

Community Loan Servicing, LLC

Rate Sheet



Website and Registration

Loan submission is available via electronic delivery at www.LakeviewWholesale.com using the [HELM Login](#) link.

Contact Information

For rate, term and loan amount changes, or lock extensions, contact the Commitment Desk. Loan must be closed and disbursed by lock expiration date.

(855) 253-8439 (85-LAKEVIEW) – Option 1
brokercommitmentdesk@communityloanservicing.com
8:30 a.m.- 7 p.m. ET

For underwriting questions or scenarios:

Contact Underwriting Services
(855) 253-8439 (85-LAKEVIEW) – Option 2
UnderwritingQuestions@communityloanservicing.com

For general questions or website assistance:

Contact Client Services
(855) 253-8439 (85-LAKEVIEW) – Option 3
clientservices@communityloanservicing.com

Please note that all active pipeline loan questions should be directed to your Account Executive or Client Manager (CSR).

Additional Information

Title Policy Insured:

Community Loan Servicing, LLC ISAOA

CPL Insured: Community Loan Servicing, LLC as well as successors and/or assigns

PO Box 5933

Troy, MI 48007-5933

Community requires and will order a Life of Loan Flood Certificate from Corelogic Flood Data Services, Inc

Mortgage Clause:

Community Loan Servicing, LLC as well as
successors and/or assigns
PO Box 5933
Troy, MI 48007-5933

Tax Service Contract Vendor:

Corelogic Realty Tax Services
PO Box 961225
Ft. Worth, TX 76161-0225

Fee Information

Loan Type	Fee Description	Fee	LE	Extension Fees
Portfolio	Underwriting Fee (all states except NC, NJ, and WA) Application Fee (NC and NJ only) Origination Fee (WA only)	\$1049.00	Box A	1 Days - 0.0150 7 Days - 0.0700 15 Days - 0.1250 30 Days - 0.2500



Jumbo Products

Wholesale Division

Best Efforts Ratesheet

Contact Us: - by phone "85 Lakeview" or www.lakeviewwholesale.com

Price Code: LLSCR11152021A

Date: 11/15/2021

Effective Time: 09:21 AM

Phone Number: 855-253-8439 Option 1,1

Portfolio Products

Jumbo QM - PJF330

Jumbo AUS 30yr Fixed - PJF330

Rate	15BE	30BE	45BE	60BE	75BE
2.875%	99.507	99.412	99.317	99.222	99.127
3.000%	100.135	100.040	99.945	99.850	99.755
3.125%	100.665	100.570	100.475	100.380	100.285
3.250%	101.117	101.022	100.927	100.832	100.737
3.375%	101.499	101.404	101.309	101.214	101.119
3.500%	101.820	101.725	101.630	101.535	101.440
3.625%	102.086	101.991	101.896	101.801	101.706
3.750%	102.329	102.234	102.139	102.044	101.949
3.875%	102.563	102.468	102.373	102.278	102.183
4.000%	102.785	102.690	102.595	102.500	102.405
4.125%	102.981	102.886	102.791	102.696	102.601
4.250%	103.146	103.051	102.956	102.861	102.766
4.375%	103.280	103.185	103.090	102.995	102.900
4.500%	103.405	103.310	103.215	103.120	103.025
4.625%	103.530	103.435	103.340	103.245	103.150

Jumbo AUS (PJF330) Adjustments

Purchase Adjustments for LTV / CLTV / HCLTV								
FICO	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
≥ 780	0.875	0.875	0.750	0.625	0.500	0.375	-0.250	-1.000
760-779	0.750	0.750	0.625	0.500	0.375	0.250	-0.500	-1.375
740-759	0.625	0.625	0.500	0.375	0.250	0.125	-0.875	-2.000
720-739	0.500	0.500	0.375	0.250	0.125	-0.125	-1.250	N/A
700-719	0.375	0.250	0.125	0.000	-0.250	-0.500	N/A	N/A
680-699	0.125	0.000	NA	NA	NA	NA	N/A	N/A

