Faster funded home loans.

December 29, 2009

Provident Bank Wholesale Ratesheets

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LOCK ALERT!!!

Lock cut-off time is 2:30 p.m.!

Here are our current turntimes:

Conventional/High Balance		Government	
Purchase	3 days	Purchase	4 days
Locked Refi's	4 days	Locked Refi's	4 days*
		*Except Streamlines = 3-4 days	
Floating Refi's	4 days	Floating Refi's	4 days
Conditions	48 hrs.	Conditions	48-72 hrs.
Doc's	24-48 hrs.	Doc's	24-48 hrs.
Funding	48-72 hrs.	Funding	48-72 hrs.

** Business Days**

Contact your Account Executives for more Details

PROVIDENT Bank Mortgage
Faster funded home loans.

Provident Bank Northern California Wholesale Ratesheets

Date:	December 29, 2009
	8:08 AM
Price Code	2009-470

Regional Manager & Account Executives

Regional Sales Manager	
David Seaton	916-276-6455
Marilyn Huff	925-250-1688
Lynn Skjelstad	925-200-9733
Maggie Hudson	916-837-0332
Greg Vaughn	415-320-3565
John Purchio	925-788-6998
Harry Taylor	510-748-9580
Andrew Lion	800-952-4931
Barry W. Pearson Jr.	530-401-0494

Indicies

WSJ 1 Year Libor	0.980
Prime Rate	3.250
1 Yr Treasury	0.370

Expiration Dates

15 Day	January 13, 2010
30 Day	January 28, 2010
45 Day	February 12, 2010

Wholesale Coordinators

1-800-738-0806

Lavette Armendariz	Ext. 17317
Amanda Haskins	Ext. 17327
Jaime Moore	Ext. 17301
Lynda Williams	Ext. 17311

All Locks must be submitted by 2:30 pm PST
Loan Operations Center: 1-800-738-0806
Fax Number: 800-738-0807
5934 Gibraltar Drive Suite 102, Pleasanton, CA 94588
Visit our Website @ www.pbmwholesale.com
Trans-box GR0705

Lender Fees

Admin. Fee:	$795
FHA Desk Review	$100
Wire:	$50
Tax Service:	$75
Flood:	$8

Economic Scheduled Indicators

Monday	Fed Balance Sheet, Money Supply
Tuesday	ICSC-Goldman Store Sales, Redbook, S&P Case-Shiller HPI, Consumer Confidence
Wednesday	MBA Purchase Applications, EIA Petroleum Status, Bank Reserve Settlement, Farm Prices
Thursday	Jobless Claims, EIA Natural Gas Report, Fed Balance Sheet, Money Supply
Friday	US Holiday

TBD Delivery Dates: 30 Days - 1/3 45 Days - 1/8

Classic Conforming Fixed Rate Products

30 Year Fixed Rate

Rate	15 Day	30 Day
5.750	(2.875)	(2.750)
5.625	(2.375)	(2.250)
5.500	(2.000)	(1.875)
5.375	(1.875)	(1.750)
5.250	(1.625)	(1.500)
5.125	(0.625)	(0.500)
5.000	(0.250)	(0.125)
4.875	0.500	0.625
4.750	1.375	1.500
4.625	2.500	2.625
4.500	2.875	3.000
4.375	3.625	3.750

Product Code: PF10
Maximum Rebate 2.0%

15 Year Fixed Rate

Rate	15 Day	30 Day
5.250	(3.000)	(2.875)
5.125	(2.375)	(2.250)
5.000	(2.125)	(2.000)
4.875	(1.750)	(1.625)
4.750	(1.125)	(1.000)
4.625	(0.500)	(0.375)
4.500	(0.125)	0.000
4.375	0.375	0.500
4.250	1.125	1.250

Product Code: PF20
Maximum Rebate 2.0%

Future Product

NEW Provident Bank Lock Policies

Extensions (All Extensions must be on loans that have not expired)

15 or 30 or 45 Day Locks:

1st & 2nd Extension	Days	Cost	3rd Extension
	4 Days	0.125	Worse Case Pricing Scenario + .25 cost.
	7 Days	0.250	
	15 Days	0.375	
	20 Days	0.500	
	25 Days	0.625	

Relocks (Loans that have expired within 30 days of initial expiration date)
Worse Case Pricing Scenario plus .250 cost.
for 15 Day Relock

Changing Note Rates
Go back to the Initial Price Edition on the day the loan was locked.

