



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

Friday, May 18, 2012
 8:12 AM
 Price Code 2012-154

Indices	
WSJ 1 Year Libor	1.060%
Prime Rate	3.250%
1 Yr Treasury	0.180%

Jodi Crocker/Regional Manager
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 Account Executives

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Informational Tips	Extensions	PBM Extension and Relock Policies
Visit our Website @ www.pbmwholesale.com All Locks must be Submitted by 4:00 pm PST	(Locks not Expired) 1st & 2nd Days Extensions 4 Days 7 Days 15 Days	3rd Extension Worse Case Pricing Plus .125% Cost For 15 Day Lock EFFECTIVE IMMEDIATELY!!!!!!
30 Days TBD Delivery Dates for Today 5/25/2012 45 Days TBD Delivery Dates for Today 6/1/2012 Effective 9/14/2011 all Refi TBD locks must be locked for 45 days (except FHA streamline)		

Expiration Dates on Today's Locks	
15 Day Lock	6/2/2012
30 Day Lock	6/17/2012
45 Day Lock	7/2/2012

MAX 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, FHAF, FHAJ, VAFX

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.

Classic Conforming Fixed Rate Products

30 Year Fixed Rate		20 Year Fixed Rate		Conforming Fixed Rate Price Adjustments		Conforming Fixed Rate Fico/LTV Price Adjustments (TERMS GREATER THAN 15 YEARS)							
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Fico	620-639	640-659	660-679	680-699	700-719	720-739	>=740
4.999	(6.000)	(5.875)	4.999	(6.125)	(6.000)	<=60	0.750	0.500	0.500	0.000	(0.125)	(0.250)	(0.250)
4.875	(5.875)	(5.750)	4.875	(6.000)	(5.875)	60.01-70	1.500	1.250	1.000	0.500	0.000	0.000	0.000
4.750	(5.750)	(5.625)	4.750	(5.875)	(5.750)	70.01-75	3.000	2.500	2.000	1.250	0.750	0.250	0.000
4.625	(5.625)	(5.500)	4.625	(5.750)	(5.625)	75.01-80	3.000	3.000	2.500	1.750	1.000	0.500	0.250
4.500	(5.500)	(5.375)	4.500	(5.625)	(5.500)	80.01-85	n/a	n/a	2.750	1.750	1.000	0.500	0.250
4.375	(5.375)	(5.250)	4.375	(5.500)	(5.375)	85.01-90	n/a	n/a	2.750	1.750	1.000	0.500	0.250
4.250	(5.250)	(5.125)	4.250	(5.375)	(5.250)	90.01-95	n/a	n/a	2.750	1.750	1.000	0.500	0.250
4.125	(5.125)	(5.000)	4.125	(5.250)	(5.125)	95.01-97	n/a	n/a	n/a	n/a	3.500	3.000	2.750
3.999	(5.000)	(4.875)	3.999	(5.125)	(5.000)	HomePath Fico/LTV Adjustments	85.01-97	n/a	n/a	2.500	1.500	1.000	0.500
3.875	(4.875)	(4.750)	3.875	(5.000)	(4.875)	3.750	(2.000)	(1.875)	Conforming Fixed DU Refi Plus Fico/LTV Price Adjustments (Terms Greater >15 Years)				
3.750	(4.750)	(4.625)	3.750	(4.875)	(4.750)	Fico	620-639	640-659	660-679	680-699	700-719	720-739	>=740
						LTV	3.000	3.000	2.500	1.500	0.750	0.250	0.000
						85.01-90	3.000	3.000	2.500	1.500	0.750	0.250	0.000
						90.01-95	3.000	3.000	2.500	1.500	0.750	0.250	0.000
						95.01-105	3.750	3.250	2.750	1.750	1.500	1.000	1.000
						Product Code: PF10							
						Product Code: PF11							
						Maximum Rebate is 3.00%							
						Maximum Rebate is 3.00%							
						Product Code: PF20							
						Product Code: PF06							
						Maximum Rebate is 3.00%							
						Maximum Rebate is 3.00%							
						HomePath Price Adjustments (Other Price Adjustments Apply)							
						Home Path Transaction	0.250						
						HomePath High Balance	1.750						
						Investment LTV 75.01 - 80%	2.250						
						Investment LTV 80.01 - 85%	2.750						
						HomePath Product Codes: P13H 30 Year Fixed/P22H 15 Year Fixed							
						DU REFI PLUS PRICE CAP							
						Eligible Product Features	Loan Terms <=80% LTV	>80%LTV					
						Primary/Second Home	<=20 Years	1.750	0.000				
						Primary/Second Home	>20 Years	1.750	0.500				
						All Investment Properties	All	1.750	1.750				
						Ficos <=720							
						LTV <=65% & CLTV 80.01 - 95%	0.500						0.250
						LTV 65.01-75% & CLTV 80.01 - 95%	0.750						0.500
						LTV > 75% & CLTV 76.01 - 95%	1.000						0.750
						CLTV > 95% + ADDITIONAL	0.250						0.250

