

# Lakeview Wholesale Rate Sheet



## Website and Registration

Loan submission is available via electronic delivery at [www.LakeviewWholesale.com](http://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:

Lakeview Loan Servicing, LLC, ISAOA

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

507 Prudential Road

Horsham, PA 19044

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

### Mortgage Clause:

LoanCare, LLC, ISAOA/ATIMA  
PO Box 202049  
Florence, SC 29502-2049

### Tax Service Contract Vendor:

Tax Service Contract Vendor:  
Corelogic Realty Tax Services  
PO Box 961225  
Ft. Worth, TX 76161-0225

### Lakeview:

FHA# - 3103300008  
VA# - 6395440000

## Fee Information

Loan Type	Fee Description	Fee	LE	Extension Fees
Conventional / Government (FHA only)	Underwriting Fee (all states except NC, NJ, and WA)	\$1049.00	Box A	1 Days - 0.0150
	Application Fee (NC and NJ only)			7 Days - 0.0700
	Origination Fee (WA only)			15 Days - 0.1250
	FHA Streamline	\$495.00		30 Days - 0.2500
	<b>Note: Fees may not be charged for VA loans. All VA loans are required to go fees in.</b>			

## About Us

Lakeview is a trusted source of residential mortgage credit in the U.S. market, committed to providing quality products and services in a timely and accurate manner, that encourage responsible lending practices and homeownership.

## Contact Us

**85-LAKEVIEW**  
**(855-253-8439)**

[LakeviewWholesale.com](http://LakeviewWholesale.com)





85-LAKEVIEW (855-253-8439)  
www.lakeviewwholesale.com

# Lakeview Loan Servicing

Wholesale Division  
Best Efforts Ratesheet

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

Price Code: LLSR11172021A

Date: 11/17/2021

Effective Time: 09:16 AM

## Conforming Fixed Pricing

30 Yr Fixed (Loan Amount > \$150k and ≤conforming limit) - CBF300				
Rate	15BE	30BE	45BE	60BE
2.500%	98.520	98.402	98.294	98.187
2.625%	99.394	99.276	99.169	99.061
2.750%	100.194	100.076	99.969	99.861
2.875%	100.860	100.742	100.635	100.527
3.000%	101.396	101.278	101.170	101.062
3.125%	102.065	101.925	101.796	101.667
3.250%	102.805	102.666	102.537	102.408
3.375%	103.376	103.237	103.108	102.979
3.500%	103.814	103.675	103.546	103.416
3.625%	104.231	104.092	103.963	103.834
3.750%	104.603	104.509	104.425	104.341
3.875%	105.108	105.013	104.929	104.845
4.000%	105.484	105.389	105.305	105.221
4.125%	105.782	105.688	105.604	105.520
4.250%	106.116	106.082	106.059	106.035

15 Yr Fixed (Loan Amount > \$150k and ≤conforming limit) - CBF150				
Rate	15BE	30BE	45BE	60BE
2.000%	99.901	99.803	99.716	99.629
2.125%	100.473	100.375	100.288	100.202
2.250%	100.985	100.887	100.800	100.713
2.375%	101.445	101.347	101.260	101.173
2.500%	102.022	101.924	101.837	101.750
2.625%	102.563	102.465	102.378	102.292
2.750%	103.078	102.980	102.893	102.806
2.875%	103.420	103.322	103.235	103.148
3.000%	103.756	103.658	103.571	103.484
3.125%	104.087	104.021	103.965	103.910
3.250%	104.525	104.458	104.402	104.347
3.375%	104.845	104.778	104.723	104.667
3.500%	105.053	104.986	104.930	104.875
3.625%	105.129	105.093	105.069	105.044
3.750%	105.531	105.496	105.471	105.447

20 Yr Fixed - CBF200				
Rate	15BE	30BE	45BE	60BE
2.500%	99.233	99.138	99.053	98.968
2.625%	100.118	100.003	99.896	99.789
2.750%	100.924	100.808	100.702	100.595
2.875%	101.623	101.507	101.401	101.294
3.000%	102.166	102.050	101.944	101.837
3.125%	102.640	102.524	102.418	102.311
3.250%	103.298	103.161	103.032	102.904
3.375%	103.891	103.754	103.626	103.498
3.500%	104.326	104.188	104.060	103.932
3.625%	104.704	104.566	104.438	104.310
3.750%	104.672	104.580	104.497	104.414
3.875%	105.178	105.085	105.002	104.919
4.000%	105.528	105.435	105.352	105.269
4.125%	105.832	105.740	105.656	105.573
4.250%	105.692	105.660	105.637	105.614

