

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: LLSCR12152021A

Date: 12/15/2021

Effective Time: 09:11 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%	99.399	99.304	99.209	99.114	99.019
3.000%	100.085	99.990	99.895	99.800	99.705
3.125%	100.658	100.563	100.468	100.373	100.278
3.250%	101.146	101.051	100.956	100.861	100.766
3.375%	101.543	101.448	101.353	101.258	101.163
3.500%	101.868	101.773	101.678	101.583	101.488
3.625%	102.145	102.050	101.955	101.860	101.765
3.750%	102.389	102.294	102.199	102.104	102.009
3.875%	102.609	102.514	102.419	102.324	102.229
4.000%	102.812	102.717	102.622	102.527	102.432
4.125%	102.996	102.901	102.806	102.711	102.616
4.250%	103.144	103.049	102.954	102.859	102.764
4.375%	103.269	103.174	103.079	102.984	102.889
4.500%	103.394	103.299	103.204	103.109	103.014
4.625%	103.519	103.424	103.329	103.234	103.139

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	-1.625	-1.750	-1.875	-2.000	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: LLSCR12152021A

Date: 12/15/2021

Effective Time: 09:11 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%	97.677	97.582	97.487	97.392	97.297
3.250%	98.605	98.510	98.415	98.320	98.225
3.375%	99.385	99.290	99.195	99.100	99.005
3.500%	100.040	99.945	99.850	99.755	99.660
3.625%	100.581	100.486	100.391	100.296	100.201
3.750%	101.046	100.951	100.856	100.761	100.666
3.875%	101.443	101.348	101.253	101.158	101.063
4.000%	101.768	101.673	101.578	101.483	101.388
4.125%	102.045	101.950	101.855	101.760	101.665
4.250%	102.289	102.194	102.099	102.004	101.909
4.375%	102.509	102.414	102.319	102.224	102.129
4.500%	102.712	102.617	102.522	102.427	102.332
4.625%	102.896	102.801	102.706	102.611	102.516
4.750%	103.044	102.949	102.854	102.759	102.664
4.875%	103.169	103.074	102.979	102.884	102.789
5.000%	103.294	103.199	103.104	103.009	102.914
5.125%	103.419	103.324	103.229	103.134	103.039
5.250%	103.544	103.449	103.354	103.259	103.164
5.375%	103.669	103.574	103.479	103.384	103.289
5.500%	103.794	103.699	103.604	103.509	103.414

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