PROVIDENT Bank Mortgage
Faster funded home loans.

Southern California Wholesale Ratesheets
10370 Commerce Center, Suite 200
Rancho Cucamonga, CA 91730
Loan Operation Center: 1-800-733-3657

All Locks must be completed by 4:00 pm PST.

Friday, July 19, 2013
12:48 PM

Price Code **2013-254**

PBM Information Guide

Product Offerings Table of Contents

PBM Market Update

Thursday, Mortgages and Treasuries surge came to an end as positive economic data finally had some impact on trading. Jobless Claims came in less than expected at 334k from the forecasted 345k. Mortgages ended their session down 6+ as the 10 closed down 10 at a yield of 2.534%. This morning, with no economic data to report, Mortgages are trading up 4+ and the 10 Year is up 3+ at a yield of 2.520%.

Economic Scheduled Indicators

Monday	Empire Manufacturing/Retail Sales
Tuesday	Consumer Price Index/Industrial Production/NAHB Housing Index
Wednesday	MBA Mortgage Applications/Housing Starts
Thursday	Jobless Claims/Bloomberg Consumer Comfort
Friday	No Economic Data

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Southern California Operation's Staff

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PBM Extension Policies

Extensions 1st and 2nd	**Days**	**Cost**
	4 Days	0.125
	7 Days	0.250
	15 Days	0.375
3rd Extension or Relocks	Worse Case Pricing Plus .125 For 15 Days	

PBM Expiration Dates on Today's Locks

15 Day Lock	8/3/2013
30 Day Lock	8/18/2013
45 Day Lock	9/2/2013
60 Day Lock	9/17/2013

For longer lock periods, please call your Wholesale Coordinators.

Other PMB 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 locks goes to the original lock date for pricing.
*If changing Rates within the lock period, pricing goes to the original lock date's pricing.

Operation Turn Times

Level 1 Brokers-Purchase Transactions	3 to 4 Days
Level 1 Brokers-Refinance Transactions	11 to 12 Days
Level 2 Brokers-Purchase Transactions	4 to 5 Days
Level 2 Brokers-Refinance Transactions	12 to 13 Days
Docs	48 Hours
Fundings	72 Hours

Indicies

1 Month Libor	0.192%	6 Month Libor	0.398%
1 Year Libor	0.681%	1 Year Treasury	0.130%
3 Year Treasury	0.690%	5 Year Treasury	1.380%
7 Year Treasury	1.950%	10 Year Treasury	2.550%
30 Year Treasury	3.940%	Prime Rate	3.250%

PBM Lender Fees

Administration Fee	$1,140.00
FHA Administration Fee	$870.00
FHA Streamline Administration Fee	$725.00
VA Administration Fee	$1,140.00
CHDAP 2nd	$250.00
Flood, Tax and Wire Fee	Included

TBD Submission Due Dates

Lock Period	Delivery Period	**Submission Due Date**
30 Days(Purchase only)	24 Hours	Friday, July 26, 2013
45 Days	5 Days	Friday, August 02, 2013
60 Days	10 Days	Friday, August 09, 2013

PBM Mortgagee Clause

Provident Savings Bank, F.S.B.
Its Successors and/or Assigns
3756 Central Avenue
Riverside, CA 92506

Maximum Rebate Exemption

On loan transactions where excess rebate is needed to absorb closing cost, PBM will allow to exceed the MAX REBATE of 3.0% on the ratesheet with a .50% price adjustment up to 4% Rebate. This will be available for the following products: PF10, PF11, PF20, PF06, P13H, PF58, PF57, P13F, P23F, PF13, PF23.

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 is with Provident Bank Mortgage, please click this link https://www.pbmdirect.com/broker/ and then sign on to the Broker Portal to get your Compensation Plan.