Elite Conforming High Balance Fixed Rate and Arm Products

30 Year Fixed Rate		15 Year Fixed Rate		Conforming High Balance Price Adjustments		Conforming High Balance Fico/LTV Price Adjustments (TERMS GREATER THAN 15 YEARS)							
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Fico	620-639	640-659	660-679	680-699	700-719	720-739	>=740
5.125	(4.000)	(3.875)	4.375	(3.250)	(3.125)	<=60	n/a	n/a	0.500	0.000	(0.125)	(0.250)	(0.250)
4.999	(4.500)	(4.375)	4.250	(2.875)	(2.750)	60.01-70	n/a	n/a	1.000	0.500	0.500	0.000	0.000
4.875	(4.375)	(4.250)	4.125	(2.625)	(2.500)	70.01-75	n/a	n/a	2.000	1.250	0.750	0.250	0.000
4.750	(4.250)	(4.125)	3.999	(3.125)	(3.000)	75.01-80	n/a	n/a	n/a	n/a	1.000	0.500	0.250
4.625	(4.250)	(4.125)	3.875	(3.000)	(2.875)	80.01-85	n/a	n/a	n/a	n/a	n/a	0.500	0.250
4.500	(4.000)	(3.875)	3.750	(2.750)	(2.625)	85.01-90	n/a	n/a	n/a	n/a	n/a	0.500	0.250
4.375	(3.750)	(3.625)	3.625	(2.625)	(2.500)	Max 75% LTV Purchase/Rate & Term Refinance Arm							
4.250	(3.500)	(3.375)	3.500	(2.500)	(2.375)	Conforming Fixed/Arm High Balance DU Refi Plus Fico/LTV Price Adjustments (Terms >15 Years)							
4.125	(3.250)	(3.125)	3.375	(2.375)	(2.250)	Fico	620-639	640-659	660-679	680-699	700-719	720-739	>=740
3.999	(2.125)	(2.000)	3.250	(2.125)	(2.000)	LTV	3.000	3.000	2.500	1.500	0.750	0.250	0.000
3.875	(1.000)	(0.875)	3.125	(1.625)	(1.500)	85.01-90	3.000	3.000	2.500	1.500	0.750	0.250	0.000
3.750	(0.250)	(0.125)				90.01-95	3.000	3.000	2.500	1.500	0.750	0.250	0.000
						95.01-105	3.750	3.250	2.750	1.750	1.500	1.000	1.000
						Product Code: PF58							
						Product Code: PF57							
						Maximum Rebate is 3.00%							
						Maximum Rebate is 3.00%							
						5/1 Arm							
						7/1 Arm							
						2.250% Margin & 5/2/5 Caps							
						Rate	15 Day	30 Day	Rate	15 Day	30 Day		
						3.750	(1.250)	(1.125)	3.625	(1.500)	(1.375)		
						3.625	(1.125)	(1.000)	3.500	(1.250)	(1.125)		
						3.500	(0.875)	(0.750)	3.375	(0.875)	(0.750)		
						3.375	(0.625)	(0.500)	3.250	(0.750)	(0.625)		
						3.250	(0.500)	(0.375)	3.125	(0.500)	(0.375)		
						3.125	(0.375)	(0.250)	3.000	(0.250)	(0.125)		
						3.000	(0.125)	0.000	2.875	0.625	0.750		
						Investment Purch/RT Refi <=65% LTV							0.125
						Investment Cashout Refi <=65% LTV							0.250
						DU Refi Plus Investment			3.000				n/a
						2 Units			1.000				0.750
						3-4 Units			1.500				1.500
						Waive Escrows			0.250				0.500
						Cashout Adjustment <=60% LTV MAX			1.000				1.000
						Rapid Appreciation/ 90 day Flip			0.500				0.250
						Investor Specific			1.000				
						CLTV Adjustments							
						Ficos <=720							
						LTV <=65% & CLTV 80.01 - 95%	0.500						0.250
						LTV 65.01-75% & CLTV 80.01 - 95%	0.750						0.500
						LTV > 75% & CLTV 76.01 - 95%	1.000						0.750
						Ficos >=720							
						LTV <=65% & CLTV 80.01 - 95%							0.250
						LTV 65.01-75% & CLTV 80.01 - 95%							0.500
						LTV > 75% & CLTV 76.01 - 95%							0.750
						Product Code: CM52							
						Product Code: CM72							
						Maximum Rebate is 3.00%							
						Maximum Rebate is 3.00%							