30 Yr Fixed (Loan Amount ≤ \$85k) - CBF301				
Rate	15BE	30BE	45BE	60BE
2.500%	98.420	98.302	98.194	98.087
2.625%	99.294	99.176	99.069	98.961
2.750%	100.094	99.976	99.869	99.761
2.875%	100.760	100.642	100.535	100.427
3.000%	101.331	101.191	101.062	100.933
3.125%	102.277	102.138	102.009	101.880
3.250%	103.018	102.878	102.749	102.620
3.375%	103.589	103.449	103.320	103.191
3.500%	104.027	103.887	103.758	103.629
3.625%	104.530	104.435	104.351	104.267
3.750%	105.191	105.096	105.012	104.928
3.875%	105.695	105.601	105.517	105.433
4.000%	106.071	105.977	105.893	105.809
4.125%	106.445	106.410	106.387	106.363
4.250%	107.016	106.982	106.959	106.935

15 Yr Fixed (Loan Amount ≤ \$85k) - CBF151				
Rate	15BE	30BE	45BE	60BE
2.000%	99.595	99.496	99.410	99.323
2.125%	100.167	100.069	99.982	99.895
2.250%	100.678	100.580	100.494	100.407
2.375%	101.143	101.045	100.958	100.871
2.500%	101.810	101.711	101.625	101.538
2.625%	102.351	102.253	102.166	102.079
2.750%	102.865	102.767	102.680	102.594
2.875%	103.207	103.109	103.023	102.936
3.000%	103.543	103.445	103.358	103.272
3.125%	103.906	103.839	103.784	103.728
3.250%	104.344	104.277	104.221	104.166
3.375%	104.664	104.597	104.541	104.486
3.500%	104.871	104.805	104.749	104.694
3.625%	105.166	105.130	105.106	105.082
3.750%	105.569	105.533	105.509	105.485

30 Yr Fixed Home Ready - FNF550				
Rate	15BE	30BE	45BE	60BE
2.500%	98.370	98.252	98.144	98.037
2.625%	99.244	99.126	99.019	98.911
2.750%	100.044	99.926	99.819	99.711
2.875%	100.710	100.592	100.485	100.377
3.000%	101.246	101.128	101.020	100.912
3.125%	101.915	101.775	101.646	101.517
3.250%	102.655	102.516	102.387	102.258
3.375%	103.226	103.087	102.958	102.829
3.500%	103.664	103.525	103.396	103.266
3.625%	104.081	103.942	103.813	103.684
3.750%	104.453	104.359	104.275	104.191
3.875%	104.958	104.863	104.779	104.695
4.000%	105.334	105.239	105.155	105.071
4.125%	105.632	105.538	105.454	105.370
4.250%	105.966	105.932	105.909	105.885

30 Yr Fixed (Loan Amount > \$85k and ≤ \$110k) - CBF302				
Rate	15BE	30BE	45BE	60BE
2.500%	98.358	98.239	98.132	98.024
2.625%	99.232	99.114	99.006	98.898
2.750%	100.032	99.914	99.806	99.699
2.875%	100.680	100.580	100.472	100.365
3.000%	101.233	101.115	101.007	100.900
3.125%	102.184	102.044	101.915	101.786
3.250%	102.924	102.785	102.656	102.527
3.375%	103.495	103.356	103.226	103.097
3.500%	103.933	103.793	103.664	103.535
3.625%	104.311	104.217	104.132	104.048
3.750%	104.972	104.877	104.793	104.709
3.875%	105.477	105.382	105.298	105.214
4.000%	105.853	105.758	105.674	105.590
4.125%	106.151	106.057	105.973	105.888
4.250%	106.610	106.576	106.552	106.529

15 Yr Fixed (Loan Amount > \$85k and ≤ \$110k) - CBF152				
Rate	15BE	30BE	45BE	60BE
2.000%	99.563	99.465	99.378	99.292
2.125%	100.136	100.038	99.951	99.864
2.250%	100.647	100.549	100.462	100.376
2.375%	101.112	101.014	100.927	100.840
2.500%	101.778	101.680	101.593	101.507
2.625%	102.319	102.221	102.135	102.048
2.750%	102.834	102.736	102.649	102.562
2.875%	103.176	103.078	102.991	102.905
3.000%	103.512	103.414	103.327	103.240
3.125%	103.844	103.777	103.721	103.666
3.250%	104.281	104.214	104.159	104.103
3.375%	104.601	104.534	104.479	104.423
3.500%	104.809	104.742	104.687	104.631
3.625%	105.072	105.037	105.012	104.988
3.750%	105.475	105.439	105.415	105.391

