



Rates as of: **June 19, 2017**

| Multifamily "A" Loan Programs - up to 75% LTV | | | | | | | | | |
|---|-------|--------|-------|------------|--------|------|----------------------------|-------------------|-----------|
| \$500,000 to \$6,000,000 | | | | | | | | | |
| PROGRAMS | Rate | Points | Term | Index | Margin | DCR | Max. LTV Purchase R/T Refi | Max. LTV C/O Refi | Prepay |
| 1 Yr ARM | 3.500 | 1.00 | 30/30 | 6 MO LIBOR | 2.95 | 1.25 | 75% | 70% | 2-1-1 |
| 1 Yr ARM | 3.700 | PAR | 30/30 | 6 MO LIBOR | 2.95 | 1.25 | 75% | 70% | 2-1-1 |
| 1 Yr ARM | 4.000 | -0.50 | 30/30 | 6 MO LIBOR | 3.125 | 1.25 | 75% | 70% | 3-2-1 |
| 3 Yr. ARM | 3.750 | 1.00 | 30/30 | 6 MO LIBOR | 2.95 | 1.25 | 75% | 70% | 3-2-1 |
| 3 Yr. ARM | 3.900 | PAR | 30/30 | 6 MO LIBOR | 2.95 | 1.25 | 75% | 70% | 3-2-1 |
| 3 Yr. ARM | 4.050 | -0.50 | 30/30 | 6 MO LIBOR | 3.125 | 1.25 | 75% | 70% | 3-2-1 |
| 5 Yr. ARM | 3.950 | 1.00 | 30/30 | 6 MO LIBOR | 2.95 | 1.25 | 75% | 70% | 3-2-2-1-1 |
| 5 Yr. ARM | 4.050 | PAR | 30/30 | 6 MO LIBOR | 2.95 | 1.25 | 75% | 70% | 5-4-3-2-1 |
| 5 Yr. ARM | 4.250 | -0.50 | 30/30 | 6 MO LIBOR | 3.125 | 1.25 | 75% | 70% | 5-4-3-2-1 |

NOTES Minimum FICO: 700 / Max Rebate: \$20,000 / Full Recourse. Minimum loan size for "A" program: \$500,000. Max LTV 75% for R&T refi & Purchase only.

| Multifamily Standard Loan Programs - up to 75% LTV | | | | | | | | | |
|---|-------|--------|-------|------------|--------|------|----------------------------|-------------------|---------------|
| \$500,000 to \$6,000,000 (\$350,000-\$499,999 +25bps) | | | | | | | | | |
| PROGRAMS | Rate | Points | Term | Index | Margin | DCR | Max. LTV Purchase R/T Refi | Max. LTV C/O Refi | Prepay |
| 1 Yr ARM | 3.600 | 1.00 | 30/30 | 6 MO LIBOR | 2.95 | 1.20 | 75% | 70% | 2-1-1 |
| 1 Yr ARM | 3.800 | PAR | 30/30 | 6 MO LIBOR | 2.95 | 1.20 | 75% | 70% | 2-1-1 |
| 1 Yr ARM | 4.000 | -0.50 | 30/30 | 6 MO LIBOR | 3.125 | 1.20 | 75% | 70% | 3-2-1 |
| 3 Yr. ARM | 3.750 | 1.00 | 30/30 | 6 MO LIBOR | 2.95 | 1.20 | 75% | 70% | 3-2-1 |
| 3 Yr. ARM | 3.900 | PAR | 30/30 | 6 MO LIBOR | 2.95 | 1.20 | 75% | 70% | 3-2-1 |
| 3 Yr. ARM | 4.050 | -0.50 | 30/30 | 6 MO LIBOR | 3.125 | 1.20 | 75% | 70% | 3-2-1 |
| 5 Yr. ARM | 3.950 | 1.00 | 30/30 | 6 MO LIBOR | 2.95 | 1.20 | 75% | 70% | 3-2-2-1-1 |
| 5 Yr. ARM | 4.050 | PAR | 30/30 | 6 MO LIBOR | 2.95 | 1.20 | 75% | 70% | 5-4-3-2-1 |
| 5 Yr. ARM | 4.300 | -0.50 | 30/30 | 6 MO LIBOR | 3.125 | 1.20 | 75% | 70% | 5-4-3-2-1 |
| 7 Yr. ARM | 4.400 | 1.00 | 30/30 | 6 MO LIBOR | 2.95 | 1.20 | 75% | 70% | 5-4-3-3-2-2-1 |
| 7 Yr. ARM | 4.600 | PAR | 30/30 | 6 MO LIBOR | 2.950 | 1.20 | 75% | 70% | 5-4-3-3-2-2-1 |