Rate and Term Adjustments for LTV / CLTV / HCLTV								
FICO	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
≥ 780	0.875	0.750	0.625	0.500	0.375	0.250	-0.500	-1.500
760-779	0.750	0.625	0.500	0.375	0.250	0.125	-0.875	-2.125
740-759	0.625	0.500	0.375	0.250	0.125	-0.125	-1.375	-3.000
720-739	0.500	0.375	0.250	0.125	-0.125	-0.375	-2.000	N/A
700-719	0.250	0.125	0.000	-0.250	-0.500	-0.875	N/A	N/A
680-699	0.000	-0.250	NA	NA	NA	NA	N/A	N/A

Cash Out Adjustments for LTV / CLTV / HCLTV								
FICO	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
≥ 780	0.625	0.500	0.375	0.125	-0.375	N/A	N/A	N/A
760-779	0.500	0.375	0.250	0.000	-0.625	N/A	N/A	N/A
740-759	0.375	0.250	0.000	-0.250	-1.000	N/A	N/A	N/A
720-739	0.250	0.125	-0.125	-0.500	-1.250	N/A	N/A	N/A
700-719	0.000	-0.125	-0.375	-0.875	-1.500	N/A	N/A	N/A
680-699	NA	NA	NA	N/A	N/A	N/A	N/A	N/A

Loan Amount Adjustments for LTV / CLTV / HCLTV								
Loan Amount	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
≤ 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1,000,001-1,500,0	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
1,500,001-2,000,0	-0.125	-0.125	-0.125	-0.250	-0.375	NA	NA	N/A
2,000,001-2,500,0	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	N/A

Miscellaneous Adjustments for LTV / CLTV / HCLTV								
Feature	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
2 Unit	-0.125	-0.125	-0.125	-0.250	NA	NA	NA	N/A
3-4 Units	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	N/A
Second Home	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	NA	N/A
Investment	-1.750	-2.000	-2.250	-2.500	NA	NA	NA	N/A
20 yr Fixed	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250

State Adjustments for LTV / CLTV / HCLTV								
State Adjustments	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
FL, NV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

MAXIMUM ALL IN PRICE by Loan Amount		
Product	≤ 1,000,000	> 1,000,000
Jumbo AUS - PJF330	103.000	103.000

Escrow Waiver	
No Escrow	-0.125

Extension Fees	
Days	Price
7	-0.070
15	-0.125
30	-0.250

*Maximum cumulative extensions is 30 days
Extensions beyond 30 days are granted on case by case basis
and must be requested directly with lock desk

Jumbo Products

Wholesale Division

Best Efforts Ratesheet

Contact Us: - by phone "85 Lakeview" or www.lakeviewwholesale.com

Price Code: LLSCR11152021A

Date: 11/15/2021

Effective Time: 09:21 AM

Phone Number: 855-253-8439 Option 1,1

Portfolio Products

Jumbo Plus QM - PJF311

Jumbo Plus QM 30yr Fixed - PJF311					
Rate	15BE	30BE	45BE	60BE	75BE
3.375%	99.395	99.300	99.205	99.110	99.015
3.500%	99.990	99.895	99.800	99.705	99.610
3.625%	100.522	100.427	100.332	100.237	100.142
3.750%	100.992	100.897	100.802	100.707	100.612
3.875%	101.399	101.304	101.209	101.114	101.019
4.000%	101.744	101.649	101.554	101.459	101.364
4.125%	102.026	101.931	101.836	101.741	101.646
4.250%	102.270	102.175	102.080	101.985	101.890
4.375%	102.501	102.406	102.311	102.216	102.121
4.500%	102.720	102.625	102.530	102.435	102.340
4.625%	102.927	102.832	102.737	102.642	102.547
4.750%	103.121	103.026	102.931	102.836	102.741
4.875%	103.302	103.207	103.112	103.017	102.922
5.000%	103.471	103.376	103.281	103.186	103.091
5.125%	103.628	103.533	103.438	103.343	103.248
5.250%	103.772	103.677	103.582	103.487	103.392
5.375%	103.903	103.808	103.713	103.618	103.523
5.500%	104.028	103.933	103.838	103.743	103.648
5.625%	104.153	104.058	103.963	103.868	103.773
5.750%	104.278	104.183	104.088	103.993	103.898