30 Yr Fixed Home Possible - FHF550				
Rate	15BE	30BE	45BE	60BE
2.500%	98.229	98.101	97.984	97.866
2.625%	99.132	99.004	98.887	98.769
2.750%	99.998	99.870	99.753	99.636
2.875%	100.668	100.540	100.423	100.305
3.000%	101.251	101.123	101.005	100.888
3.125%	101.913	101.785	101.667	101.550
3.250%	102.591	102.463	102.346	102.228
3.375%	103.135	103.007	102.890	102.772
3.500%	103.626	103.498	103.381	103.263
3.625%	104.072	103.944	103.827	103.709
3.750%	104.371	104.314	104.267	104.220
3.875%	104.834	104.777	104.730	104.683
4.000%	105.209	105.152	105.105	105.058
4.125%	105.563	105.506	105.458	105.411
4.250%	105.942	105.908	105.884	105.861

30 Yr Fixed (Loan Amount > \$110k and ≤ \$150k) - CBF303				
Rate	15BE	30BE	45BE	60BE
2.500%	98.295	98.177	98.069	97.962
2.625%	99.169	99.051	98.944	98.836
2.750%	99.969	99.851	99.744	99.636
2.875%	100.635	100.517	100.410	100.302
3.000%	101.206	101.066	100.937	100.808
3.125%	102.152	102.013	101.884	101.755
3.250%	102.893	102.753	102.624	102.495
3.375%	103.464	103.324	103.195	103.066
3.500%	103.902	103.762	103.633	103.504
3.625%	104.319	104.179	104.050	103.921
3.750%	104.816	104.721	104.637	104.553
3.875%	105.320	105.226	105.142	105.058
4.000%	105.696	105.602	105.518	105.434
4.125%	105.995	105.900	105.816	105.732
4.250%	106.360	106.326	106.302	106.279

15 Yr Fixed (Loan Amount > \$110k and ≤ \$150k) - CBF153				
Rate	15BE	30BE	45BE	60BE
2.000%	99.532	99.434	99.347	99.260
2.125%	100.104	100.006	99.920	99.833
2.250%	100.616	100.518	100.431	100.344
2.375%	101.080	100.982	100.896	100.809
2.500%	101.747	101.649	101.562	101.475
2.625%	102.288	102.190	102.103	102.017
2.750%	102.803	102.705	102.618	102.531
2.875%	103.145	103.047	102.960	102.873
3.000%	103.481	103.383	103.296	103.209
3.125%	103.812	103.746	103.690	103.635
3.250%	104.250	104.183	104.127	104.072
3.375%	104.570	104.503	104.448	104.392
3.500%	104.778	104.711	104.655	104.600
3.625%	104.979	104.943	104.919	104.894
3.750%	105.381	105.346	105.321	105.297

Lakeview Loan Servicing, LLC. NMLS #391521 Equal Housing Lender  
Lakeview/Bayview Wholesale Programs are offered to qualified residential lending institutions and are not applicable to the general public and/or individual consumers.





85-LAKEVIEW (855-253-8439)  
www.lakeviewwholesale.com

# Lakeview Loan Servicing

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

## Conforming Jumbo Fixed Pricing

30 Yr Fixed Agency High Balance - HBF309				
Rate	15BE	30BE	45BE	60BE
2.500%	98.681	98.329	98.221	98.113
2.625%	99.438	99.086	98.979	98.871
2.750%	100.184	99.832	99.725	99.617
2.875%	100.904	100.552	100.445	100.337
3.000%	101.505	101.153	101.045	100.938
3.125%	101.976	101.624	101.517	101.409
3.250%	102.719	102.236	102.107	101.978
3.375%	103.338	102.854	102.725	102.596
3.500%	103.827	103.344	103.215	103.086
3.625%	104.210	103.727	103.598	103.469
3.750%	104.099	103.441	103.357	103.273
3.875%	104.651	103.993	103.909	103.825
4.000%	105.068	104.410	104.326	104.242
4.125%	105.387	104.729	104.645	104.561
4.250%	104.004	103.970	103.946	103.922