Future Product Anouncements

Future Pricing Anouncements

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Fannie Mae/Freddie Mac Programs

Fannie Mae Conforming Fixed Programs

FNMA Conforming 30 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
5.375	(5.625)	(5.500)	(5.250)	(5.000)
5.250	(5.500)	(5.375)	(5.125)	(4.875)
5.125	(5.125)	(5.000)	(4.750)	(4.500)
4.999	(4.500)	(4.375)	(4.125)	(3.875)
4.875	(4.375)	(4.250)	(4.000)	(3.750)
4.750	(3.750)	(3.625)	(3.375)	(3.125)
4.625	(3.500)	(3.375)	(3.125)	(2.875)
4.500	(2.500)	(2.375)	(2.125)	(1.875)
4.375	(2.000)	(1.875)	(1.625)	(1.375)
4.250	(1.875)	(1.750)	(1.500)	(1.250)
4.125	(1.125)	(1.000)	(0.750)	(0.500)
3.999	(0.125)	0.000	0.250	0.500

Product Code: PF10
Maximum Rebate is 3.000%

FNMA Conforming 20 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
5.375	(5.875)	(5.750)	(5.500)	(5.250)
5.250	(5.750)	(5.625)	(5.375)	(5.125)
5.125	(5.375)	(5.250)	(5.000)	(4.750)
4.999	(4.750)	(4.625)	(4.375)	(4.125)
4.875	(4.625)	(4.500)	(4.250)	(4.000)
4.750	(4.000)	(3.875)	(3.625)	(3.375)
4.625	(3.750)	(3.625)	(3.375)	(3.125)
4.500	(2.750)	(2.625)	(2.375)	(2.125)
4.375	(2.250)	(2.125)	(1.875)	(1.625)
4.250	(2.125)	(2.000)	(1.750)	(1.500)
4.125	(1.375)	(1.250)	(1.000)	(0.750)
3.999	(0.375)	(0.250)	0.000	0.250

Product Code: PF11
Maximum Rebate is 3.000%

FNMA Conforming 15 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.250	(4.500)	(4.375)	(4.125)	(3.875)
4.125	(4.375)	(4.250)	(4.000)	(3.750)
3.999	(4.250)	(4.125)	(3.875)	(3.625)
3.875	(4.000)	(3.875)	(3.625)	(3.375)
3.750	(3.000)	(2.875)	(2.625)	(2.375)
3.625	(2.375)	(2.250)	(2.000)	(1.750)
3.500	(2.250)	(2.125)	(1.875)	(1.625)
3.375	(1.125)	(1.000)	(0.750)	(0.500)

Product Code: PF20
Maximum Rebate is 3.000%

FNMA Conforming 10 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.250	(4.625)	(4.500)	(4.250)	(4.000)
4.125	(4.500)	(4.375)	(4.125)	(3.875)
3.999	(4.375)	(4.250)	(4.000)	(3.750)
3.875	(4.125)	(4.000)	(3.750)	(3.500)
3.750	(3.125)	(3.000)	(2.750)	(2.500)
3.625	(2.500)	(2.375)	(2.125)	(1.875)
3.500	(2.375)	(2.250)	(2.000)	(1.750)
3.375	(1.250)	(1.125)	(0.875)	(0.625)
0.000	(0.125)	0.000	0.250	0.500

Product Code: PF06
Maximum Rebate is 3.000%

Fannie Mae DU Refi Fixed Programs

FNMA DU Refi 30 Year Fixed 105% LTV

Rate	15 Day	30 Day	45 Day	60 Day
4.875	(2.500)	(2.375)	(2.125)	(1.875)
4.750	(2.000)	(1.875)	(1.625)	(1.375)
4.625	(1.375)	(1.250)	(1.000)	(0.750)
4.500	(0.750)	(0.625)	(0.375)	(0.125)
4.375	0.125	0.250	0.500	0.750
4.250	0.625	0.750	1.000	1.250
4.125	1.375	1.500	1.750	2.000
4.000	2.375	2.500	2.750	3.000

Product Code: PF10DR
Maximum Rebate is 2.500%

FNMA DU Refi 15 Year Fixed 105% LTV

Rate	15 Day	30 Day	45 Day	60 Day
4.125	(2.375)	(2.250)	(2.000)	(1.750)
4.000	(1.750)	(1.625)	(1.375)	(1.125)
3.875	(1.375)	(1.250)	(1.000)	(0.750)
3.750	(1.000)	(0.875)	(0.625)	(0.375)
3.625	(0.750)	(0.625)	(0.375)	(0.125)
3.500	(0.250)	(0.125)	0.125	0.375
3.375	0.500	0.625	0.875	1.125
3.250	1.375	1.500	1.750	2.000
3.125	1.875	2.000	2.250	2.500

