

Gina Koenen NMLS#: 613320
 Vice President, Commercial Loan Officer
 3756 Central Avenue, Riverside, CA 92506
 Phone: (951) 403-0567 Fax: (951) 300-4112
 E-mail: gkoenen@myprovident.com
www.myprovident.com/gkoenen.asp



Date PDF 4/18/2025
 Rates as of: April 18, 2025

Multifamily "A" Loan Programs - up to 75% LTV									
\$500,000 to \$6,000,000 (See below for loans under \$500,000)									
PROGRAMS	Rate	Points	Term	Index	Margin	DCR	Max. LTV Purchase R/T Refi	Max. LTV C/O Refi	Prepay
1 Yr ARM	6.750	1.00	30/30	1-Yr CMT	2.95	1.25	75%	70%	2-1-1
	6.850	PAR			2.95				2-1-1
	7.050	-0.50			3.125				3-2-1
3 Yr. ARM	6.750	1.00	30/30	1-Yr CMT	2.95	1.25	75%	70%	3-2-1
	6.850	PAR			2.95				3-2-1
	7.050	-0.50			3.125				3-2-1
5 Yr. ARM	6.700	1.00	30/30	1-Yr CMT	2.95	1.25	75%	70%	3-2-2-1-1
	6.800	PAR			2.95				5-4-3-2-1
	7.000	-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 (See below for loans under \$500,000)									
PROGRAMS	Rate	Points	Term	Index	Margin	DCR	Max. LTV Purchase R/T Refi	Max. LTV C/O Refi	Prepay
1 Yr ARM	6.800	1.00	30/30	1-Yr CMT	2.95	1.20	75%	70%	2-1-1
	6.900	PAR			2.95				2-1-1
	7.100	-0.50			3.125				3-2-1
3 Yr. ARM	6.800	1.00	30/30	1-Yr CMT	2.95	1.20	75%	70%	3-2-1
	6.900	PAR			2.95				3-2-1
	7.100	-0.50			3.125				3-2-1
5 Yr. ARM	6.750	1.00	30/30	1-Yr CMT	2.95	1.20	75%	70%	3-2-2-1-1
	6.850	PAR			2.95				5-4-3-2-1
	7.050	-0.50			3.125				5-4-3-2-1
7 Yr. ARM	6.900	1.00	30/30	1-Yr CMT	2.95	1.20	75%	70%	5-4-3-3-2-2-1
	7.000	PAR			2.95				5-4-3-3-2-2-1
	7.150	-0.50			3.125				5-4-3-3-2-2-1

Commercial Loan Programs - up to 70% LTV									
\$500,000 to \$6,000,000 (See below for loans under \$500,000)									
PROGRAMS	Rate	Points	Term	Index	Margin	DCR	Max. LTV Purchase R/T Refi	Max. LTV C/O Refi	Prepay
1 Yr ARM	7.000	1.00	25/10	1-Yr CMT	3.50	1.25	70%	65%	2-1-1
	7.150	PAR			3.50				2-1-1
	7.400	-0.50			3.75				3-2-1
3 Yr. ARM	7.000	1.00	25/10	1-Yr CMT	3.50	1.25	70%	65%	3-2-1
	7.150	PAR			3.50				3-2-1
	7.400	-0.50			3.75				3-2-1
5 Yr. ARM	6.950	1.00	25/10	1-Yr CMT	3.50	1.25	70%	65%	3-2-2-1-1
	7.100	PAR			3.50				5-4-3-2-1
	7.300	-0.50			3.75				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
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 \$1,500,000									
7/1 ARM	7.500	1.000%	12 Mo I/O Converts to 6yr fixed 30/30	30 day SOFR	After 12 mos 3.00%	California	N/A	Up to 75% Primary Markets	None

Program Notes

- Loan amounts up to \$499,999 add 25bps (Standard program only) / California only lending
- Cash out - 10 - 40 bps increase, depending on amount/percentage of cash out
- Primary markets/Near Core Employment - Secondary markets LTVs may be lower
- Owner / Investor deals welcome
- Application Fee - \$2,500 - Additional fees apply for Construction Loans
- Portfolio Lender
- Minimum FICO of 680. FICO below 680 considered with a price adjustment. (Standard program only. FICO <680 not eligible for "A" pricing)
- All programs are subject to pricing adjustment based upon loan size, property condition, age, maintenance and credit factors
- No significant deferred maintenance
- Start Rate is Floor, Ceiling is 6% over start rate

Submission Loan Requirements

(Full package Checklist located here: <https://www.myprovident.com/commercial/>)

- Full documentation/Full recourse - Package item checklist located here: <https://www.myprovident.com/commercial/>
- 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, Mon-Fri 9am-4pm