15 Yr Fixed Agency High Balance - HBF159				
Rate	15BE	30BE	45BE	60BE
2.000%	98.743	98.645	98.558	98.472
2.125%	99.178	99.080	98.993	98.906
2.250%	99.539	99.441	99.354	99.267
2.375%	100.030	99.932	99.845	99.759
2.500%	100.558	100.460	100.374	100.287
2.625%	100.961	100.863	100.776	100.690
2.750%	101.319	101.221	101.135	101.048
2.875%	101.536	101.438	101.352	101.265
3.000%	101.732	101.634	101.547	101.461
3.125%	101.676	101.610	101.554	101.499
3.250%	101.975	101.908	101.853	101.797
3.375%	102.164	102.097	102.042	101.986
3.500%	102.244	102.177	102.122	102.066
3.625%	101.225	101.190	101.165	101.141
3.750%	101.494	101.458	101.434	101.410

30 Yr Fixed Home Ready High Balance - FNF559				
Rate	15BE	30BE	45BE	60BE
2.500%	97.797	97.679	97.571	97.463
2.625%	98.554	98.436	98.329	98.221
2.750%	99.300	99.182	99.075	98.967
2.875%	100.020	99.902	99.795	99.687
3.000%	100.621	100.503	100.395	100.288
3.125%	101.092	100.974	100.867	100.759
3.250%	101.725	101.586	101.457	101.328
3.375%	102.344	102.204	102.075	101.946
3.500%	102.833	102.694	102.565	102.436
3.625%	103.216	103.077	102.948	102.819
3.750%	102.886	102.791	102.707	102.623
3.875%	103.438	103.343	103.259	103.175
4.000%	103.855	103.760	103.676	103.592
4.125%	104.174	104.079	103.995	103.911
4.250%	103.354	103.320	103.296	103.272

30 Yr Fixed Home Possible Super Conforming - FHF559				
Rate	15BE	30BE	45BE	60BE
2.500%	97.815	97.688	97.570	97.453
2.625%	98.814	98.686	98.569	98.452
2.750%	99.745	99.618	99.500	99.383
2.875%	100.466	100.338	100.221	100.103
3.000%	101.112	100.984	100.867	100.750
3.125%	101.657	101.530	101.412	101.295
3.250%	102.152	102.025	101.907	101.790
3.375%	102.778	102.651	102.533	102.416
3.500%	103.285	103.157	103.040	102.923
3.625%	103.651	103.523	103.406	103.288
3.750%	103.301	103.244	103.197	103.150
3.875%	103.858	103.800	103.753	103.706
4.000%	104.263	104.205	104.158	104.111
4.125%	104.487	104.430	104.383	104.336
4.250%	103.821	103.787	103.764	103.740

## Conforming Adjustments (Non HARP)

FICO	FICO / LTV Adjustments > 15YR						
	LTV RATIOS						
	≤60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-95%	95.01-97%
≥800	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750
780-799	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750
760-779	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750
740-759	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.500
< 620	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.750

Cash Out / LTV Adjustments					
FICO	LTV RATIOS				
	≤60%	60.01-70%	70.01-75%	75.01-80%	>80%
740 +	-0.375	-0.625	-0.625	-0.875	N/A
720-739	-0.375	-1.000	-1.000	-1.125	N/A
700-719	-0.375	-1.000	-1.000	-1.125	N/A
680-699	-0.375	-1.125	-1.125	-1.750	N/A
660-679	-0.625	-1.125	-1.125	-1.875	N/A
640-659	-0.625	-1.625	-1.625	-2.625	N/A
620-639	-0.625	-1.625	-1.625	-3.125	N/A
< 620	-1.625	-2.625	-2.625	-3.125	N/A

\*Mortgages without an Indicator Score will be charged the below 620 Indicator Score / Loan-to-Value Fee.

Conforming Jumbo Adjustments				
Product	Purpose	≤75% LTV	>75% to ≤80%	>80% LTV
30/20/15 Fixed	Purch & No C/O Refi	-0.250	-0.250	-0.250
	CashOut Refi	-1.000	-1.000	N/A

Condo Adjustments >15YR	
UNITS/LTV	LTV >75%
All	-0.750

Investment Property Adjustments			
UNITS/LTV	≤75%	75.01-80%	>80%
All	-2.125	-3.375	-4.125

Secondary Financing Adjustments *			
All		-0.375	
LTV Ratios	CLTV Ratios	< 720	≥ 720
≤65.0%	80.01%-95.0%	-0.500	-0.250
65.01%-75.0%	80.01%-95.0%	-0.750	-0.500
75.01%-95.0%	90.01%-95.0%	-1.000	-0.750
75.01%-90.0%	76.01%-90.0%	-1.000	-0.750
≤95.0%	95.01%-97.0%	-1.500	

\* Excludes Home Possible

\*A secondary financing delivery fee will not be assessed on a Mortgage with a HELOC balance of zero at loan closing.