Product Code: PF20DR
Maximum Rebate is 2.500%

New DU REFI PLUS UNLIMITED LTV/CLTV

LTV's	Price Adjustment
LTV 105.01% to 135%	0.750
LTV Greater 135.0%	1.250

Please see Additional Adjustments on Page 3

Fannie Mae HomePath Programs

HomePath Conforming 30 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
5.375	(5.125)	(5.000)	(4.750)	(4.500)
5.250	(5.000)	(4.875)	(4.750)	(4.625)
5.125	(4.625)	(4.500)	(4.375)	(4.250)
4.999	(4.000)	(3.875)	(3.750)	(3.625)
4.875	(3.875)	(3.750)	(3.500)	(3.250)
4.750	(3.250)	(3.125)	(2.875)	(2.625)
4.625	(3.000)	(2.875)	(2.625)	(2.375)
4.500	(2.000)	(1.875)	(1.625)	(1.375)
4.375	(1.500)	(1.375)	(1.125)	(0.875)
4.250	(1.375)	(1.250)	(1.000)	(0.750)
4.125	(0.625)	(0.500)	(0.250)	0.000

Product Code: PF13H
Maximum Rebate is 2.500%

HomePath Conforming 15 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
3.625	(1.875)	(1.750)	(1.500)	(1.250)
3.500	(1.750)	(1.625)	(1.375)	(1.125)
3.375	(0.625)	(0.500)	(0.250)	0.000
0.000	0.500	0.625	0.875	1.125
0.000	0.500	0.625	0.875	1.125

Product Code: PF22H
Maximum Rebate is 2.500%

Fannie Mae Conforming High Balance Fixed and Arm Programs

Conforming High Balance 30 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
5.375	(4.250)	(4.125)	(3.875)	(3.625)
5.250	(4.125)	(4.000)	(3.750)	(3.500)
5.125	(3.500)	(3.375)	(3.125)	(2.875)
4.999	(2.625)	(2.500)	(2.250)	(2.000)
4.875	(2.500)	(2.375)	(2.125)	(1.875)
4.750	(2.375)	(2.250)	(2.000)	(1.750)
4.625	(2.250)	(2.125)	(1.875)	(1.625)
4.500	(1.375)	(1.250)	(1.000)	(0.750)
4.375	(0.875)	(0.750)	(0.500)	(0.250)
4.250	(0.750)	(0.625)	(0.375)	(0.125)
4.125	(0.625)	(0.500)	(0.250)	0.000

Product Code: PF58
Maximum Rebate is 3.000%

Conforming High Balance 15 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.250	(3.375)	(3.250)	(3.000)	(2.750)
4.125	(3.250)	(3.125)	(2.875)	(2.625)
3.999	(2.625)	(2.500)	(2.250)	(2.000)
3.875	(2.250)	(2.125)	(1.875)	(1.625)
3.750	(2.125)	(2.000)	(1.750)	(1.500)
3.625	(1.625)	(1.500)	(1.250)	(1.000)
3.500	(1.375)	(1.250)	(1.000)	(0.750)
3.375	(0.500)	(0.375)	(0.125)	0.125

Product Code: PF57
Maximum Rebate is 3.000%

Conforming High Balance 5/1 Libor Arm
2.250% Margin & 5/2/5 Caps

Rate	15 Day	30 Day	45 Day	60 Day
4.250	(1.000)	(0.875)	(0.625)	(0.375)
4.125	(0.750)	(0.625)	(0.375)	(0.125)
4.000	(0.500)	(0.375)	(0.125)	0.125
3.875	(0.375)	(0.250)	0.000	0.250
3.750	(0.250)	(0.125)	0.125	0.375

Product Code: CM52
Maximum Rebate is 2.000%

Conforming High Balance 7/1 Libor Arm
2.250% Margin & 5/2/5 Caps

Rate	15 Day	30 Day	45 Day	60 Day
4.375	(0.625)	(0.500)	(0.250)	0.000
4.250	(0.500)	(0.375)	(0.125)	0.125
4.125	(0.250)	(0.125)	0.125	0.375
4.000	(0.125)	0.000	0.250	0.500

