

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: LLSCR11172021A

Date: 11/17/2021

Effective Time: 09:16 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%	99.304	99.209	99.114	99.019	98.924
3.000%	99.967	99.872	99.777	99.682	99.587
3.125%	100.522	100.427	100.332	100.237	100.142
3.250%	100.995	100.900	100.805	100.710	100.615
3.375%	101.396	101.301	101.206	101.111	101.016
3.500%	101.734	101.639	101.544	101.449	101.354
3.625%	102.015	101.920	101.825	101.730	101.635
3.750%	102.261	102.166	102.071	101.976	101.881
3.875%	102.498	102.403	102.308	102.213	102.118
4.000%	102.723	102.628	102.533	102.438	102.343
4.125%	102.928	102.833	102.738	102.643	102.548
4.250%	103.102	103.007	102.912	102.817	102.722
4.375%	103.245	103.150	103.055	102.960	102.865
4.500%	103.370	103.275	103.180	103.085	102.990
4.625%	103.495	103.400	103.305	103.210	103.115

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: LLSCR1172021A

Date: 11/17/2021

Effective Time: 09:16 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%	99.219	99.124	99.029	98.934	98.839
3.500%	99.831	99.736	99.641	99.546	99.451
3.625%	100.381	100.286	100.191	100.096	100.001
3.750%	100.868	100.773	100.678	100.583	100.488
3.875%	101.293	101.198	101.103	101.008	100.913
4.000%	101.656	101.561	101.466	101.371	101.276
4.125%	101.955	101.860	101.765	101.670	101.575
4.250%	102.203	102.108	102.013	101.918	101.823
4.375%	102.438	102.343	102.248	102.153	102.058
4.500%	102.660	102.565	102.470	102.375	102.280
4.625%	102.870	102.775	102.680	102.585	102.490
4.750%	103.068	102.973	102.878	102.783	102.688
4.875%	103.253	103.158	103.063	102.968	102.873
5.000%	103.425	103.330	103.235	103.140	103.045
5.125%	103.585	103.490	103.395	103.300	103.205
5.250%	103.733	103.638	103.543	103.448	103.353
5.375%	103.868	103.773	103.678	103.583	103.488
5.500%	103.993	103.898	103.803	103.708	103.613
5.625%	104.118	104.023	103.928	103.833	103.738
5.750%	104.243	104.148	104.053	103.958	103.863

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