High LTV Adjustment	
LTV > 95%	0.000

Second Home Adjustment	
LTV > 85%	-0.250

Multi-Unit Adjustments							
UNITS/LTV	≤60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%
2 Units	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Units	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000



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Wholesale Division  
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## Conforming Adjustments (Non HARP) (Cont)

LLPAs below are NOT included in Home Ready or Home Possible Caps below

30 Year Investment - Conforming					
FICO	LTV RATIOS				
	≤60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
660-679	0.700	0.700	0.600	0.000	0.000
680-699	1.000	1.000	1.000	0.600	0.600
700-719	1.150	1.150	1.150	1.150	0.650
720-739	1.150	1.150	1.150	1.150	0.650
740-759	1.250	1.150	1.150	1.150	1.050
760-779	1.300	1.300	1.300	1.250	1.050
780-799	1.300	1.300	1.300	1.250	1.050
>=800	1.300	1.300	1.300	1.250	1.050

\*greater than \$175,000 \*greater than 240 months

30 Year Investment - High Balance					
FICO	LTV RATIOS				
	≤60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
660-679	0.800	0.800	0.700	0.000	0.000
680-699	1.150	1.150	1.150	0.700	0.000
700-719	1.150	1.150	1.150	1.150	0.650
720-739	1.250	1.150	1.150	1.150	0.650
740-759	1.250	1.150	1.150	1.150	1.150
760-779	1.300	1.300	1.300	1.250	1.150
780-799	1.300	1.300	1.300	1.250	1.150
>=800	1.300	1.300	1.300	1.250	1.150

\*greater than 240 months

30 Year Investment Conforming - Cashout Refinance					
FICO	LTV RATIOS				
	≤60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
660-699	-0.100	-0.100	-0.100	-0.150	-0.150
700-739	-0.100	-0.100	-0.100	-0.150	-0.150
740-759	-0.100	-0.100	-0.100	-0.100	-0.100
>=760	-0.050	-0.050	-0.050	-0.050	-0.050

\*greater than \$175,000 \*greater than 240 months

30 Year Investment High Balance - Cashout Refinance					
FICO	LTV RATIOS				
	≤60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
660-699	-0.100	-0.100	-0.100	-0.150	-0.150
700-739	-0.100	-0.100	-0.100	-0.150	-0.150
740-759	-0.100	-0.100	-0.100	-0.100	-0.100
>=760	-0.050	-0.050	-0.050	-0.050	-0.050

\*greater than 240 months

30 Year Investment Conforming - Multi Units (2-4)					
FICO	LTV RATIOS				
	≤60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
660-699	-0.050	-0.050	-0.050	-0.100	-0.100
700-739	-0.050	-0.050	-0.050	-0.100	-0.100
740-759	-0.050	-0.050	-0.050	-0.100	-0.100
>=760	-0.050	-0.050	-0.050	-0.100	-0.100

\*greater than \$175,000 \*greater than 240 months

30 Year Investment High Balance - Multi Units (2-4)					
FICO	LTV RATIOS				
	≤60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
660-699	-0.050	-0.050	-0.050	-0.100	-0.100
700-739	-0.050	-0.050	-0.050	-0.100	-0.100
740-759	-0.050	-0.050	-0.050	-0.100	-0.100
>=760	-0.050	-0.050	-0.050	-0.100	-0.100

\*greater than 240 months

LPMI Adjustments								
STD LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97	-1.950	-2.750	-3.500	-4.150	-5.200	-6.900	-7.650	-8.550
90.01-95	-1.600	-2.250	-2.800	-3.300	-4.050	-5.400	-5.900	-6.600
85.01-90	-1.200	-1.700	-2.100	-2.500	-3.050	-4.150	-4.500	-4.950
<=85	-0.620	-0.750	-0.900	-1.000	-1.150	-1.550	-1.700	-1.850

FICO/Loan Amount Price Adjusters				
FICO/UPB	≤85k	>85k-110k	>110k-150k	>150k
<650	-0.921	-0.209	-0.018	0.080
650-749	-0.892	-0.233	-0.048	0.051
≥750	-0.865	-0.267	-0.100	0.000

HR/HP LPMI Adjustments								
STD LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97	-1.600	-2.250	-2.800	-3.350	-3.950	-5.500	-6.100	-6.850
90.01-95	-1.500	-2.050	-2.550	-3.000	-3.700	-4.900	-5.400	-6.000
85.01-90	-1.200	-1.700	-2.100	-2.500	-3.050	-4.150	-4.500	-4.950
<=85	-0.620	-0.750	-0.900	-1.000	-1.150	-1.550	-1.700	-1.850

