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



| Rate 6.750 6.850 7.050 | | | A" Loan P <mark>\$6,000,000 (</mark> Index | See below for | loans under \$ | | | |
|---|--|--|---|---|---|--|---|--|
| 6.750 6.850 | \$5 | 00,000 to | \$6,000,000 (| See below for | loans under \$ | | | |
| 6.750 6.850 | Points | Term | Index | | r | | | |
| 6.850 | | | | Margin | DCR | Max. LTV Purchase R/T Refi | Max. LTV C/O Refi | Prepay |
| | 1.00 PAR -0.50 | 30/30 | 1-Yr CMT | 2.95 2.95 3.125 | 1.25 | 75% | 70% | 2-1-1 2-1-1 3-2-1 |
| 6.750 6.850 7.050 | 1.00 PAR -0.50 | 30/30 | 1-Yr CMT | 2.95 2.95 3.125 | 1.25 | 75% | 70% | 3-2-1 3-2-1 3-2-1 |
| 6.700 6.800 7.000 | 1.00 PAR -0.50 | 30/30 | 1-Yr CMT | 2.95 2.95 3.125 | 1.25 | 75% | 70% | 3-2-2-1-7 5-4-3-2-7 5-4-3-2-7 |
| Minimum FICC | D: 700 / Max Re | ebate: \$20,000 | / Full Recourse. | | size for "A" pro | gram: \$500,000. N | Nax LTV 75% for R& | |
| Purchase only | Multifa | | | | | | | |
| | - | | - | | | - | - | |
| Rate | Points | Term | Index | Margin | DCR | Max. LTV Purchase R/T Refi | Max. LTV C/O Refi | Prepay |
| | 2 | | 2 | | | | | |
| 6.800 6.900 7.100 | 1.00 PAR -0.50 | 30/30 | 1-Yr CMT | 2.95 2.95 3.125 | 1.20 | 75% | 70% | 2-1-1 2-1-1 3-2-1 |
| 6.800 6.900 | 1.00 PAR | 30/30 | 1-Yr CMT | 2.95 2.95 | 1.20 | 75% | 70% | 3-2-1 3-2-1 |
| | | | | | | | | 3-2-1 3-2-2-1- |
| 6.850 7.050 | PAR -0.50 | 30/30 | 1-Yr CMT | 2.95 3.125 | 1.20 | 75% | 70% | 5-4-3-2- 5-4-3-2- |
| 6.900 7.000 7.150 | 1.00 PAR | 30/30 | 1-Yr CMT | 2.95 2.95 | 1.20 | 75% | 70% | 5-4-3-3-2- 5-4-3-3-2- 5-4-3-3-2- |
| 7.100 | -0.50 | | | 0.120 | | | | 34332 |
| | Co | ommercia | al Loan Pro | ograms - | up to 709 | % LTV | | |
| | \$5 | 00,000 to | \$6,000,000 (| See below for | loans under \$ | 500,000) | | |
| Rate | Points | Term | Index | Margin | DCR | Max. LTV Purchase R/T Refi | Max. LTV C/O Refi | Prepay |
| 7.000 7.150 | 1.00 PAR | 25/10 | 1-Yr CMT | 3.50 3.50 | 1.25 | 70% | 65% | 2-1-1 2-1-1 |
| | | | | 3.75 | | | | 3-2-1 |
| 7.000 7.150 7.400 | 1.00 PAR -0.50 | 25/10 | 1-Yr CMT | 3.50 3.50 3.75 | 1.25 | 70% | 65% | 3-2-1 3-2-1 3-2-1 |
| | | | 1 | | | | | |
| 6.950 7.100 7.300 | 1.00 PAR -0.50 | 25/10 | 1-Yr CMT | 3.50 3.50 3.75 | 1.25 | 70% | 65% | 3-2-2-1- 5-4-3-2- 5-4-3-2- |
| C | onstructi | on Loan I | Programs | - Multifa | milv / SFI | R / Commer | rcial | |
| Rate | Points | Term | | to \$2,500,0 Margin | | LTC | LTV | Prepay |
| P+2 | 1.000% | 12 mo. I/O | Prime | 2.25 - 2.75 | California | 75% - 65% | 75% - 65% | None |
