



**Wholesale - Provident Funding (CA)**

Posted: 05/11/2022 at 9:01:54 AM PT

[pfloans.provident.com](http://pfloans.provident.com)

5/11/2022 2nd Repost: 0.125% better to all fixed products!  
Total adjustment for the day: 0.25% better to all fixed products!

Conforming Products (base pricing)

Total Lender Fees for California: \$1,050.00

| 30 Year<br>A1010 |         |         |         | 15 Year<br>A1020 |         |         |         | 20 Year<br>A1015 |         |         |         |
|------------------|---------|---------|---------|------------------|---------|---------|---------|------------------|---------|---------|---------|
| Rate             | 12 Day  | 21 Day  | 30 Day  | Rate             | 12 Day  | 21 Day  | 30 Day  | Rate             | 12 Day  | 21 Day  | 30 Day  |
| 3.875%           | 3.625%  | 3.750%  | 3.875%  | 3.250%           | 2.500%  | 2.625%  | 2.750%  | 3.875%           | 3.125%  | 3.250%  | 3.375%  |
| 4.000%           | 3.000%  | 3.125%  | 3.250%  | 3.375%           | 2.000%  | 2.125%  | 2.250%  | 4.000%           | 2.500%  | 2.625%  | 2.750%  |
| 4.125%           | 2.250%  | 2.375%  | 2.500%  | 3.500%           | 1.375%  | 1.500%  | 1.625%  | 4.125%           | 1.750%  | 1.875%  | 2.000%  |
| 4.250%           | 1.625%  | 1.750%  | 1.875%  | 3.625%           | 0.875%  | 1.000%  | 1.125%  | 4.250%           | 1.125%  | 1.250%  | 1.375%  |
| 4.375%           | 1.000%  | 1.125%  | 1.250%  | 3.750%           | 0.375%  | 0.500%  | 0.625%  | 4.375%           | 0.500%  | 0.625%  | 0.750%  |
| 4.500%           | 0.500%  | 0.625%  | 0.750%  | 3.875%           | 0.000%  | 0.125%  | 0.250%  | 4.500%           | 0.000%  | 0.125%  | 0.250%  |
| 4.625%           | -0.125% | 0.000%  | 0.125%  | 4.000%           | -0.625% | -0.500% | -0.375% | 4.625%           | -0.625% | -0.500% | -0.375% |
| 4.750%           | -0.750% | -0.625% | -0.500% | 4.125%           | -1.125% | -1.000% | -0.875% | 4.750%           | -1.250% | -1.125% | -1.000% |
| 4.875%           | -1.250% | -1.125% | -1.000% | 4.250%           | -1.625% | -1.500% | -1.375% | 4.875%           | -1.750% | -1.625% | -1.500% |
| 5.000%           | -1.625% | -1.500% | -1.375% | 4.375%           | -1.875% | -1.750% | -1.625% | 5.000%           | -2.125% | -2.000% | -1.875% |
| 5.125%           | -2.000% | -1.875% | -1.750% | 4.500%           | -2.125% | -2.000% | -1.875% | 5.125%           | -2.500% | -2.375% | -2.250% |
| 5.250%           | -2.625% | -2.500% | -2.375% | 4.625%           | -2.625% | -2.500% | -2.375% | 5.250%           | -3.125% | -3.000% | -2.875% |
| 5.375%           | -3.000% | -2.875% | -2.750% | 4.750%           | -3.000% | -2.875% | -2.750% | 5.375%           | -3.500% | -3.375% | -3.250% |
| 5.500%           | -3.375% | -3.250% | -3.125% | 4.875%           | -3.250% | -3.125% | -3.000% | 5.500%           | -3.875% | -3.750% | -3.625% |
| 5.625%           | -3.875% | -3.750% | -3.625% | 5.000%           | -3.375% | -3.250% | -3.125% | 5.625%           | -4.250% | -4.125% | -4.000% |