Product Code: CM72
Maximum Rebate is 2.000%

Fannie Mae Conforming Libor Arm Programs

Conforming 5/1 Libor Arm
2.250% Margin & 5/2/5 Caps

Rate	15 Day	30 Day	45 Day	60 Day
4.250	(2.250)	(2.125)	(1.875)	(1.625)
4.125	(2.125)	(2.000)	(1.750)	(1.500)
4.000	(2.000)	(1.875)	(1.625)	(1.375)
3.875	(1.875)	(1.750)	(1.500)	(1.250)
3.750	(1.750)	(1.625)	(1.375)	(1.125)
3.625	(1.625)	(1.500)	(1.250)	(1.000)
3.500	(1.500)	(1.375)	(1.125)	(0.875)
3.375	(0.875)	(0.750)	(0.500)	(0.250)

Product Code: CM50
Maximum Rebate is 2.000%

Conforming 7/1 Libor Arm
2.250% Margin & 5/2/5 Caps

Rate	15 Day	30 Day	45 Day	60 Day
4.375	(1.375)	(1.250)	(1.000)	(0.750)
4.250	(1.250)	(1.125)	(0.875)	(0.625)
4.125	(1.125)	(1.000)	(0.750)	(0.500)
4.000	(1.000)	(0.875)	(0.625)	(0.375)
3.875	(0.750)	(0.625)	(0.375)	(0.125)
3.750	(0.500)	(0.375)	(0.125)	0.125
3.625	(0.250)	(0.125)	0.125	0.375

Product Code: CM70
Maximum Rebate is 2.000%

Freddie Mac Conforming Fixed and Open Access up to 105% LTV Programs

Freddie Mac Conforming 30 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
5.375	(4.750)	(4.625)	(4.375)	(4.125)
5.250	(4.875)	(4.750)	(4.500)	(4.250)
5.125	(4.500)	(4.375)	(4.125)	(3.875)
4.999	(3.875)	(3.750)	(3.500)	(3.250)
4.875	(3.750)	(3.625)	(3.375)	(3.125)
4.750	(3.625)	(3.500)	(3.250)	(3.000)
4.625	(3.125)	(3.000)	(2.750)	(2.500)
4.500	(3.000)	(2.875)	(2.625)	(2.375)

Product Code: P13F
Maximum Rebate is 3.000%

Freddie Mac Conforming 15 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
3.750	(2.500)	(2.375)	(2.125)	(1.875)
3.625	(2.000)	(1.875)	(1.625)	(1.375)
3.500	(1.500)	(1.375)	(1.125)	(0.875)
3.375	(1.125)	(1.000)	(0.750)	(0.500)

Product Code: P23F
Maximum Rebate is 3.000%

Freddie Mac Open Access 30 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
5.375	(4.000)	(3.875)	(3.625)	(3.375)
5.125	(4.125)	(4.000)	(3.750)	(3.500)
4.999	(3.750)	(3.625)	(3.375)	(3.125)
4.875	(3.125)	(3.000)	(2.750)	(2.500)
4.750	(3.000)	(2.875)	(2.625)	(2.375)
4.625	(2.875)	(2.750)	(2.500)	(2.250)
4.500	(2.375)	(2.250)	(2.000)	(1.750)
4.375	(2.250)	(2.125)	(1.875)	(1.625)

Product Code: PF13
Maximum Rebate is 3.000%

Freddie Mac Open Access 15 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
3.750	(1.750)	(1.625)	(1.375)	(1.125)
3.625	(1.250)	(1.125)	(0.875)	(0.625)
3.500	(0.750)	(0.625)	(0.375)	(0.125)
3.375	(0.375)	(0.250)	0.000	0.250

Product Code: PF23
Maximum Rebate is 3.000%

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Fannie Mae/Freddie Mac Programs

Fannie Mae and Freddie Mac Conforming Fixed and Arm Price Adjustments

Fico/LTV Price Adjustments Fixed and Arm Programs (Loan Terms Greater than 15 Years)

Fico/LTV	620-639	640-659	660-679	680-699	700-719	720-739	>=740
<=60%	0.750	0.500	0.000	0.000	(0.250)	(0.250)	(0.250)
60.01-70%	1.500	1.250	1.000	0.500	0.500	0.000	0.000
70.01-75%	3.000	2.500	2.000	1.250	0.750	0.250	0.000
75.01-80%	3.000	3.000	2.500	1.750	1.000	0.500	0.250
80.01-85%	3.250	3.250	2.750	1.750	1.000	0.500	0.250
85.01-90%	3.250	3.250	2.750	1.750	1.000	0.500	0.250
90.01-95%	3.250	3.250	2.750	1.750	1.000	0.500	0.250
95.01-97%	n/a	n/a	n/a	1.750	1.000	0.500	0.250

