

Provident Wholesale Rate Sheet

3756 Central Avenue, Riverside, CA 92506

Friday, May 16, 2025

8:09 AM

Price Code: 2025-1568

Don't forget to Check Out our
Fixed Rate Sheet for Properties
located in the Inland Empire!

www.provwholesale.com



Market Update

On the data front, housing starts are expected to have been an annualized 1.36 million in April versus the prior month's 1.32 million, corresponding to a MOM increase of 3.0% versus the prior month's decline of 11.4%. The preliminary reading of April building permits is expected to come in at an annualized 1.45 million versus the prior month's 1.47 million, corresponding to a MOM decrease of 1.2% versus the prior month's increase of 0.5%. Import prices are expected to decline by 0.3% MOM and 0.2% YOY in April, versus the prior month's decrease of 0.1% and increase of 0.9%, respectively. Meanwhile, export prices are expected to have fallen 0.4% MOM in April, versus coming in flat the prior month. The University of Michigan's preliminary May reading of consumer sentiment is forecasted to come in at 53.5, higher than the prior month's 52.5. The one- and 5-10-year inflation expectations for May from the University of Michigan are expected to come in at 6.50% and 4.40%, respectively, similar to the prior month's readings.

In the central bank space, Federal Reserve (Fed) Bank of Richmond President Tom Barkin and San Francisco Fed President Mary Daly are scheduled to speak today.

Mortgage rates were lower in the latest week. For the week ending May 15, the average 30-year fixed mortgage rate was up five basis points (0.05%) to 6.81%, versus 7.02% a year ago. The 15-year fixed mortgage rate increased three basis points (0.03%) to 5.92%, versus 6.28% a year ago.

Economic Releases

Monday	N/A
Tuesday	N/A
Wednesday	MBA Mortgage Applications
Thursday	Initial Jobless Claims, Continuing Claims
Friday	Housing Starts MoM, Building Permits MoM

Extension Policies

Days	Cost	
7 Days	0.125	CD Only
15 Days	0.250	
20 Days	0.375	

Lock Expiration Dates

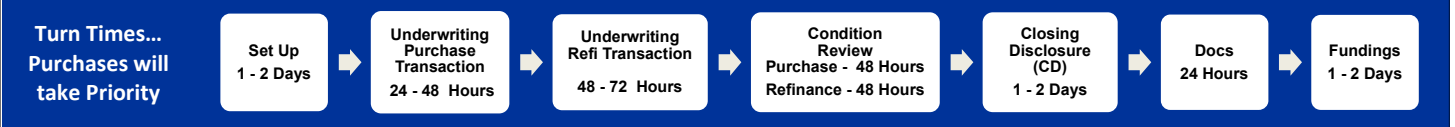
Lock Period	Expiration
30 Days	06/15/2025
45 Days	06/30/2025
60 Days	07/15/2025

Lender Fees

Product	Fee
1st Liens	\$ 1,195.00
2nd Liens	\$ 595.00

Lock Desk Hours 9:00am - 9:00pm

3rd Extension or Relocks: Worse Case Pricing Plus .25 For 15 Days



Portfolio Conforming and Jumbo - Hybrid ARM 1st TD's

Have a Low LTV?
Now offering up to .250%
IMPROVEMENT to Rate!

5/6 SOFR Arm PASO56 - PASO56J				
Rate	30 Day	45 Day	60 Day	
6.625	(2.125)	(1.875)	(1.625)	
6.500	(1.625)	(1.375)	(1.125)	
6.375	(1.125)	(0.875)	(0.625)	
6.250	(0.750)	(0.500)	(0.250)	

2.750% Margin & 2/1/5 Caps

Index: 30-Day Avg. SOFR 4.328		
LTV 80.01% - 90.00%	0.125	Rate
Cashout Refinance <= \$1 m	0.125	Rate
Cashout Refinance > \$1 m	0.250	Rate
Purchase, Rate/term > \$1.000 m <= \$1.250 m	0.125	Rate
Purchase, Rate/term > \$1.250 m	0.250	Rate
Loan Amount > \$806,500	0.125	Rate
LTV/CLTV <=70%	(0.250)	Rate
LTV/CLTV >70% - <=75%	(0.125)	Rate
2 Units	0.250	Fee
Second Home	0.250	Rate
Condominium	0.125	Rate

7/6 SOFR Arm PASO76 - PASO76J				
Rate	30 Day	45 Day	60 Day	
6.750	(2.125)	(1.875)	(1.625)	
6.625	(1.625)	(1.375)	(1.125)	
6.500	(1.125)	(0.875)	(0.625)	
6.375	(0.750)	(0.500)	(0.250)	

2.750% Margin & 5/1/5 Caps

10/6 SOFR Arm PASO106 - PASO106J				
Rate	30 Day	45 Day	60 Day	
6.875	(2.125)	(1.875)	(1.625)	
6.750	(1.625)	(1.375)	(1.125)	
6.625	(1.125)	(0.875)	(0.625)	
6.500	(0.750)	(0.500)	(0.250)	

2.750% Margin & 5/1/5 Caps

Max Rebate	
PASO56 - PASO56J - PASO76J	2.250%
PASO106J	2.250%
PASO76 - PASO106	2.250%

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

PRICING DOES NOT INCLUDE BROKER COMPENSATION

Portfolio 2nd TD

5/1 Arm Closed End 2nd TD PA30CE2ND		
Start Rate	30 Day	Margin
8.750	0.250	1.250
9.000	(0.500)	1.500
9.250	(1.000)	1.750
9.500	(1.500)	2.000

Index:	WSJ Prime Rate	7.500%
Loan Amt (Max)	\$250,000	
CLTV	75.00%	
FICO	700	
Term	30 Years	
Caps	3/3/6	

Please See Guidelines For All Pertinent Terms and Conditions

Provident Wholesale Account Executive

Wendy Hughes - NMLS #613317

WHughes@myprovident.com

(714) 330-4511

Provident Loan Coordinator

Karla Palumbo - NMLS #1870966

KPalumbo@myprovident.com

951-782-6136