



Rates as of: **January 12, 2018**

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	3.650	1.00	30/30	6 MO LIBOR	2.95	1.25	75%	70%	2-1-1
1 Yr ARM	3.800	PAR	30/30	6 MO LIBOR	2.95	1.25	75%	70%	2-1-1
1 Yr ARM	4.050	-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	3.900	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	3.700	1.00	30/30	6 MO LIBOR	2.95	1.20	75%	70%	2-1-1
1 Yr ARM	3.900	PAR	30/30	6 MO LIBOR	2.95	1.20	75%	70%	2-1-1
1 Yr ARM	4.100	-0.50	30/30	6 MO LIBOR	3.125	1.20	75%	70%	3-2-1
3 Yr. ARM	3.800	1.00	30/30	6 MO LIBOR	2.95	1.20	75%	70%	3-2-1
3 Yr. ARM	3.950	PAR	30/30	6 MO LIBOR	2.95	1.20	75%	70%	3-2-1
3 Yr. ARM	4.150	-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	4.150	1.00	25/10	6 MO LIBOR	3.25	1.25	70%	65%	2-1-1
1 Yr ARM	4.300	PAR	25/10	6 MO LIBOR	3.25	1.25	70%	65%	2-1-1
1 Yr ARM	4.550	-0.50	25/10	6 MO LIBOR	3.425	1.25	70%	65%	3-2-1
3 Yr. ARM	4.200	1.00	25/10	6 MO LIBOR	3.25	1.25	70%	65%	3-2-1
3 Yr. ARM	4.350	PAR	25/10	6 MO LIBOR	3.25	1.25	70%	65%	3-2-1
3 Yr. ARM	4.600	-0.50	25/10	6 MO LIBOR	3.425	1.25	70%	65%	3-2-1
5 Yr. ARM	4.300	1.00	25/10	6 MO LIBOR	3.25	1.25	70%	65%	3-2-2-1-1
5 Yr. ARM	4.500	PAR	25/10	6 MO LIBOR	3.25	1.25	70%	65%	5-4-3-2-1
5 Yr. ARM	4.700	-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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