Cashout Fico/LTV Price Adjustments for Fixed Rate and Arm Programs

Fico/LTV	620-639	640-659	660-679	680-699	700-719	720-739	>=740
<=60%	0.250	0.250	0.250	0.000	0.000	0.000	0.000
60.01-70%	1.250	1.250	0.750	0.750	0.625	0.625	0.250
70.01-75%	1.250	1.250	0.750	0.750	0.625	0.625	0.250
75.01-80%	n/a	n/a	1.500	1.500	0.750	0.750	0.500
80.01-85%	n/a	n/a	n/a	n/a	n/a	1.500	0.625

CLTV Price Adjustments for Fixed Rate and Arm Programs

Fico <720		Fico >=720	
LTV <=65%/CLTV 80.01-95%	0.500	LTV <=65%/CLTV 80.01-95%	0.250
LTV 65.01-75%/CLTV 80.01-95%	0.750	LTV 65.01-75%/CLTV 80.01-95%	0.500
LTV > 75%/CLTV 76.01-95%	1.000	LTV > 75%/CLTV 76.01-95%	0.750
CLTV > 95% Additional	0.750	CLTV > 95% Additional	0.750

Miscellaneous Price Adjustments for Fixed Rate and Arm Programs

Investment Purchase/RT Refi <75% LTV	1.750	Loan Amounts $50,000 to $79,999	1.000	
Investment Cashout Refi LTV <= 75%	2.000	Loan Amounts $80,000 to $99,999	0.500	
Investment Purchase only 80% LTV	3.250	Loan Amounts $100,000 to $119,999	0.250	
2 Units	1.000	Investor Specific	0.500	
3-4 Units	1.000	Rapid Appreciation/90 Day Flips	0.500	
No Impounds	0.250	Greater than 4 Financed Properties	1.000	DU Eligible Only
Condo LTV > 75% LTV	0.750			

DU Refil Plus Price Adjustments for Fixed Rate Programs

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 97.01-135%	1.000

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

DU Refi Plus Cap Price Adjustments

Eligible Product Features	Loan Terms	<=80% LTV	>80%-105% LTV	> 105% LTV
Primary Residence/Second Home	<=20 Years	1.750	0.000	0.000
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

LTV/Fico Price Adjustments in the Conforming Section apply to DU Refi Plus Programs.
Loan Amount Adjustments do not apply to the Cap Adjustments.

HomePath Price Adjustments for Fixed Rate Programs

HomePath Investment <=75% LTV	2.000	HomePath Investment LTV 75.01-80%	2.250
HomePath Investment LTV 80.01-90%	2.750		

Conforming Adjustments also Apply.

HomePath No MI Price Adjustments for Fixed Rate Programs

LTV 80.01-85%	1.000
LTV 85.01-90%	1.750
LTV 90.01-95%	2.500
LTV 95.01-97%	3.625

CLTV Price Price Adjustments Apply

HomePath LTV/Fico Price Adjustments for Fixed Rate Programs

Fico/LTV	620-639	640-659	660-679	680-699	700-719	720-739	>=740
85.01-97%	n/a	n/a	2.500	1.500	1.000	0.500	0.250

Conforming High Balance Price Adjustments for Fixed Rate and Arm Programs

DU Refi Plus Cap Price Adjustments is 2.00%

Fico/LTV Price Adjustments Fixed and Arm Programs (Loan Terms Greater than 15 Years)

Fico/LTV	620-639	640-659	660-679	680-699	700-719	720-739	>=740
<=60%	n/a	n/a	0.000	0.000	(0.250)	(0.250)	(0.250)
60.01-70%	n/a	n/a	1.000	0.500	0.500	0.000	0.000
70.01-75%	n/a	n/a	2.000	1.250	0.750	0.250	0.000
75.01-80%	n/a	n/a	2.750	1.750	1.000	0.500	0.250
80.01-85%	n/a	n/a	2.750	1.750	1.000	0.500	0.250
85.01-90%	n/a	n/a	2.750	1.750	1.000	0.500	0.250

Miscellaneous Price Adjustments High Balance Fixed Rate and Arm Programs

Investment Purchase/RT Refi <=65% LTV	1.750	Investor Specific	0.500
Investment Cashout Refi LTV <= 65%	n/a	Rapid Appreciation/90 Day Flips	0.500
Cashout Refinance<=60% LTV Max	1.000	Condo LTV > 75% LTV	0.750
2 Units	1.000	DTI 45.01-50%	0.125
3-4 Units	1.000	DTI 50.01-55%	0.250
No Impounds	0.250	DTI Greater 55%	n/a

