



PROGRAMS	1.00% PT	0.00% PT	OFFER/COUNTER OFFER - CONTRACT RPA
Conforming 30 Year Fixed	3.500%	3.750%	Jumbo Fixed Rate not to exceed 5.00%
Jumbo-Conforming 30 Year Fixed	3.625%	3.875%	Jumbo ARM Rate not to exceed 4.50%
Jumbo 30 Year Fixed	3.875%	4.000%	Conforming Fixed rate not to exceed 4.75%
5/1 ARM - Jumbo Interest Only	3.250%	3.500%	Conforming ARM rate not to exceed 4.00%
7/1 ARM - Jumbo Interest Only	3.125%	3.375%	

Private Banking & Alternative Equity Lending Available - Contact One Of Our Loan Officers Today



**Bill Grasska**  
*President*  
 310.890.8283  
 bgrasska@rivierafinancial.com  
 NMLS#238068



**Kimberly Nelson**  
*Managing Director*  
 310.779.1819  
 knelson@rivierafinancial.com  
 NMLS#235173



**Paul Baldecchi**  
*Loan Officer*  
 310.422.2654  
 pbaldecchi@rivierafinancial.com  
 NMLS#240242



**Dave Schweitzer**  
*Loan Officer*  
 949.233.1957  
 dschweitzer@rivierafinancial.com  
 NMLS#323955



**Joan K. Aronson, Esq.**  
*Loan Officer*  
 805.832.4447  
 jaronson@rivierafinancial.com  
 NMLS#245278



**Jessica Aubuchon**  
*Loan Officer*  
 831.901.0598  
 jessica@rivierafinancial.com  
 NMLS#331428



**Mitch Milat**  
*Loan Officer*  
 661.810.3362  
 mitch@rivierafinancial.com  
 NMLS#253456

Riviera Financial    424.203.1850 *phone/fax*    info@rivierafinancial.com *email*