

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



Portfolio Products

Wholesale Division

Best Efforts Ratesheet

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

Price Code: LLSCR12072021A

Date: 12/7/2021

Effective Time: 09:21 AM

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

Jumbo Products

Jumbo QM - PJF330

Jumbo AUS 30yr Fixed - PJF330

Rate	15BE	30BE	45BE	60BE	75BE
2.875%	99.354	99.259	99.164	99.069	98.974
3.000%	100.048	99.953	99.858	99.763	99.668
3.125%	100.626	100.531	100.436	100.341	100.246
3.250%	101.120	101.025	100.930	100.835	100.740
3.375%	101.522	101.427	101.332	101.237	101.142
3.500%	101.850	101.755	101.660	101.565	101.470
3.625%	102.130	102.035	101.940	101.845	101.750
3.750%	102.375	102.280	102.185	102.090	101.995
3.875%	102.596	102.501	102.406	102.311	102.216
4.000%	102.800	102.705	102.610	102.515	102.420
4.125%	102.986	102.891	102.796	102.701	102.606
4.250%	103.136	103.041	102.946	102.851	102.756
4.375%	103.261	103.166	103.071	102.976	102.881
4.500%	103.386	103.291	103.196	103.101	103.006
4.625%	103.511	103.416	103.321	103.226	103.131

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

Portfolio Products

Wholesale Division

Best Efforts Ratesheet

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

Price Code: LLSCR12072021A

Date: 12/7/2021

Effective Time: 09:21 AM

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

Jumbo Products

Jumbo Plus QM - PJF311

Jumbo Plus QM 30yr Fixed - PJF311					
Rate	15BE	30BE	45BE	60BE	75BE
3.125%	97.617	97.522	97.427	97.332	97.237
3.250%	98.554	98.459	98.364	98.269	98.174
3.375%	99.342	99.247	99.152	99.057	98.962
3.500%	100.005	99.910	99.815	99.720	99.625
3.625%	100.551	100.456	100.361	100.266	100.171
3.750%	101.020	100.925	100.830	100.735	100.640
3.875%	101.422	101.327	101.232	101.137	101.042
4.000%	101.750	101.655	101.560	101.465	101.370
4.125%	102.030	101.935	101.840	101.745	101.650
4.250%	102.275	102.180	102.085	101.990	101.895
4.375%	102.496	102.401	102.306	102.211	102.116
4.500%	102.700	102.605	102.510	102.415	102.320
4.625%	102.886	102.791	102.696	102.601	102.506
4.750%	103.036	102.941	102.846	102.751	102.656
4.875%	103.161	103.066	102.971	102.876	102.781
5.000%	103.286	103.191	103.096	103.001	102.906
5.125%	103.411	103.316	103.221	103.126	103.031
5.250%	103.536	103.441	103.346	103.251	103.156
5.375%	103.661	103.566	103.471	103.376	103.281
5.500%	103.786	103.691	103.596	103.501	103.406

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
1,000,001-1,500,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	NA
1,500,001-2,000,000	-0.125	-0.125	-0.125	-0.250	-0.375	NA	NA
2,000,001-2,500,000	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