.875	1.125
4.625	1.250	1.500
4.500	1.750	2.000

Enhanced Jumbo 15 Year Fixed JF15G Rate	Max Rebate 1.500%	
	30 Day	45 Day
4.750	0.250	0.500
4.625	0.500	0.750
4.500	0.875	1.125
4.375	1.250	1.500

**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

JF30JMM 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

JA71JMM Rate	Max Rebate (1.250)	
	45 Day	60 Day

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