



Rates as of: August 21, 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	3.700	1.00	30/30	6 MO LIBOR	2.95	1.25	75%	70%	3-2-1
3 Yr. ARM	3.850	PAR	30/30	6 MO LIBOR	2.95	1.25	75%	70%	3-2-1
3 Yr. ARM	4.000	-0.50	30/30	6 MO LIBOR	3.125	1.25	75%	70%	3-2-1
5 Yr. ARM	3.900	1.00	30/30	6 MO LIBOR	2.95	1.25	75%	70%	3-2-2-1-1
5 Yr. ARM	4.000	PAR	30/30	6 MO LIBOR	2.95	1.25	75%	70%	5-4-3-2-1
5 Yr. ARM	4.200	-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	4.050	-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	4.100	-0.50	30/30	6 MO LIBOR	3.125	1.20	75%	70%	3-2-1
5 Yr. ARM	3.900	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	4.250	-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	4.100	1.00	25/10	6 MO LIBOR	3.25	1.25	70%	65%	2-1-1
1 Yr ARM	4.250	PAR	25/10	6 MO LIBOR	3.25	1.25	70%	65%	2-1-1
1 Yr ARM	4.500	-0.50	25/10	6 MO LIBOR	3.425	1.25	70%	65%	3-2-1
3 Yr. ARM	4.150	1.00	25/10	6 MO LIBOR	3.25	1.25	70%	65%	3-2-1
3 Yr. ARM	4.300	PAR	25/10	6 MO LIBOR	3.25	1.25	70%	65%	3-2-1
3 Yr. ARM	4.550	-0.50	25/10	6 MO LIBOR	3.425	1.25	70%	65%	3-2-1
5 Yr. ARM	4.250	1.00	25/10	6 MO LIBOR	3.25	1.25	70%	65%	3-2-2-1-1
5 Yr. ARM	4.450	PAR	25/10	6 MO LIBOR	3.25	1.25	70%	65%	5-4-3-2-1
5 Yr. ARM	4.650	-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

For use by Real Estate and Lending Professionals Only. The above is not intended for use by prospective borrowers, or the general public. The availability of Rate and Programs is subject to change without notice. If you would like to stop receiving future facsimile advertisements please call 866-406-2910, you will be prompted to insert pin number 18961435 and your fax number. You may also contact Provident's Commercial Loan Department by calling 951-686-6060, at any time of any day of the week.