| 25 Year<br>A1025 |         |         |         | 10 Year<br>A1001 |         |         |         | 30 Year Home Possible<br>H1010 |         |         |         |
|------------------|---------|---------|---------|------------------|---------|---------|---------|--------------------------------|---------|---------|---------|
| Rate             | 12 Day  | 21 Day  | 30 Day  | Rate             | 12 Day  | 21 Day  | 30 Day  | Rate                           | 12 Day  | 21 Day  | 30 Day  |
| 3.875%           | 3.625%  | 3.750%  | 3.875%  | 3.250%           | 2.375%  | 2.500%  | 2.625%  | 3.875%                         | 3.625%  | 3.750%  | 3.875%  |
| 4.000%           | 3.000%  | 3.125%  | 3.250%  | 3.375%           | 1.875%  | 2.000%  | 2.125%  | 4.000%                         | 3.000%  | 3.125%  | 3.250%  |
| 4.125%           | 2.250%  | 2.375%  | 2.500%  | 3.500%           | 1.250%  | 1.375%  | 1.500%  | 4.125%                         | 2.250%  | 2.375%  | 2.500%  |
| 4.250%           | 1.625%  | 1.750%  | 1.875%  | 3.625%           | 0.750%  | 0.875%  | 1.000%  | 4.250%                         | 1.625%  | 1.750%  | 1.875%  |
| 4.375%           | 1.000%  | 1.125%  | 1.250%  | 3.750%           | 0.250%  | 0.375%  | 0.500%  | 4.375%                         | 1.000%  | 1.125%  | 1.250%  |
| 4.500%           | 0.500%  | 0.625%  | 0.750%  | 3.875%           | -0.125% | 0.000%  | 0.125%  | 4.500%                         | 0.500%  | 0.625%  | 0.750%  |
| 4.625%           | -0.125% | 0.000%  | 0.125%  | 4.000%           | -0.750% | -0.625% | -0.500% | 4.625%                         | -0.125% | 0.000%  | 0.125%  |
| 4.750%           | -0.750% | -0.625% | -0.500% | 4.125%           | -1.250% | -1.125% | -1.000% | 4.750%                         | -0.750% | -0.625% | -0.500% |
| 4.875%           | -1.250% | -1.125% | -1.000% | 4.250%           | -1.750% | -1.625% | -1.500% | 4.875%                         | -1.250% | -1.125% | -1.000% |
| 5.000%           | -1.625% | -1.500% | -1.375% | 4.375%           | -2.000% | -1.875% | -1.750% | 5.000%                         | -1.625% | -1.500% | -1.375% |
| 5.125%           | -2.000% | -1.875% | -1.750% | 4.500%           | -2.250% | -2.125% | -2.000% | 5.125%                         | -2.000% | -1.875% | -1.750% |
| 5.250%           | -2.625% | -2.500% | -2.375% | 4.625%           | -2.750% | -2.625% | -2.500% | 5.250%                         | -2.625% | -2.500% | -2.375% |
| 5.375%           | -3.000% | -2.875% | -2.750% | 4.750%           | -3.125% | -3.000% | -2.875% | 5.375%                         | -3.000% | -2.875% | -2.750% |
| 5.500%           | -3.375% | -3.250% | -3.125% | 4.875%           | -3.375% | -3.250% | -3.125% | 5.500%                         | -3.375% | -3.250% | -3.125% |
| 5.625%           | -3.875% | -3.750% | -3.625% | 5.000%           | -3.500% | -3.375% | -3.250% | 5.625%                         | -3.875% | -3.750% | -3.625% |

Provident Funding Associates, L.P. (NMLS ID 3821)

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Super/Conforming Products (base pricing)