No LP Allowed on High Balance

CLTV Price Adjustments for Fixed Rate and Arm Programs

Fico <720		Fico >=720	
LTV <=65%/CLTV 80.01-90%	0.500	LTV <=65%/CLTV 80.01-90%	0.250
LTV 65.01-75%/CLTV 80.01-90%	0.750	LTV 65.01-75%/CLTV 80.01-90%	0.500
LTV > 75%/CLTV 76.01-90%	1.000	LTV > 75%/CLTV 76.01-90%	0.750

Open Access Price Adjustments for Fixed Rate and Programs

Open Acess Investment	2.500	Open Acess with CLTV > 95%	1.500

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

Open Access Cap Price Adjustments

Eligible Product Features	Loan Terms	<=80% LTV	>80%-105% LTV	> 105% LTV
Primary Residence/Second Home	<=20 Years	2.000	0.000	n/a
Primary Residence Only	>20 Years	2.000	0.750	n/a
Second Home Only	>20 Years	2.000	0.750	n/a
All Investment Properties	All Terms	2.000	2.000	n/a

LTV/Fico Price Adjustments apply to Open Access Programs.
Loan Amount Adjustments do not apply to the Cap Adjustments.

PROVIDENT Bank Mortgage
Faster funded home loans.

Southern California Wholesale Ratesheets
10370 Commerce Center, Suite 200
Rancho Cucamonga, CA 91730
Loan Operation Center: 1-800-733-3657

All Locks must be completed by 4:00 pm PST.

Friday, July 19, 2013
12:48 PM

Price Code **2013-254**

NO FLEX CAN BE USED ON FH15, FH5A AND ALL JUMBO'S

Government and Jumbo Fixed/Arm Programs

Government Fixed and Arm Programs

FHA 30 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.875	(6.875)	(6.750)	(6.500)	(6.250)
4.750	(6.250)	(6.125)	(5.875)	(5.625)
4.625	(5.250)	(5.125)	(4.875)	(4.625)
4.500	(4.875)	(4.750)	(4.500)	(4.250)
4.375	(4.500)	(4.375)	(4.125)	(3.875)
4.250	(4.250)	(4.125)	(3.875)	(3.625)
4.125	(2.750)	(2.625)	(2.375)	(2.125)
4.000	(2.375)	(2.250)	(2.000)	(1.750)

Product Code: FHAF
Maximum Rebate is 4.000%

FHA 15 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
3.500	(2.125)	(2.000)	(1.750)	(1.500)
3.375	(2.000)	(1.875)	(1.625)	(1.375)
3.250	(1.750)	(1.625)	(1.375)	(1.125)
3.125	(1.625)	(1.500)	(1.250)	(1.000)
3.000	(1.375)	(1.250)	(1.000)	(0.750)
2.875	(1.000)	(0.875)	(0.625)	(0.375)
2.750	(0.625)	(0.500)	(0.250)	0.000

Product Code: FH15
Maximum Rebate is 3.000%

FHA 5/1 Treasury Arm 1/1/5 Caps/2.25%

Rate	15 Day	30 Day	45 Day	60 Day
3.250	(3.250)	(3.125)	(2.875)	(2.625)
3.125	(3.000)	(2.875)	(2.625)	(2.375)
3.000	(2.875)	(2.750)	(2.500)	(2.250)
2.875	(2.750)	(2.625)	(2.375)	(2.125)
2.750	(2.625)	(2.500)	(2.250)	(2.000)
2.625	(2.375)	(2.250)	(2.000)	(1.750)

Product Code: FH5A
Maximum Rebate is 3.000%

VA 30 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.875	(6.500)	(6.375)	(6.125)	(5.875)
4.750	(5.875)	(5.750)	(5.500)	(5.250)
4.625	(4.875)	(4.750)	(4.500)	(4.250)
4.500	(4.500)	(4.375)	(4.125)	(3.875)
4.375	(4.125)	(4.000)	(3.750)	(3.500)
4.250	(3.875)	(3.750)	(3.500)	(3.250)
4.125	(2.375)	(2.250)	(2.000)	(1.750)
4.000	(2.000)	(1.875)	(1.625)	(1.375)

