

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	3.900	1.00	30/30	6 MO LIBOR	2.95	1.25	75%	70%	2-1-1
	4.100	PAR			2.95				2-1-1
	4.300	-0.50			3.125				3-2-1
3 Yr. ARM	4.400	1.00	30/30	6 MO LIBOR	2.95	1.25	75%	70%	3-2-1
	4.550	PAR			2.95				3-2-1
	4.750	-0.50			3.125				3-2-1
5 Yr. ARM	4.450	1.00	30/30	6 MO LIBOR	2.95	1.25	75%	70%	3-2-2-1-1
	4.600	PAR			2.95				5-4-3-2-1
	4.800	-0.50			3.125				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	4.000	1.00	30/30	6 MO LIBOR	2.95	1.20	75%	70%	2-1-1
	4.200	PAR			2.95				2-1-1
	4.400	-0.50			3.125				3-2-1
3 Yr. ARM	4.350	1.00	30/30	6 MO LIBOR	2.95	1.20	75%	70%	3-2-1
	4.500	PAR			2.95				3-2-1
	4.750	-0.50			3.125				3-2-1
5 Yr. ARM	4.550	1.00	30/30	6 MO LIBOR	2.95	1.20	75%	70%	3-2-2-1-1
	4.700	PAR			2.95				5-4-3-2-1
	4.850	-0.50			3.125				5-4-3-2-1
7 Yr. ARM	4.800	1.00	30/30	6 MO LIBOR	2.95	1.20	75%	70%	5-4-3-3-2-2-1
	4.950	PAR			2.950				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	4.500	1.00	25/10	6 MO LIBOR	3.25	1.25	70%	65%	2-1-1
	4.700	PAR			3.25				2-1-1
	4.900	-0.50			3.425				3-2-1
3 Yr. ARM	4.700	1.00	25/10	6 MO LIBOR	3.25	1.25	70%	65%	3-2-1
	4.900	PAR			3.25				3-2-1
	5.100	-0.50			3.425				3-2-1
5 Yr. ARM	4.800	1.00	25/10	6 MO LIBOR	3.25	1.25	70%	65%	3-2-2-1-1
	5.000	PAR			3.25				5-4-3-2-1
	5.150	-0.50			3.425				5-4-3-2-1

Construction Loan Programs - Multifamily / SFR / Commercial

\$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

SFR - Construction to Permanent Loan Program

Loans up to \$1,125,000

6/1 ARM	4.625	None	12 Mo I/O Converts to 5yr fixed 30/30	1 Yr Libor	After 12 mos 2.75%	California	N/A	Up to 75% Primary Markets	None
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Program Notes

- Loan programs are available throughout California
- Loan amounts up to \$499,999 add 25bps (Standard program only)
- Primary markets/Near Core Employment - Secondary markets LTVs may be lower
- 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>)

- Full documentation/Full recourse - Package item checklist located here: <http://www.myprovident.com/commercialdocs.asp>
- Construction: Complete set of plans, Cost Breakdown and Materials list- Additional items will be required

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