

# Community Loan Servicing, LLC

## 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:

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](http://www.lakeviewwholesale.com)

Price Code: LLSCR12012021A

Date: 12/1/2021

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%	99.313	99.218	99.123	99.028	98.933
3.000%	100.014	99.919	99.824	99.729	99.634
3.125%	100.596	100.501	100.406	100.311	100.216
3.250%	101.096	101.001	100.906	100.811	100.716
3.375%	101.503	101.408	101.313	101.218	101.123
3.500%	101.833	101.738	101.643	101.548	101.453
3.625%	102.115	102.020	101.925	101.830	101.735
3.750%	102.362	102.267	102.172	102.077	101.982
3.875%	102.584	102.489	102.394	102.299	102.204
4.000%	102.789	102.694	102.599	102.504	102.409
4.125%	102.977	102.882	102.787	102.692	102.597
4.250%	103.129	103.034	102.939	102.844	102.749
4.375%	103.254	103.159	103.064	102.969	102.874
4.500%	103.379	103.284	103.189	103.094	102.999
4.625%	103.504	103.409	103.314	103.219	103.124

#### 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](http://www.lakeviewwholesale.com)

Price Code: LLSCR12012021A

Date: 12/1/2021

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
3.125%	97.561	97.466	97.371	97.276	97.181
3.250%	98.508	98.413	98.318	98.223	98.128
3.375%	99.302	99.207	99.112	99.017	98.922
3.500%	99.972	99.877	99.782	99.687	99.592
3.625%	100.523	100.428	100.333	100.238	100.143
3.750%	100.996	100.901	100.806	100.711	100.616
3.875%	101.403	101.308	101.213	101.118	101.023
4.000%	101.733	101.638	101.543	101.448	101.353
4.125%	102.015	101.920	101.825	101.730	101.635
4.250%	102.262	102.167	102.072	101.977	101.882
4.375%	102.484	102.389	102.294	102.199	102.104
4.500%	102.689	102.594	102.499	102.404	102.309
4.625%	102.877	102.782	102.687	102.592	102.497
4.750%	103.029	102.934	102.839	102.744	102.649
4.875%	103.154	103.059	102.964	102.869	102.774
5.000%	103.279	103.184	103.089	102.994	102.899
5.125%	103.404	103.309	103.214	103.119	103.024
5.250%	103.529	103.434	103.339	103.244	103.149
5.375%	103.654	103.559	103.464	103.369	103.274
5.500%	103.779	103.684	103.589	103.494	103.399

### 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