Jumbo Plus QM - PJF311 Adjustments

Purchase Adjustments for LTV / CLTV / HCLTV							
FICO	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
≥ 780	0.875	0.750	0.750	0.625	0.375	0.250	NA
760-779	0.750	0.625	0.625	0.500	0.250	0.000	NA
740-759	0.625	0.500	0.500	0.375	0.125	-0.125	NA
720-739	0.500	0.375	0.375	0.250	0.000	-0.250	NA
700-719	0.375	0.250	0.125	0.000	-0.250	-0.500	NA
680-699	0.250	0.000	-0.125	-0.250	-0.500	-0.875	NA
661-679	0.000	-0.250	-0.500	-0.750	-1.000	-1.375	NA

Rate and Term Adjustments for LTV / CLTV / HCLTV							
FICO	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
≥ 780	0.875	0.750	0.750	0.500	0.250	0.125	NA
760-779	0.750	0.625	0.500	0.375	0.125	-0.125	NA
740-759	0.625	0.500	0.375	0.250	0.000	-0.250	NA
720-739	0.500	0.375	0.250	0.125	-0.250	-0.500	NA
700-719	0.375	0.125	0.000	-0.250	-0.500	-0.750	NA
680-699	0.125	-0.125	-0.250	-0.500	-0.750	-1.000	NA
661-679	-0.250	-0.500	-0.625	-0.875	-1.125	-1.500	NA

Cash Out Adjustments for LTV / CLTV / HCLTV							
FICO	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
≥ 780	0.750	0.500	0.375	0.250	0.000	-0.250	NA
760-779	0.625	0.375	0.250	0.125	-0.125	-0.500	NA
740-759	0.500	0.250	0.125	0.000	-0.250	-0.625	NA
720-739	0.250	0.125	0.000	-0.125	-0.375	-0.875	NA
700-719	0.000	-0.125	-0.250	-0.375	-0.625	-1.125	NA
680-699	-0.125	-0.250	-0.500	-0.625	-0.875	-1.500	NA
661-679	-0.500	-0.625	-0.750	-1.125	NA	NA	NA

Loan Amount Adjustments for LTV / CLTV / HCLTV							
Loan Amount	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
≤ 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	NA
1,000,001-1,500,0	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	NA
1,500,001-2,000,0	-0.125	-0.125	-0.125	-0.250	-0.375	NA	NA
2,000,001-2,500,0	NA	NA	NA	NA	NA	NA	NA

Miscellaneous Adjustments for LTV / CLTV / HCLTV							
Feature	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
2 Unit	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	NA
3-4 Units	-0.250	-0.250	-0.375	-0.500	-0.750	NA	NA
Second Home	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	NA
Investment	-1.250	-1.500	-1.750	-2.000	-2.250	NA	NA
Non-Warrantable	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
Condo-tel	-1.375	-1.375	-1.375	-1.375	NA	NA	NA
20 yr Fixed	0.250	0.250	0.250	0.250	0.250	0.250	NA

State Adjustments for LTV / CLTV / HCLTV							
State Adjustments	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
CA	0.000	0.000	0.000	0.000	0.000	0.000	NA
FL, NV	0.000	0.000	0.000	0.000	0.000	0.000	NA

MAXIMUM ALL IN PRICE by Loan Amount		
Product	≤ 1,000,000	> 1,000,000
Jumbo Plus QM 30yr Fixed - PJF311	102.500	102.500

Escrow Waiver	
No Escrow	-0.250

Extension Fees	
Days	Price
7	-0.070
15	-0.125
30	-0.250

*Maximum cumulative extensions is 30 days
Extensions beyond 30 days are granted on case by case basis
and must be requested directly with lock desk