State Price Adjustments		
State Group	Price Adj	States
Group1	-0.080	CA,CT,IL,IN,KS,MA,MI,MN,MO,NM,NV,UT,VT,WI
Group2	-0.020	AL,AZ,DE,GA,ID,MD,ME,MT,NE,NH,OH,PA,RI,SC,VA,WA,WY
Group3	0.020	AK,AR,CO,DC,IA,KY,MS,NC,NJ,TN,WV
Group4	0.100	FL,LA,ND,OK,OR,SD,TX
Ineligible States		HI,NY

Additional LPMI Adjustments								
LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
<= 20yr & 95.01% - 97%	0.650	0.950	1.300	1.450	1.800	2.300	2.400	2.300
<= 20yr & 90.01% - 95%	0.600	0.950	1.200	1.400	1.700	2.300	2.400	2.500
<= 20yr & 85.01% - 90%	0.580	0.950	1.250	1.500	1.900	2.700	2.850	3.050
<= 20yr & <=85%	0.170	0.280	0.400	0.450	0.550	0.800	0.900	0.950
R/T Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Size > 453.1k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2nd Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Investment Prop	-1.190	-1.190	-1.330	N/A	N/A	N/A	N/A	N/A

Extension Fees	
Days	Price
1	-0.0150
7	-0.0700
15	-0.1250
30	-0.2500

Loan Amount Adj	
CBF300 Only	
300k to <400k	>=400K
0.100	0.150

Escrow Waiver	
No Escrow	Price
No Escrow	-0.10

## Home Ready (FNF550,FNF559)/Home Possible (FHF550,FHF559) Adjustments

\*ALL STANDARD GSE LLPAs APPLY WITH CAPS INDICATED BELOW (SERVICING LLPAs still APPLY; FICO/UPB,STATE and ESCROW)

Home Ready Delivery Caps	
Product Feature	LLPA Caps
LTV > 80% and FICO >= 680	0.000
All Other LTVs and FICO Combinations	(1.500)

Home Possible Delivery Caps	
Product Feature	LLPA Caps
LTV > 80% and FICO >= 680	0.000
LTV > 80% and FICO < 680	(1.500)
LTV <= 80% and all FICOs	(1.500)

Sec Fin Adj - Home Possible	
All LTVs	Price
All LTVs	-0.500

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# Lakeview Loan Servicing

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

## FHA & VA Products

FHA 30 Yr Fixed - GNF300				
Rate	15BE	30BE	45BE	60BE
2.250%	100.455	100.349	100.250	100.151
2.375%	101.031	100.925	100.826	100.727
2.500%	101.571	101.466	101.367	101.268
2.625%	102.151	102.045	101.946	101.847
2.750%	102.843	102.737	102.638	102.539
2.875%	102.756	102.650	102.551	102.453
3.000%	103.270	103.164	103.065	102.966
3.125%	103.823	103.718	103.619	103.520
3.250%	104.502	104.396	104.297	104.198
3.375%	104.136	104.061	103.993	103.926
3.500%	104.604	104.529	104.461	104.394
3.625%	105.090	105.015	104.947	104.880
3.750%	105.677	105.602	105.535	105.467
3.875%	105.502	105.475	105.454	105.433
4.000%	105.923	105.896	105.875	105.854

FHA 30 Yr Streamlined Refi (Pre May 2009) - GNF311				
Rate	15BE	30BE	45BE	60BE
2.250%	100.335	100.229	100.130	100.031
2.375%	100.720	100.614	100.515	100.416
2.500%	101.097	100.992	100.893	100.794
2.625%	101.468	101.362	101.263	101.164
2.750%	102.151	102.045	101.946	101.848
2.875%	102.569	102.463	102.364	102.265
3.000%	102.940	102.834	102.735	102.636
3.125%	103.289	103.183	103.084	102.985
3.250%	103.788	103.683	103.584	103.485
3.375%	103.929	103.855	103.787	103.719
3.500%	104.267	104.193	104.125	104.058
3.625%	104.591	104.517	104.449	104.381
3.750%	105.100	105.026	104.958	104.890
3.875%	105.288	105.261	105.240	105.219
4.000%	105.590	105.563	105.542	105.521

