

**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
	4.050	PAR			2.95				2-1-1
	4.150	-0.50			3.125				3-2-1
3 Yr. ARM	4.000	1.00	30/30	6 MO LIBOR	2.95	1.25	75%	70%	3-2-1
	4.100	PAR			2.95				3-2-1
	4.200	-0.50			3.125				3-2-1
5 Yr. ARM	4.050	1.00	30/30	6 MO LIBOR	2.95	1.25	75%	70%	3-2-2-1-1
	4.150	PAR			2.95				5-4-3-2-1
	4.250	-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	3.950	1.00	30/30	6 MO LIBOR	2.95	1.20	75%	70%	2-1-1
	4.100	PAR			2.95				2-1-1
	4.150	-0.50			3.125				3-2-1
3 Yr. ARM	4.000	1.00	30/30	6 MO LIBOR	2.95	1.20	75%	70%	3-2-1
	4.100	PAR			2.95				3-2-1
	4.200	-0.50			3.125				3-2-1
5 Yr. ARM	4.050	1.00	30/30	6 MO LIBOR	2.95	1.20	75%	70%	3-2-2-1-1
	4.150	PAR			2.95				5-4-3-2-1
	4.250	-0.50			3.125				5-4-3-2-1
7 Yr. ARM	4.350	1.00	30/30	6 MO LIBOR	2.95	1.20	75%	70%	5-4-3-3-2-2-1
	4.450	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	4.350	1.00	25/10	6 MO LIBOR	3.25	1.25	70%	65%	2-1-1
	4.450	PAR			3.25				2-1-1
	4.550	-0.50			3.425				3-2-1
3 Yr. ARM	4.350	1.00	25/10	6 MO LIBOR	3.25	1.25	70%	65%	3-2-1
	4.450	PAR			3.25				3-2-1
	4.600	-0.50			3.425				3-2-1
5 Yr. ARM	4.400	1.00	25/10	6 MO LIBOR	3.25	1.25	70%	65%	3-2-2-1-1
	4.500	PAR			3.25				5-4-3-2-1
	4.650	-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
---------	-------	------	--	------------	-----------------------	------------	-----	------------------------------	------

**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

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.