| Commercial Loan Programs - up to 70% LTV | | | | | | | | | |
|---|-------|--------|-------|------------|--------|------|----------------------------|-------------------|-----------|
| \$500,000 to \$6,000,000 (\$350,000-\$499,999 +25bps) | | | | | | | | | |
| PROGRAMS | Rate | Points | Term | Index | Margin | DCR | Max. LTV Purchase R/T Refi | Max. LTV C/O Refi | Prepay |
| 1 Yr ARM | 4.200 | 1.00 | 25/10 | 6 MO LIBOR | 3.25 | 1.25 | 70% | 65% | 2-1-1 |
| 1 Yr ARM | 4.350 | PAR | 25/10 | 6 MO LIBOR | 3.25 | 1.25 | 70% | 65% | 2-1-1 |
| 1 Yr ARM | 4.600 | -0.50 | 25/10 | 6 MO LIBOR | 3.425 | 1.25 | 70% | 65% | 3-2-1 |
| 3 Yr. ARM | 4.250 | 1.00 | 25/10 | 6 MO LIBOR | 3.25 | 1.25 | 70% | 65% | 3-2-1 |
| 3 Yr. ARM | 4.400 | PAR | 25/10 | 6 MO LIBOR | 3.25 | 1.25 | 70% | 65% | 3-2-1 |
| 3 Yr. ARM | 4.700 | -0.50 | 25/10 | 6 MO LIBOR | 3.425 | 1.25 | 70% | 65% | 3-2-1 |
| 5 Yr. ARM | 4.350 | 1.00 | 25/10 | 6 MO LIBOR | 3.25 | 1.25 | 70% | 65% | 3-2-2-1-1 |
| 5 Yr. ARM | 4.550 | PAR | 25/10 | 6 MO LIBOR | 3.25 | 1.25 | 70% | 65% | 5-4-3-2-1 |
| 5 Yr. ARM | 4.800 | -0.50 | 25/10 | 6 MO LIBOR | 3.425 | 1.25 | 70% | 65% | 5-4-3-2-1 |

| Multifamily / SFR / Commercial- Construction Loan Programs - up to 75% LTC / LTV | | | | | | | | | |
|--|-----------|--------|------------|-------|-------------|------------|-----------|-----------|--------|
| \$300,000 to \$2,500,000 | | | | | | | | | |
| PROGRAMS | Rate | Points | Term | Index | Margin | Location | LTC | LTV | Prepay |
| | SFR - CRE | | | | SFR-CRE | | | | |
| 1 Yr ARM | P+2 | 1.000% | 12 mo. I/O | Prime | 2.25 - 2.75 | California | 75% - 65% | 75% - 65% | None |

Program Notes

- Loan programs are available throughout California
- Loan amounts between \$350,000-\$499,999 add 25bps (Standard program only)
- Near Core Employment
- Owner / Investor deals welcome
- Application Fee - \$1,950 - Additional fees apply for Construction Loans
- Portfolio Lender
- Minimum FICO of 680. FICO below 680 considered with a price adjustment. (Standard program only)
- All programs are subject to pricing adjustment based upon loan size, property condition, age, maintenance and credit factors
- No significant deferred maintenance
- 10 - 35 bps increase for cash out loans
- Start Rate is Floor, Ceiling is 6% over start rate

Submission Loan Requirements (Full package Checklist located here: <http://www.myprovident.com/commercialdocs.asp>)

- Complete 1003 Loan Application (include net worth and reserves)
- Photos of Subject Property and surrounding area
- Credit Authorization - sign and dated
- 2 Years + YTD Operating History (Income & Expense) on the Property
- Current Rent Roll - sign and dated
- Purchases: Purchase Agreement, escrow instructions, title report and leases (if available)
- Refinances: Statement of Purpose of Funds and Leases (if available)
- Schedule of Real Estate
- Construction: Complete set of plans, Cost Breakdown and Materials list- Additional items will be required

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