FHA 30 Yr Streamlined Refi (Post May 2009) - GNF310				
Rate	15BE	30BE	45BE	60BE
2.250%	100.485	100.379	100.281	100.182
2.375%	101.025	100.919	100.820	100.721
2.500%	101.501	101.395	101.296	101.197
2.625%	102.063	101.957	101.858	101.759
2.750%	102.742	102.636	102.537	102.439
2.875%	102.778	102.672	102.573	102.474
3.000%	103.219	103.113	103.014	102.915
3.125%	103.758	103.652	103.553	103.454
3.250%	104.428	104.323	104.224	104.125
3.375%	104.199	104.124	104.057	103.989
3.500%	104.609	104.535	104.467	104.399
3.625%	105.062	104.988	104.920	104.853
3.750%	105.619	105.545	105.477	105.409
3.875%	105.600	105.573	105.552	105.531
4.000%	105.970	105.942	105.921	105.901

VA 30 Yr Fixed - VAF300				
Rate	15BE	30BE	45BE	60BE
2.250%	100.164	100.058	99.959	99.860
2.375%	100.699	100.593	100.494	100.395
2.500%	101.205	101.099	101.000	100.901
2.625%	101.636	101.531	101.432	101.333
2.750%	102.297	102.191	102.092	101.993
2.875%	102.461	102.355	102.256	102.157
3.000%	102.882	102.776	102.677	102.578
3.125%	103.197	103.091	102.992	102.893
3.250%	103.790	103.684	103.585	103.486
3.375%	103.888	103.813	103.746	103.678
3.500%	104.238	104.164	104.096	104.029
3.625%	104.504	104.429	104.362	104.294
3.750%	105.022	104.994	104.973	104.952
3.875%	105.345	105.318	105.297	105.276
4.000%	105.638	105.610	105.590	105.569

VA 30 Yr IRRRL -VAF310				
Rate	15BE	30BE	45BE	60BE
2.250%	100.334	100.228	100.129	100.030
2.375%	100.832	100.726	100.627	100.529
2.500%	101.328	101.222	101.123	101.024
2.625%	101.821	101.715	101.616	101.517
2.750%	102.512	102.406	102.307	102.208
2.875%	102.662	102.557	102.458	102.359
3.000%	103.115	103.009	102.910	102.811
3.125%	103.524	103.418	103.319	103.220
3.250%	103.995	103.889	103.790	103.691
3.375%	104.076	104.002	103.934	103.867
3.500%	104.474	104.399	104.332	104.264
3.625%	104.831	104.756	104.688	104.621
3.750%	105.293	105.218	105.151	105.083
3.875%	105.541	105.513	105.493	105.472
4.000%	105.874	105.847	105.826	105.805

FHA 15 Yr Fixed - GNF150				
Rate	15BE	30BE	45BE	60BE
2.250%	102.064	101.967	101.871	101.776
2.375%	102.433	102.336	102.240	102.145
2.500%	102.820	102.722	102.627	102.532
2.625%	103.174	103.076	102.981	102.886
2.750%	103.550	103.484	103.420	103.356
2.875%	103.889	103.823	103.759	103.695
3.000%	104.266	104.200	104.136	104.072
3.125%	104.614	104.548	104.484	104.420
3.250%	104.356	104.305	104.257	104.208
3.375%	104.677	104.627	104.578	104.530
3.500%	105.012	104.961	104.913	104.864
3.625%	105.295	105.244	105.195	105.147
3.750%	105.603	105.536	105.472	105.408
3.875%	105.872	105.805	105.741	105.677

VA 15 Yr Fixed - VAF150				
Rate	15BE	30BE	45BE	60BE
2.250%	101.546	101.448	101.353	101.258
2.375%	101.959	101.861	101.766	101.671
2.500%	102.374	102.277	102.181	102.086
2.625%	102.775	102.677	102.582	102.487
2.750%	103.077	103.011	102.947	102.883
2.875%	103.458	103.392	103.327	103.263
3.000%	103.827	103.761	103.697	103.633
3.125%	104.170	104.104	104.040	103.975
3.250%	103.856	103.805	103.756	103.708
3.375%	104.199	104.148	104.100	104.051
3.500%	104.544	104.493	104.445	104.396
3.625%	104.846	104.795	104.747	104.698
3.750%	105.133	105.067	105.003	104.939
3.875%	105.424	105.358	105.294	105.230

## FHA Jumbo Pricing

FHA 30 Yr Fixed High Balance - GNF305				
Rate	15BE	30BE	45BE	60BE
2.250%	99.573	99.467	99.368	99.269
2.375%	100.084	99.979	99.880	99.781
2.500%	100.604	100.498	100.399	100.301
2.625%	101.089	100.983	100.884	100.785
2.750%	101.763	101.657	101.558	101.459
2.875%	102.215	102.109	102.010	101.911
3.000%	102.732	102.627	102.528	102.429
3.125%	103.209	103.103	103.004	102.905
3.250%	103.846	103.740	103.641	103.542
3.375%	103.039	102.965	102.897	102.830
3.500%	103.490	103.416	103.348	103.281
3.625%	103.882	103.807	103.740	103.672
3.750%	104.449	104.374	104.307	104.239
3.875%	103.963	103.936	103.915	103.894
4.000%	104.352	104.325	104.304	104.283