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Expiration Dates on Today's Locks

15 Day Lock	6/22/2012
30 Day Lock	6/17/2012
45 Day Lock	7/2/2012

Deluxe Conforming Libor Arm Products

3/1 Libor Arm		5/1 Libor Arm		Conforming Arm Price Adjustments									
2.250% Margin & 2/2/6 Caps		2.250% Margin & 5/2/5 Caps		Conforming Arm Fico/LTV Price Adjustments (TERMS GREATER THAN 15 YEARS)									
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Fico	620-639	640-659	660-679	680-699	700-719	720-739	>=740
3.750	(2.500)	(2.375)	3.750	(2.500)	(2.375)	LTV							
3.625	(2.375)	(2.250)	3.625	(2.375)	(2.250)	<=60	0.750	0.500	0.500	0.000	(0.125)	(0.250)	(0.250)
3.500	(2.250)	(2.000)	3.500	(2.125)	(2.000)	60.01-70	1.500	1.250	1.000	0.500	0.500	0.000	0.000
3.375	(1.875)	(1.750)	3.375	(1.875)	(1.750)	70.01-75	3.000	2.500	2.000	1.250	0.750	0.250	0.000
3.250	(1.625)	(1.500)	3.250	(1.625)	(1.500)	75.01-80	3.000	3.000	2.500	1.750	1.000	0.500	0.250
3.125	(1.500)	(1.375)	3.125	(1.500)	(1.375)	80.01-85	3.000	3.250	2.750	1.750	1.000	0.500	0.250
3.000	(1.250)	(1.125)	3.000	(1.250)	(1.125)	85.01-90	n/a	n/a	n/a	1.750	1.000	0.500	0.250
				Conforming Arm DU Refi Plus Fico/LTV Price Adjustments (Terms Greater than 15 years)									
				If LTV is lower than 85.01% fico adj. above applies. Max Cap on DU Refi Plus Adjustments is 2.00%									
Product Code: CM30/C30i		Product Code: CM50/C50i		Fico		620-639	640-659	660-679	680-699	700-719	720-739	>=740	
Maximum Rebate is 2.0%		Maximum Rebate is 2.0%		LTV		85.01-90	3.000	3.000	2.500	1.500	0.750	0.250	0.000
				90.01-95		3.000	3.000	2.500	1.500	0.750	0.250	0.000	
				95.01-105		3.750	3.250	2.750	1.500	1.000	1.000	1.000	
				Conforming Arm Cashout Price Adjustments									
				Cashout Adjustments									
				LTV <= 60%									
				60.01-70% LTV									
				70.01-75% LTV									
				75.01-80% LTV									
				80.01-85% LTV									
				Miscellaneous Adjustments									
				Investment Purch/RT Refi <=75% LTV									
				Investment Cashout Refi <=75% LTV									
				DU Refi Plus Investment									
				2 Units									
				3-4 Units									
				Waive Escrows									
				Interest Only (1st 10 Years)									
				Rapid Appreciation/ 90 day Flip									
				Investor Specific									
				CLTV Adjustments									
				Ficos < 720									
				LTV <=65% & CLTV 80.01 - 95%									
				LTV 65.01-75% & CLTV 80.01 - 95%									
				LTV > 75% & CLTV 76.01 - 95%									
				Ficos >=720									
				LTV <=65% & CLTV 80.01 - 95%									
				LTV 65.01-75% & CLTV 80.01 - 95%									
				LTV > 75% & CLTV 76.01 - 95%									