| | SFR | ? - Constr | | | | Program | | |
| | | 12 Mo I/O | Louis up | | | | | |
| 7.500 | 1.000% | Converts to 6yr fixed 30/30 | 30 day SOFR | After 12 mos 3.00% | California | N/A | Up to 75% Primary Markets | None |
| m Notes | | | | | | | | |
| Cash out - 1 Primary mar Owner / Inve Application F Portfolio Ler Minimum FIG All programs No significar | 0 - 40 bps incre kets/Near Core estor deals weld Fee - \$2,500 - A nder CO of 680. FIC s are subject to nt deferred main | ease, dependin Employment - come Additional fees O below 680 c pricing adjustm ntenance | g on amount/per Secondary mar apply for Constru- onsidered with a nent based upon | centage of cash kets LTVs may uction Loans price adjustme | n out be lower nt. (Standard p | orogram only. FICC | • | or "A" pricing |
| | Purchase only Purchase only Rate 6.800 6.900 7.100 6.800 6.900 7.100 6.750 6.850 7.050 6.850 7.050 7.050 7.000 7.150 7.000 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.400 7.500 7.100 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.400 7.150 7.100 7.100 7.150 7.100 7 | Minimum FICO: 700 / Max Repurchase only. Multifiz State Points 6.800 1.00 6.900 PAR 7.100 -0.50 6.800 1.00 6.900 PAR 7.100 -0.50 6.800 1.00 6.900 PAR 7.100 -0.50 6.750 1.00 6.850 PAR 7.000 -0.50 6.900 1.00 7.000 1.00 7.000 1.00 7.000 1.00 7.150 PAR 7.400 -0.50 7.000 1.00 7.150 PAR 7.400 -0.50 7.000 1.00 7.150 PAR 7.400 -0.50 Construction -0.50 Construction -0.50 Construction -0.50 Construction -0.50 Constructio | Minimum FICO: 700 / Max Rebate: \$20,000 Purchase only. Multifamily Star \$500,000 to 3 Rate Points Term 6.800 1.00 30/30 7.100 -0.50 30/30 7.100 -0.50 30/30 6.800 1.00 6.800 6.800 1.00 6.900 Far 30/30 7.100 6.750 1.00 6.850 PAR 30/30 30/30 7.050 -0.50 30/30 7.050 -0.50 30/30 7.150 -0.50 30/30 7.150 -0.50 30/30 7.150 -0.50 30/30 7.150 PAR 30/30 7.150 PAR 25/10 7.000 1.00 25/10 7.000 1.00 25/10 7.150 PAR 25/10 7.150 PAR 25/10 7.150 PAR 25/10 <td>Minimum FICO: 700 / Max Rebate: \$20,000 / Full Recourse. Multifamily Standard Loa \$500,000 to \$6,000,000 (c Rate Points Term Index 6.800 1.00 30/30 1-Yr CMT 7.100 -0.50 30/30 1-Yr CMT 6.800 1.00 30/30 1-Yr CMT 6.800 1.00 30/30 1-Yr CMT 7.100 -0.50 30/30 1-Yr CMT 7.000 1.00 30/30 1-Yr CMT 7.050 -0.50 30/30 1-Yr CMT 7.050 -0.50 30/30 1-Yr CMT 7.000 1.00 30/30 1-Yr CMT 7.000 1.00 Standard 1-Yr CMT 7.150 PAR 25/10 1-Yr CMT 7.000 1.00 25/10 1-Yr CMT 7.400 -0.50 1-Yr CMT 7.400 7.000 1.00 25/10 1-Yr CMT 7.400 -0.50 1-Yr CMT 7.400 7.500 1.00 25/10 1-Yr CMT</td> <td>Minimum FICO: 700 / Max Rebate: \$20,000 / Full Recourse. Minimum loan : Purchase only. Multifamily Standard Loan Program \$500,000 to \$6,000,000 (See below for Rate Rate Points Term Index Margin 6.800 1.00 30/30 1-Yr CMT 2.95 6.900 PAR 30/30 1-Yr CMT 2.95 6.800 1.00 30/30 1-Yr CMT 2.95 6.800 1.00 30/30 1-Yr CMT 2.95 6.800 1.00 30/30 1-Yr CMT 2.95 7.100 -0.50 30/30 1-Yr CMT 2.95 7.000 PAR 30/30 1-Yr CMT 2.95 7.150 -0.50 30/30 1-Yr CMT 2.95 7.150 -0.50 30/30 1-Yr CMT 3.50 7.150 -0.50 30/30 1-Yr CMT 3.50 7.150 PAR 25/10 1-Yr CMT 3.50 7.150 PAR 25/10 1-Yr CMT 3.50 7.150 PAR</td> <td>Minimum FICC: 700 / Max Rebate: \$20,000 / Full Recourse. Minimum Ioan size for 'A' pro Purchase only. Multifamily Standard Loan Programs - up to \$500,000 to \$6,000,000 (See below for loans under \$ \$500,000 to \$6,000,000 (See below for loans under \$ \$500,000 to \$6,000,000 (See below for loans under \$ \$500,000 PAR Rate Points Term Index Margin DCR 6.800 1.00 30/30 1-Yr CMT 2.95 1.20 7.100 -0.50 30/30 1-Yr CMT 2.95 1.20 6.800 1.00 30/30 1-Yr CMT 2.95 1.20 7.100 -0.50 30/30 1-Yr CMT 2.95 1.20 7.050 -0.50 30/30 1-Yr CMT 2.95 1.20 7.050 -0.50 30/30 1-Yr CMT 2.95 1.20 7.100 -0.50 30/30 1-Yr CMT 2.95 1.20 7.150 -0.40 30/30 1-Yr CMT 3.50 1.25 7.000 1.00 25/10 1-Yr CMT 3.50 1.25 7.400 -0.50 3.75</td> <td>Multifamily Standard Loan Programs - up to 75% LTV S500,000 to \$6,000,000 (see below for loans under \$500,000) Rate Points Term Index Margin DCR Max.LTV Purchase R/T Refi 6.800 1.00 30/30 1-Yr CMT 2.95 1.20 75% 7.100 -0.50 30/30 1-Yr CMT 2.95 1.20 75% 6.900 PAR 30/30 1-Yr CMT 2.95 1.20 75% 7.100 -0.50 30/30 1-Yr CMT 2.95 1.20 75% 7.000 -0.50 30/30 1-Yr CMT 2.95 1.20 75% 7.000 -0.50 30/30 1-Yr CMT 2.95 1.20 75% 7.000 PAR 30/30 1-Yr CMT 2.95 1.20 75% 7.000 PAR 30/30 1-Yr CMT 2.95 1.20 75% 7.150 -0.50 30/30 1-Yr CMT 2.95 1.20 75% 7.150 PAR 30/30</td> <td>Antimum FLC: COUNT Full Recourse. Munimum Ioan Size for 'A' program: \$500,000, Max LTV 75% for RF Purchase only. Multifamily Standard Loan Program: - up to 75% LTV SS00,000 to \$5,000,000 (see below for loans under 550,000) Max. LTV 75% for RF Rate Points Term Index Margin DCR Purchase BVC Professor Max. LTV 6.000 PAR 30/30 1-Vr CMT 2.95 1.20 75% 70% 6.000 PAR 30/30 1-Vr CMT 2.95 1.20 75% 70% 6.000 PAR 30/30 1-Vr CMT 2.95 1.20 75% 70% 6.000 PAR 30/30 1-Vr CMT 2.95 1.20 75% 70% 6.000 PAR 30/30 1-Vr CMT 2.95 1.20 75% 70% 6.000 PAR 30/30 1-Vr CMT 2.95 1.20 75% 70% 6.000 PAR 30/30 1-Vr CMT 3.50 1.25 70% 65% 7.000</td> | Minimum FICO: 700 / Max Rebate: \$20,000 / Full Recourse. Multifamily