Total Lender Fees for California: \$1,050.00

| Super/Conf 30<br>A5019 |         |         |         | Super/Conf 15<br>A5029 |         |         |         |
|------------------------|---------|---------|---------|------------------------|---------|---------|---------|
| Rate                   | 12 Day  | 21 Day  | 30 Day  | Rate                   | 12 Day  | 21 Day  | 30 Day  |
| 3.875%                 | 5.000%  | 5.125%  | 5.250%  | 3.250%                 | 3.750%  | 3.875%  | 4.000%  |
| 4.000%                 | 4.375%  | 4.500%  | 4.625%  | 3.375%                 | 3.250%  | 3.375%  | 3.500%  |
| 4.125%                 | 3.625%  | 3.750%  | 3.875%  | 3.500%                 | 2.625%  | 2.750%  | 2.875%  |
| 4.250%                 | 3.000%  | 3.125%  | 3.250%  | 3.625%                 | 2.125%  | 2.250%  | 2.375%  |
| 4.375%                 | 2.375%  | 2.500%  | 2.625%  | 3.750%                 | 1.625%  | 1.750%  | 1.875%  |
| 4.500%                 | 1.875%  | 2.000%  | 2.125%  | 3.875%                 | 1.250%  | 1.375%  | 1.500%  |
| 4.625%                 | 1.625%  | 1.750%  | 1.875%  | 4.000%                 | 0.625%  | 0.750%  | 0.875%  |
| 4.750%                 | 1.000%  | 1.125%  | 1.250%  | 4.125%                 | 0.125%  | 0.250%  | 0.375%  |
| 4.875%                 | 0.500%  | 0.625%  | 0.750%  | 4.250%                 | -0.375% | -0.250% | -0.125% |
| 5.000%                 | 0.125%  | 0.250%  | 0.375%  | 4.375%                 | -0.625% | -0.500% | -0.375% |
| 5.125%                 | -0.250% | -0.125% | 0.000%  | 4.500%                 | -0.875% | -0.750% | -0.625% |
| 5.250%                 | -0.875% | -0.750% | -0.625% | 4.625%                 | -1.375% | -1.250% | -1.125% |
| 5.375%                 | -1.250% | -1.125% | -1.000% | 4.750%                 | -1.750% | -1.625% | -1.500% |
| 5.500%                 | -1.625% | -1.500% | -1.375% | 4.875%                 | -2.000% | -1.875% | -1.750% |
| 5.625%                 | -2.125% | -2.000% | -1.875% | 5.000%                 | -2.125% | -2.000% | -1.875% |

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ARM Products (base pricing)

Total Lender Fees for California: \$1,050.00

| 5/6 SOFR ARM (2/1/5)<br>A1380 |         |         |         | 7/6 SOFR ARM (5/1/5)<br>A1381 |         |         |         | 5/6 SOFR ARM Super Conf (2/1/5)<br>A5361 |         |         |         |
|-------------------------------|---------|---------|---------|-------------------------------|---------|---------|---------|--|---------|---------|---------|
| Rate                          | 12 Day  | 21 Day  | 30 Day  | Rate                          | 12 Day  | 21 Day  | 30 Day  | Rate                                     | 12 Day  | 21 Day  | 30 Day  |
| 3.250%                        | 2.375%  | 2.500%  | 2.625%  | 3.250%                        | 3.625%  | 3.750%  | 3.875%  | 3.250%                                   | 3.125%  | 3.250%  | 3.375%  |
| 3.375%                        | 2.250%  | 2.375%  | 2.500%  | 3.375%                        | 3.375%  | 3.500%  | 3.625%  | 3.375%                                   | 3.000%  | 3.125%  | 3.250%  |
| 3.500%                        | 2.125%  | 2.250%  | 2.375%  | 3.500%                        | 3.000%  | 3.125%  | 3.250%  | 3.500%                                   | 2.875%  | 3.000%  | 3.125%  |
| 3.625%                        | 1.875%  | 2.000%  | 2.125%  | 3.625%                        | 2.750%  | 2.875%  | 3.000%  | 3.625%                                   | 2.625%  | 2.750%  | 2.875%  |
| 3.750%                        | 1.750%  | 1.875%  | 2.000%  | 3.750%                        | 2.625%  | 2.750%  | 2.875%  | 3.750%                                   | 2.500%  | 2.625%  | 2.750%  |
| 3.875%                        | 1.375%  | 1.500%  | 1.625%  | 3.875%                        | 2.250%  | 2.375%  | 2.500%  | 3.875%                                   | 2.125%  | 2.250%  | 2.375%  |
| 4.000%                        | 1.000%  | 1.125%  | 1.250%  | 4.000%                        | 1.875%  | 2.000%  | 2.125%  | 4.000%                                   | 1.750%  | 1.875%  | 2.000%  |
| 4.125%                        | 0.625%  | 0.750%  | 0.875%  | 4.125%                        | 1.500%  | 1.625%  | 1.750%  | 4.125%                                   | 1.375%  | 1.500%  | 1.625%  |
| 4.250%                        | 0.375%  | 0.500%  | 0.625%  | 4.250%                        | 1.250%  | 1.375%  | 1.500%  | 4.250%                                   | 1.125%  | 1.250%  | 1.375%  |
| 4.375%                        | 0.125%  | 0.250%  | 0.375%  | 4.375%                        | 1.000%  | 1.125%  | 1.250%  | 4.375%                                   | 0.875%  | 1.000%  | 1.125%  |
| 4.500%                        | -0.125% | 0.000%  | 0.125%  | 4.500%                        | 0.750%  | 0.875%  | 1.000%  | 4.500%                                   | 0.625%  | 0.750%  | 0.875%  |
| 4.625%                        | -0.500% | -0.375% | -0.250% | 4.625%                        | 0.250%  | 0.375%  | 0.500%  | 4.625%                                   | 0.250%  | 0.375%  | 0.500%  |
| 4.750%                        | -0.875% | -0.750% | -0.625% | 4.750%                        | -0.125% | 0.000%  | 0.125%  | 4.750%                                   | -0.125% | 0.000%  | 0.125%  |
| 4.875%                        | -1.125% | -1.000% | -0.875% | 4.875%                        | -0.375% | -0.250% | -0.125% | 4.875%                                   | -0.375% | -0.250% | -0.125% |
| 5.000%                        | -1.375% | -1.250% | -1.125% | 5.000%                        | -0.625% | -0.500% | -0.375% | 5.000%                                   | -0.625% | -0.500% | -0.375% |