Changing Product Types
Worse Case Pricing
plus all prior extension

Changing Property Address
Current Market Pricing

For All Products

20 Year Fixed Rate

Rate	15 Day	30 Day
5.750	(2.500)	(2.375)
5.625	(2.000)	(1.875)
5.500	(1.625)	(1.500)
5.375	(1.500)	(1.375)
5.250	(1.250)	(1.125)
5.125	(0.250)	(0.125)
5.000	0.125	0.250
4.875	0.875	1.000
4.750	1.750	1.875
4.625	2.875	3.000

Product Code: PF11
Maximum Rebate 2.0%

10 Year Fixed Rate

Rate	15 Day	30 Day
5.125	(2.125)	(2.000)
5.000	(1.875)	(1.750)
4.875	(1.500)	(1.375)
4.750	(0.875)	(0.750)
4.625	(0.250)	(0.125)
4.500	0.125	0.250
4.375	0.625	0.750
4.250	1.375	1.500

Product Code: PF06
Maximum Rebate 2.0%

Classic Conforming Fixed Rate Price Adjustments

Cashout Adjustments	620-639	640-659	660-699	700-719	720-739	>=740
LTV <= 60%	0.250	0.250	0.250	0.000	0.000	0.000
60.01-70% LTV	1.250	1.250	0.750	0.625	0.625	0.250
70.01-75% LTV	1.500	1.250	0.750	0.625	0.625	0.250
75.01-80% LTV	2.750	2.250	1.500	0.750	0.750	0.500

Investment Adjustments	Purchase/RT Refi	Cashout Refi
LTV <=75%	2.000	2.250

Property Type Adjustments	
2 Units	1.000
3-4 Units	1.500

Loan Amount Adjustments	
Loans $50,001-80,000	1.000
Loans $80,001-100,000	0.500
Loans 100,001-120,000	0.250

Miscellaneous Adjustments	
CLTV >85%	0.250
Condo LTV >75%	0.750
DU REFI PLUS ONLY CLTV >95%	1.500
45 Day Lock	0.250
60 Day Lock	0.500

DU Refi Plus available effective Friday, May 8, 2009
All Adjustments Apply

Escrow Adjustments	
Impounds	(0.250)

Conforming Fixed Fico/LTV Price Adjustments (TERMS GREATER THAN 15 YEARS)

See New Concessions in Bold and Shaded

Fico / LTV	<620	620-639	640-659	660-679	680-699	700-719	720-739	>=740
<=60	n/a	0.750	0.500	0.500	0.000	(0.125)	(0.250)	(0.250)
60.01-70	n/a	1.500	1.250	1.000	0.500	0.500	0.000	0.000
70.01-75	n/a	3.000	2.500	2.000	1.000	0.500	0.000	0.000
75.01-80	n/a	3.000	3.000	2.500	1.500	0.750	0.250	0.000
80.01-85	n/a	3.000	3.000	2.500	1.500	0.750	0.250	0.000
85.01-90	n/a	n/a	n/a	n/a	n/a	n/a	0.250	0.000
*85.01-90	n/a	3.000	3.000	2.500	1.500	0.750	0.250	0.000
*90.01-95	n/a	3.000	3.000	2.500	1.500	0.750	0.250	0.000
*95.01-105	n/a	3.750	3.250	2.750	1.750	1.500	1.000	1.000