Freddie Mac Standard Conforming Fixed Rate Products

30/20 Year Conforming Fixed Rate		15 Year Conforming Fixed Rate		Conforming Fixed Rate Price Adjustments									
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Fico	620-639	640-659	660-679	680-699	700-719	720-739	>=740
5.125	(5.250)	(5.125)	4.250	(3.875)	(3.750)	LTV							
5.000	(5.000)	(4.875)	4.125	(3.500)	(3.375)	<=60	0.750	0.500	0.500	0.000	(0.125)	(0.250)	(0.250)
4.875	(4.500)	(4.375)	4.000	(3.125)	(3.000)	60.01-70	1.500	1.250	1.000	0.500	0.500	0.000	0.000
4.750	(4.375)	(4.250)	3.875	(3.000)	(2.875)	70.01-75	3.000	2.750	2.250	1.250	0.750	0.250	0.250
4.625	(4.250)	(4.125)	3.750	(1.875)	(1.750)	75.01-80	3.250	3.250	2.750	1.750	1.000	0.500	0.250
4.500	(3.500)	(3.375)	3.625	(2.625)	(2.500)	80.01-85	n/a	n/a	n/a	1.750	1.000	0.500	0.250
4.375	(2.875)	(2.750)	3.500	(2.250)	(2.125)	85.01-90	n/a	n/a	n/a	1.750	1.000	0.500	0.250
4.250	(2.250)	(2.125)	3.375	(1.625)	(1.500)	90.01-95	n/a	n/a	n/a	n/a	1.000	0.500	0.250
4.125	(1.625)	(1.500)	3.250	(1.000)	(0.875)						1.000	0.500	0.250
4.000	(0.875)	(0.750)				Conforming Fixed Cashout Price Adjustments							
3.875	(0.250)	(0.125)				LTV <= 60%							
3.750	1.000	1.125				60.01-70% LTV							
						70.01-75% LTV							
						75.01-80% LTV							
				Product Code: PF13 30/20 Year / PF23 15 Year Open Access									
				Open Access Fico/LTV Price Adjustments (TERMS GREATER THAN 15 YEARS)									
				If LTV is lower than 80.01% fico adjustment above applies.									
				Fico									
				620-639									
				640-659									
				660-679									
				680-699									
				700-719									
				720-739									
				>=740									
				LTV									
				80.01-90%									
				90.01-95%									
				95.01-97%									
				97.01-105%									
				Maximum Cap on Open Access Adjustments is see below									
				CLTV Adjustments (All Products)									
				Ficos < 720									
				LTV <=65% & CLTV 80.01 - 95%									
				LTV 65.01-75% & CLTV 80.01 - 95%									
				LTV > 75% & CLTV 76.01 - 95%									
				Ficos >=720									
				LTV <=65% & CLTV 80.01 - 95%									
				LTV 65.01-75% & CLTV 80.01 - 95%									
				LTV > 75% & CLTV 76.01 - 95%									