VA 30 Yr Fixed High Balance - VAF305				
Rate	15BE	30BE	45BE	60BE
2.250%	99.113	99.007	98.908	98.809
2.375%	99.664	99.558	99.459	99.360
2.500%	100.207	100.102	100.003	99.904
2.625%	100.695	100.590	100.491	100.392
2.750%	101.332	101.226	101.127	101.028
2.875%	101.720	101.614	101.516	101.417
3.000%	102.157	102.052	101.953	101.854
3.125%	102.528	102.422	102.323	102.224
3.250%	103.061	102.955	102.857	102.758
3.375%	102.365	102.290	102.222	102.155
3.500%	102.716	102.641	102.574	102.506
3.625%	103.007	102.933	102.865	102.797
3.750%	103.452	103.377	103.310	103.242
3.875%	103.147	103.120	103.099	103.078
4.000%	103.443	103.416	103.395	103.374

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# Lakeview Loan Servicing

Wholesale Division  
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Price Code: LLSCR11172021A  
Date: 11/17/2021  
Effective Time: 09:16 AM

## FHA Jumbo Pricing (Cont)

FHA 15 Yr Fixed High Balance - GNF155				
Rate	15BE	30BE	45BE	60BE
2.250%	99.139	99.042	98.946	98.851
2.375%	99.508	99.411	99.315	99.220
2.500%	99.895	99.797	99.702	99.607
2.625%	100.249	100.151	100.056	99.961
2.750%	100.625	100.559	100.495	100.431
2.875%	100.964	100.898	100.834	100.770
3.000%	101.341	101.275	101.211	101.147
3.125%	101.689	101.623	101.559	101.495
3.250%	101.431	101.380	101.332	101.283
3.375%	101.752	101.702	101.653	101.605
3.500%	102.087	102.036	101.988	101.939
3.625%	102.370	102.319	102.270	102.222
3.750%	102.678	102.611	102.547	102.483
3.875%	102.947	102.880	102.816	102.752

VA 15 Yr Fixed High Balance - VAF155				
Rate	15BE	30BE	45BE	60BE
2.250%	98.621	98.523	98.428	98.333
2.375%	99.034	98.936	98.841	98.746
2.500%	99.449	99.352	99.256	99.161
2.625%	99.850	99.752	99.657	99.562
2.750%	100.152	100.086	100.022	99.958
2.875%	100.533	100.467	100.402	100.338
3.000%	100.902	100.836	100.772	100.708
3.125%	101.245	101.179	101.115	101.050
3.250%	100.931	100.880	100.831	100.783
3.375%	101.274	101.223	101.175	101.126
3.500%	101.619	101.568	101.520	101.471
3.625%	101.921	101.870	101.822	101.773
3.750%	102.208	102.142	102.078	102.014
3.875%	102.499	102.433	102.369	102.305

## FHA & VA Adjustments

FICO/LOAN AMOUNT Adjustment					
FICO/LOAN AMOUNT	≤110k	>110k-150k	>150k-300k	>300k	
740+	0.050	0.150	0.150	0.150	
720-739	0.000	0.150	0.150	0.150	
700-719	0.000	0.150	0.150	0.150	
680-699	0.000	0.100	0.150	0.150	
660-679	-0.050	0.100	0.100	0.100	
640-659	-1.250	-0.350	-0.100	-0.100	
620-639	-1.500	-0.750	-0.700	-0.700	

Extension Fees	
Days	Price
1	-0.0150
7	-0.0700
15	-0.1250
30	-0.2500

GNF310/VAF310	
Base Loan Amount	Price
>548,250	-1.125

GNF305/VAF305	
Eligible Note Rates	Price
2.75% - 3.25%	0.000

State Price Adjustments		
State Group	Price Adj	States
Group1	-0.140	MA,MD,ME,MO,RI,VT
Group2	-0.020	CA,CT,IL,IN,MI,MN,NH,NM,NV,OH,OR,UT,WI
Group3	0.000	AL,AZ,GA,IA,KS,MS,MT,NE,SC,TN,VA,WV,WY
Group4	0.030	AR,CO,DC,DE,ID,KY,NC,NJ,PA,SD,WA
Group5	0.100	AK,FL,LA,ND,OK,TX
Ineligible States		HI,NY

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