Product Code: VAFX
Maximum Rebate is 4.000%

FHA/VA Price Adjustments for Fixed Rate and Arm Programs

FHA/VA Fico Scores 640 to 679	0.375	Base Loan Amounts $50,000 to $99,999	0.500
FHA/VA Fico Scores Greater than 720	(0.125)	Base Loan Amounts $100,000 to $119,999	0.375
FHA Flips (Fixed Only)	1.000	Base Loan Amounts $120,000 to $149,999	0.250
USDA30	0.500	Base Loan Amounts > $417,000 (FHAJ)	1.125
FHA Streamlines	0.500	Base Loan Amounts > $417,000 (VAFX)	1.250

FHACHDAP/CHDAP Par Note Rate is 3.250%

Expanded Jumbo Fixed and Arm Programs

Expanded Jumbo 30 Year Fixed

Rate	45 Day	60 Day
5.875	(2.500)	(2.250)
5.750	(2.125)	(1.875)
5.625	(2.000)	(1.750)
5.500	(1.750)	(1.500)
5.375	(1.500)	(1.250)
5.250	(1.375)	(1.125)
5.125	(1.000)	(0.750)
5.000	(0.625)	(0.375)
4.875	(0.125)	0.125

Product Code: JF30R
Maximum Rebate See Below

Expanded Jumbo 15 Year Fixed

Rate	45 Day	60 Day
4.625	(1.875)	(1.625)
4.500	(1.625)	(1.375)
4.375	(1.500)	(1.250)
4.250	(1.375)	(1.125)
4.125	(1.125)	(0.875)
4.000	(0.750)	(0.500)
3.875	(0.500)	(0.250)
3.750	(0.125)	0.125

Product Code: JF15R
Maximum Rebate See Below

Expanded Jumbo 5/1 Libor Arm
2.250% Margin & 5/2/5 Caps

Rate	45 Day	60 Day
3.875	(1.625)	(1.375)
3.750	(1.500)	(1.250)
3.625	(1.250)	(1.000)
3.500	(1.125)	(0.875)
3.375	(0.875)	(0.625)
3.250	(0.625)	(0.375)
3.125	(0.375)	(0.125)

Product Code: JA51R
Maximum Rebate See Below

Expanded Jumbo 10/1 Libor Arm
2.250% Margin & 5/2/5 Caps

Rate	45 Day	60 Day
4.625	(2.625)	(2.375)
4.500	(2.375)	(2.125)
4.375	(2.125)	(1.875)
4.250	(1.875)	(1.625)
4.125	(1.500)	(1.250)
4.000	(1.125)	(0.875)
3.875	(0.625)	(0.375)

Product Code: JA101R
Maximum Rebate See Below

Expanded Jumbo Fixed and Arm Price Adjustments

Fico/LTV/CLTV Price Adjustments

Fico/LTV/CLTV	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
Ficos 700-719	0.000	0.250	0.500	n/a	n/a
Ficos 720-759	0.000	0.000	0.000	0.500	0.750
Ficos >=760	(0.125)	(0.125)	0.000	0.250	0.500

Loan Amount/LTV Price Adjustments

Loan Amount/LTV/CLTV	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
<=$1,000,000	(0.125)	(0.125)	0.000	0.000	0.000
$1,000,001-$1,500,000	(0.125)	0.000	0.125	0.375	0.500
$1,500,001-$2,000,000	0.000	0.125	0.375	n/a	n/a
$2,000,001-2,500,000	0.000	n/a	n/a	n/a	n/a

Loan Amount/LTV Price Adjustments

Purpose/Property/LTV	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
Cashout Refinance	0.125	0.250	n/a	n/a	n/a
2 Units	0.000	0.250	n/a	n/a	n/a
Second Home	0.250	0.375	0.500	0.750	n/a
High Rise Condo	0.000	0.000	0.000	0.250	0.750

Expanded Miscellaneous Price Adjustments

No Impounds	0.250
LTV 75.01-80% Except 30 Year	0.750

Maximum Rebate

Loan Amount	Fixed	ARM's
<=$1,000,000	(1.500)	(1.000)
>$1,000,000	(1.250)	(0.750)

Now offering 80% LTV up to $1,500,000

New Platinum Jumbo Fixed and Arm Programs Coming Soon!