Standard Loa \$500,000 to \$6,000,000 (c Rate Points Term Index 6.800 1.00 30/30 1-Yr CMT 7.100 -0.50 30/30 1-Yr CMT 6.800 1.00 30/30 1-Yr CMT 6.800 1.00 30/30 1-Yr CMT 7.100 -0.50 30/30 1-Yr CMT 7.000 1.00 30/30 1-Yr CMT 7.050 -0.50 30/30 1-Yr CMT 7.050 -0.50 30/30 1-Yr CMT 7.000 1.00 30/30 1-Yr CMT 7.000 1.00 Standard 1-Yr CMT 7.150 PAR 25/10 1-Yr CMT 7.000 1.00 25/10 1-Yr CMT 7.400 -0.50 1-Yr CMT 7.400 7.000 1.00 25/10 1-Yr CMT 7.400 -0.50 1-Yr CMT 7.400 7.500 1.00 25/10 1-Yr CMT | Minimum FICO: 700 / Max Rebate: \$20,000 / Full Recourse. Minimum loan : Purchase only. Multifamily Standard Loan Program \$500,000 to \$6,000,000 (See below for Rate Rate Points Term Index Margin 6.800 1.00 30/30 1-Yr CMT 2.95 6.900 PAR 30/30 1-Yr CMT 2.95 6.800 1.00 30/30 1-Yr CMT 2.95 6.800 1.00 30/30 1-Yr CMT 2.95 6.800 1.00 30/30 1-Yr CMT 2.95 7.100 -0.50 30/30 1-Yr CMT 2.95 7.000 PAR 30/30 1-Yr CMT 2.95 7.150 -0.50 30/30 1-Yr CMT 2.95 7.150 -0.50 30/30 1-Yr CMT 3.50 7.150 -0.50 30/30 1-Yr CMT 3.50 7.150 PAR 25/10 1-Yr CMT 3.50 7.150 PAR 25/10 1-Yr CMT 3.50 7.150 PAR | Minimum FICC: 700 / Max Rebate: \$20,000 / Full Recourse. Minimum Ioan size for 'A' pro Purchase only. Multifamily Standard Loan Programs - up to \$500,000 to \$6,000,000 (See below for loans under \$ \$500,000 to \$6,000,000 (See below for loans under \$ \$500,000 to \$6,000,000 (See below for loans under \$ \$500,000 PAR Rate Points Term Index Margin DCR 6.800 1.00 30/30 1-Yr CMT 2.95 1.20 7.100 -0.50 30/30 1-Yr CMT 2.95 1.20 6.800 1.00 30/30 1-Yr CMT 2.95 1.20 7.100 -0.50 30/30 1-Yr CMT 2.95 1.20 7.050 -0.50 30/30 1-Yr CMT 2.95 1.20 7.050 -0.50 30/30 1-Yr CMT 2.95 1.20 7.100 -0.50 30/30 1-Yr CMT 2.95 1.20 7.150 -0.40 30/30 1-Yr CMT 3.50 1.25 7.000 1.00 25/10 1-Yr CMT 3.50 1.25 7.400 -0.50 3.75 | Multifamily Standard Loan Programs - up to 75% LTV S500,000 to \$6,000,000 (see below for loans under \$500,000) Rate Points Term Index Margin DCR Max.LTV Purchase R/T Refi 6.800 1.00 30/30 1-Yr CMT 2.95 1.20 75% 7.100 -0.50 30/30 1-Yr CMT 2.95 1.20 75% 6.900 PAR 30/30 1-Yr CMT 2.95 1.20 75% 7.100 -0.50 30/30 1-Yr CMT 2.95 1.20 75% 7.000 -0.50 30/30 1-Yr CMT 2.95 1.20 75% 7.000 -0.50 30/30 1-Yr CMT 2.95 1.20 75% 7.000 PAR 30/30 1-Yr CMT 2.95 1.20 75% 7.000 PAR 30/30 1-Yr CMT 2.95 1.20 75% 7.150 -0.50 30/30 1-Yr CMT 2.95 1.20 75% 7.150 PAR 30/30 | Antimum FLC: COUNT Full Recourse. 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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

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