NEW OPEN ACCESS PRICE CAPS EFFECTIVE March 15th			
Eligible Product Features	Loan Terms	<=80% LTV	>80% LTV
Open Access Investment Properties	All Loan Terms	2.00%	2.00%
Fixed Rate - Owner Occupied/2nd Home	<=15 Years	2.00%	0.00%
Fixed Rate - Owner Occupied/2nd Home	>15 Years	2.00%	0.75%

OPEN ACCESS HARP 2 WITH LTV's GREATER THAN 105% IS SUSPENDED UNTIL FURTHER NOTICE.

Government Fixed Rate and Arm Products

FHA 30 Year Fixed Rate		VA 30 Year Fixed Rate		FHA 5/1 Arm		FHA/VA Price Adjustments		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
4.250	(6.625)	(6.500)	4.250	(6.250)	(6.125)			
4.125	(5.875)	(5.750)	4.125	(5.500)	(5.375)	3.500	(2.625)	(2.500)
4.000	(5.125)	(5.000)	4.000	(5.125)	(5.000)	3.375	(2.375)	(2.250)
3.875	(4.375)	(4.250)	3.875	(4.375)	(4.250)	3.250	(1.875)	(1.750)
3.750	(3.625)	(3.500)	3.750	(3.625)	(3.500)	3.125	(0.875)	(0.750)
						3.000	(0.500)	(0.375)
						2.875	(0.375)	(0.250)
						2.750	0.250	0.375
						Base Loan Amounts \$50,000 to \$99,999 0.500		
						Base Loan Amounts \$100,000 to \$119,999 0.375		
						Base Loan Amounts \$120,000 to \$149,999 0.250		
						Base Loan Amounts > \$150,000 (FHAI) 1.250		
						Base Loan Amounts > \$417,000 (VA) 1.250		
						FHA Fico Scores 620 to 639 (No Streamline or High Balance) 2.000		
						VA Fico Scores 620 to 639-Discontinued until further notice		
						FHA & VA Fico Scores 640 to 679 0.375		
						FHA & VA Fico Scores 720 + (0.125)		
						45 Day Lock from 30 Day Price 0.250		
						Investor Specific 0.250		
						FHA Fixed ONLY Rapid Appreciation/ 90 day Flip 1.000		
						*Minimum Fico Scores 640 for FHA Flips & High Balance		
						Product Code: USDA30 - Rural Housing 30 year FHA ONLY 0.500		
						FHAF: Base Loan Amounts Less than or Equal to \$417,000		
						FHAI: Base Loan Amounts Greater than \$417,000		
Product Code: FHAF		Product Code: VAFX		Product Code: FH5A				
Maximum Rebate is 3.00%		Maximum Rebate is 3.00%		Maximum Rebate is 3.00%				
FHA 15 Year Fixed Rate		CHDAP		Product Code for CHDAP				
Rate		Rate		Rate				
15 Day		15 Day		15 Day				
30 Day		30 Day		30 Day				
3.625 (3.000) (2.875)		3.25 0.000 0.000						
3.500 (2.625) (2.500)								
						FHA 30 year Off Sheet Pricing		
						Rate		
						15 Day		
						30 Day		
						3.625 (2.750) (2.625)		
						3.500 (1.875) (1.750)		
Product Code: FH15		Product Code: FHACHDAP/CHDAP						
Maximum Rebate is 3.00%		Pricing at PAR						
						*For FHA 1st, use FHACHDAP product code		
						*For Conventional 1st, use CHDAP product code. Pricing is the same.		
						*Reservations must be processed by Secondary Marketing		