*DU REFI PLUS ONLY
Applies to all
Loan Terms

Elite Agency High Balance Fixed Products

Elite
Agency High Balance 30 Year

Rate	15 Day	30 Day
5.750	(1.375)	(1.250)
5.625	(0.875)	(0.750)
5.500	(0.500)	(0.375)
5.375	(0.375)	(0.250)
5.250	(0.125)	0.000
5.125	0.875	1.000
5.000	1.250	1.375
4.875	1.875	2.000
4.750	2.875	3.000
4.625	4.000	4.125

Product Code: PF58

Elite Agency High Balance Fixed Price Adjustments

Cashout Adjustments	620-639	640-659	660-699	700-719	720-739	>=740
LTV <= 60%	n/a	n/a	n/a	n/a	n/a	1.000

Investment Adjustments	Purchase/RT Refi	Cashout Refi
LTV <=65%	2.000	n/a

Miscellaneous Adjustments	
Condo LTV >75%	0.750
DU REFI PLUS ONLY CLTV >95%	1.500
45 Day Lock	0.250

Property Type Adjustments	
2 Units	1.000
3-4 Units	1.500

Escrow Adjustments	
Impounds	(0.250)

DTI		
	45%-50%	0.125
	50.01%-.55%	0.250

Elite Agency High Balance Fixed Fico/LTV Price Adjustments

See New Concessions in Bold and Shaded

Fico / LTV	<620	620-639	640-659	660-679	680-699	700-719	720-739	>=740
<=60	n/a	n/a	n/a	0.500	0.000	(0.125)	(0.250)	(0.250)
60.01-70	n/a	n/a	n/a	1.000	0.500	0.500	0.000	0.000
70.01-75	n/a	n/a	n/a	2.000	1.000	0.500	0.000	0.000
75.01-80	n/a	n/a	n/a	n/a	n/a	0.750	0.250	0.000
80.01-85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.000
85.01-90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
*85.01-90	n/a	n/a	n/a	2.500	1.500	0.750	0.250	0.000
*90.01-95	n/a	n/a	n/a	2.500	1.500	0.750	0.250	0.000
*95.01-105	n/a	n/a	n/a	2.750	1.750	1.500	1.000	1.000

*DU REFI PLUS ONLY
Applies to all
Loan Terms

Maximum Rebate is 2.0%

NEW AGENCY 2009 LOAN LIMITS
LOAN AMOUNTS $417,001 - $729,750

PROVIDENT Bank Mortgage
Faster funded home loans.

Provident Bank Northern California Wholesale Ratesheets

Date: December 29, 2009
Price Code 2009-470

Deluxe Conforming Libor Arm Products

3/1 Libor Arm
2.25 margin & 2/2/6 cap

Rate	15 Day	30 Day
4.500	(1.000)	(0.875)
4.375	(0.750)	(0.625)
4.250	(0.625)	(0.500)
4.125	(0.500)	(0.375)
4.000	(0.250)	(0.125)
3.875	0.125	0.250
3.750	0.625	0.750

Product Code: CM30/C30i

5/1 Libor Arm
2.25 margin & 5/2/5 cap

Rate	15 Day	30 Day
4.500	(0.625)	(0.500)
4.375	(0.375)	(0.250)
4.250	0.125	0.250
4.125	0.250	0.375
4.000	0.500	0.625
3.875	0.875	1.000
3.750	1.750	1.875

Product Code: CM50/C50i

7/1 Libor Arm
2.25 margin & 5/2/5 cap

Rate	15 Day	30 Day
5.000	(1.000)	(0.875)
4.875	(0.625)	(0.500)
4.750	(0.125)	0.000
4.625	0.125	0.250
4.500	0.375	0.500
4.375	0.750	0.875
4.250	1.250	1.375
4.125	1.500	1.625
4.000	1.875	2.000
3.875	2.250	2.375