| 7/6 SOFR ARM Super Conf (5/1/5)<br>A5369 |        |        |        |
|--|--------|--------|--------|
| Rate                                     | 12 Day | 21 Day | 30 Day |
| 3.250%                                   | 4.375% | 4.500% | 4.625% |
| 3.375%                                   | 4.125% | 4.250% | 4.375% |
| 3.500%                                   | 3.750% | 3.875% | 4.000% |
| 3.625%                                   | 3.500% | 3.625% | 3.750% |
| 3.750%                                   | 3.375% | 3.500% | 3.625% |
| 3.875%                                   | 3.000% | 3.125% | 3.250% |
| 4.000%                                   | 2.625% | 2.750% | 2.875% |
| 4.125%                                   | 2.250% | 2.375% | 2.500% |
| 4.250%                                   | 2.000% | 2.125% | 2.250% |
| 4.375%                                   | 1.750% | 1.875% | 2.000% |
| 4.500%                                   | 1.500% | 1.625% | 1.750% |
| 4.625%                                   | 1.000% | 1.125% | 1.250% |
| 4.750%                                   | 0.625% | 0.750% | 0.875% |
| 4.875%                                   | 0.375% | 0.500% | 0.625% |
| 5.000%                                   | 0.125% | 0.250% | 0.375% |

Provident Funding Associates, L.P. (NMLS ID 3821)

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**Jumbo Fixed** (base pricing)

Total Lender Fees for California: \$1,050.00

| 30 Year |        |        |        |
|---------|--------|--------|--------|
| J2030   |        |        |        |
| Rate    | 12 Day | 21 Day | 30 Day |
| 3.875%  | 6.375% | 6.500% | 6.625% |
| 4.000%  | 6.250% | 6.375% | 6.500% |
| 4.125%  | 6.125% | 6.250% | 6.375% |
| 4.250%  | 6.000% | 6.125% | 6.250% |
| 4.375%  | 5.875% | 6.000% | 6.125% |
| 4.500%  | 5.750% | 5.875% | 6.000% |
| 4.625%  | 5.500% | 5.625% | 5.750% |
| 4.750%  | 5.250% | 5.375% | 5.500% |
| 4.875%  | 5.000% | 5.125% | 5.250% |
| 5.000%  | 4.750% | 4.875% | 5.000% |
| 5.125%  | 4.500% | 4.625% | 4.750% |
| 5.250%  | 4.250% | 4.375% | 4.500% |

Provident Funding Associates, L.P. (NMLS ID 3821)

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