



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	7.350	1.00	30/30	1-Yr CMT	2.95	1.25	75%	70%	2-1-1
	7.450	PAR			2.95				2-1-1
	7.700	-0.50			3.125				3-2-1
3 Yr. ARM	7.350	1.00	30/30	1-Yr CMT	2.95	1.25	75%	70%	3-2-1
	7.450	PAR			2.95				3-2-1
	7.700	-0.50			3.125				3-2-1
5 Yr. ARM	7.250	1.00	30/30	1-Yr CMT	2.95	1.25	75%	70%	3-2-2-1-1
	7.350	PAR			2.95				5-4-3-2-1
	7.600	-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	7.400	1.00	30/30	1-Yr CMT	2.95	1.20	75%	70%	2-1-1
	7.500	PAR			2.95				2-1-1
	7.750	-0.50			3.125				3-2-1
3 Yr. ARM	7.400	1.00	30/30	1-Yr CMT	2.95	1.20	75%	70%	3-2-1
	7.500	PAR			2.95				3-2-1
	7.750	-0.50			3.125				3-2-1
5 Yr. ARM	7.300	1.00	30/30	1-Yr CMT	2.95	1.20	75%	70%	3-2-2-1-1
	7.400	PAR			2.95				5-4-3-2-1
	7.650	-0.50			3.125				5-4-3-2-1
7 Yr. ARM	7.450	1.00	30/30	1-Yr CMT	2.95	1.20	75%	70%	5-4-3-3-2-2-1
	7.550	PAR			2.95				5-4-3-3-2-2-1
	7.750	-0.50			3.125				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	7.850	1.00	25/10	1-Yr CMT	3.50	1.25	70%	65%	2-1-1
	8.000	PAR			3.50				2-1-1
	8.250	-0.50			3.75				3-2-1
3 Yr. ARM	7.850	1.00	25/10	1-Yr CMT	3.50	1.25	70%	65%	3-2-1
	8.000	PAR			3.50				3-2-1
	8.250	-0.50			3.75				3-2-1
5 Yr. ARM	7.750	1.00	25/10	1-Yr CMT	3.50	1.25	70%	65%	3-2-2-1-1
	7.900	PAR			3.50				5-4-3-2-1
	8.150	-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
	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 \$1,500,000									
7/1 ARM	8.000	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

- **SOFR may be substituted for 1 YR CMT, Call for pricing and margins
- Loan amounts up to \$499,999 add 25bps (Standard program only) / California only lending
- 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)
- 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: <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

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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