Product Code: CM70/C70i

10/1 Libor Arm
2.25 margin & 5/2/5 cap

Rate	15 Day	30 Day
5.375	(1.000)	(0.875)
5.250	(1.000)	(0.875)
5.125	(0.750)	(0.625)
5.000	(0.375)	(0.250)
4.875	0.000	0.125
4.750	0.375	0.500
4.625	1.000	1.125
4.500	1.375	1.500

Product Code: CM10/C10i

Deluxe Arm Price Adjustments

Investment <=75% LTV	1.750
2 Units	1.000
3 & 4 Units	1.500
Loan Amounts <$50,000	1.000
Impounds	(0.250)
Condo LTV >75%	0.75
Interest Only	0.625
45 Day Lock	**0.250**

See Below for Cashout Adjustments

See Below for Fico/LTV Adjustments

Cashout Adjustments	620-639	640-659	660-699	700-719	720-739	>=740
LTV <= 60%	0.250	0.250	0.250	0.000	0.000	0.000
60.01-70% LTV	1.250	1.250	0.750	0.625	0.625	0.250
70.01-75% LTV	1.500	1.250	0.750	0.625	0.625	0.250
75.01-80% LTV	2.750	2.250	1.500	0.750	0.750	0.500

Conforming Arm Fico/LTV Price Adjustments

Fico / LTV	<620	620-639	640-659	660-679	680-699	700-719	720-739	>=740
<=60	n/a	**0.750**	0.500	0.500	0.000	0.000	0.000	**0.000**
60.01-70	n/a	1.500	1.250	1.000	0.500	0.500	0.000	**0.000**
70.01-75	n/a	3.000	2.500	2.000	1.000	0.500	0.000	**0.000**
75.01-80	n/a	3.000	3.000	2.500	1.500	0.750	0.250	**0.000**
80.01-85	n/a	3.000	3.000	2.500	1.500	0.750	0.250	**0.000**
85.01-90	n/a	n/a	n/a	n/a	n/a	n/a	0.250	**0.000**

Standard Government Fixed Rate and Arm Product:

FHA 30 Year Fixed Rate

Rate	15 Day	30 Day	45 Day
5.500	(2.875)	(2.750)	(2.500)
5.375	(2.375)	(2.250)	(2.000)
5.250	(1.875)	(1.750)	(1.500)
5.125	(0.750)	(0.625)	(0.375)
5.000	(0.625)	(0.500)	(0.250)
4.875	0.625	0.750	1.000
4.750	0.875	1.000	1.250
4.625	2.250	2.375	2.625
4.500	2.375	2.500	2.750

Product Code: FHAF

VA 30 Year Fixed Rate

Rate	15 Day	30 Day	45 Day
5.500	(2.500)	(2.375)	(2.125)
5.375	(2.000)	(1.875)	(1.625)
5.250	(1.500)	(1.375)	(1.125)
5.125	(0.375)	(0.250)	0.000
5.000	(0.250)	(0.125)	0.125
4.875	1.000	1.125	1.375
4.750	1.250	1.375	1.625
4.625	2.625	2.750	3.000
4.500	2.750	2.875	3.125

Product Code: VAFX

FHA/VA Price Adjustments

Loan Amounts $50,000-100,000	0.500	
Loan Amounts 100,001-120,000	0.375	
Loan Amounts 120,001-150,000	0.250	
Loan Amounts > $417,000 (FHAJ)	**1.000**	
Loan Amounts > $417,000 (VA)	1.250	
Fico 620-659	0.250	
Fico 720+	(0.125)	
FHA Streamlines with Ficos 620-639	**0.750**	**Correction**

Minimum Fico for FHA Streamlines is 640 on Case Numbers on or after 11/18/2009
FHA Streamlines with case numbers before 11/18/2009 and Fico 620-639, Must Fund by 12/31/2009
Loan Amount Adjustments
620 Minimum Fico

FHA HIGH BALANCE
For Base Loan Amounts > $417,000
Use Product Code FHAJ

60 Day Lock	**0.250**

Max Rebate 2.50%