

Lakeview Wholesale 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:

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
	Note: Fees may not be charged for VA loans. All VA loans are required to go fees in.			

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





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: LLSCR12012021A
Date: 12/1/2021
Effective Time: 09:21 AM

Conforming Jumbo Fixed Pricing

30 Yr Fixed Agency High Balance - HBF309				
Rate	15BE	30BE	45BE	60BE
2.500%	98.964	98.639	98.527	98.416
2.625%	99.696	99.371	99.259	99.148
2.750%	100.423	100.098	99.987	99.876
2.875%	101.105	100.781	100.669	100.558
3.000%	101.720	101.395	101.284	101.173
3.125%	102.240	101.915	101.804	101.692
3.250%	102.743	102.354	102.225	102.096
3.375%	103.309	102.920	102.791	102.662
3.500%	103.815	103.426	103.297	103.168
3.625%	104.213	103.824	103.695	103.566
3.750%	103.781	103.122	103.036	102.950
3.875%	104.274	103.615	103.529	103.443
4.000%	104.684	104.025	103.939	103.853
4.125%	105.025	104.366	104.280	104.194
4.250%	103.702	103.660	103.629	103.598

15 Yr Fixed Agency High Balance - HBF159				
Rate	15BE	30BE	45BE	60BE
2.000%	98.949	98.852	98.766	98.679
2.125%	99.375	99.278	99.191	99.105
2.250%	99.720	99.622	99.536	99.450
2.375%	100.169	100.072	99.985	99.899
2.500%	100.687	100.590	100.503	100.417
2.625%	101.080	100.983	100.897	100.810
2.750%	101.388	101.291	101.204	101.118
2.875%	101.581	101.484	101.397	101.311
3.000%	101.768	101.670	101.584	101.498
3.125%	101.585	101.519	101.464	101.408
3.250%	101.884	101.818	101.763	101.708
3.375%	102.039	101.973	101.918	101.862
3.500%	102.059	101.993	101.937	101.882
3.625%	101.110	101.044	100.989	100.933
3.750%	101.363	101.297	101.242	101.187

30 Yr Fixed Home Ready High Balance - FNF559				
Rate	15BE	30BE	45BE	60BE
2.500%	98.111	97.989	97.877	97.766
2.625%	98.843	98.721	98.609	98.498
2.750%	99.570	99.448	99.337	99.226
2.875%	100.252	100.131	100.019	99.908
3.000%	100.867	100.745	100.634	100.523
3.125%	101.387	101.265	101.154	101.042
3.250%	101.843	101.704	101.575	101.446
3.375%	102.409	102.270	102.141	102.012
3.500%	102.915	102.776	102.647	102.518
3.625%	103.313	103.174	103.045	102.916
3.750%	102.568	102.427	102.386	102.300
3.875%	103.061	102.965	102.879	102.793
4.000%	103.471	103.375	103.289	103.203
4.125%	103.812	103.716	103.630	103.544
4.250%	103.052	103.010	102.979	102.948

30 Yr Fixed Home Possible Super Conforming - FHF559				
Rate	15BE	30BE	45BE	60BE
2.500%	97.997	97.870	97.752	97.635
2.625%	99.094	98.966	98.849	98.731
2.750%	99.993	99.866	99.748	99.631
2.875%	100.678	100.551	100.433	100.316
3.000%	101.340	101.212	101.095	100.978
3.125%	101.904	101.776	101.659	101.542
3.250%	102.279	102.152	102.034	101.917
3.375%	102.848	102.720	102.603	102.486
3.500%	103.371	103.243	103.126	103.008
3.625%	103.730	103.602	103.485	103.367
3.750%	103.013	102.955	102.908	102.862
3.875%	103.512	103.455	103.408	103.361
4.000%	103.908	103.851	103.804	103.757
4.125%	104.133	104.076	104.029	103.982
4.250%	103.516	103.482	103.459	103.435

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



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	1.000	1.000	1.000	1.000	0.650
720-739	1.000	1.000	1.000	1.000	0.650
740-759	1.150	1.150	1.150	1.150	0.950
760-779	1.150	1.150	1.150	1.150	0.950
780-799	1.150	1.150	1.150	1.150	0.950
≥800	1.150	1.150	1.150	1.150	0.950

*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	1.050	1.050	1.050	0.700	0.000
700-719	1.050	1.050	1.050	1.050	0.650
720-739	1.150	1.150	1.150	1.150	0.650
740-759	1.150	1.150	1.150	1.150	1.150
760-779	1.150	1.150	1.150	1.150	1.150
780-799	1.150	1.150	1.150	1.150	1.150
≥800	1.150	1.150	1.150	1.150	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



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: LLSCR12012021A
Date: 12/1/2021
Effective Time: 09:21 AM

FHA Jumbo Pricing (Cont)

FHA 15 Yr Fixed High Balance - GNF155				
Rate	15BE	30BE	45BE	60BE
2.250%	99.131	99.033	98.938	98.843
2.375%	99.503	99.406	99.311	99.216
2.500%	99.861	99.764	99.668	99.573
2.625%	100.205	100.108	100.013	99.918
2.750%	100.460	100.394	100.330	100.266
2.875%	100.818	100.752	100.688	100.624
3.000%	101.168	101.102	101.038	100.974
3.125%	101.498	101.432	101.368	101.304
3.250%	101.339	101.289	101.241	101.192
3.375%	101.662	101.612	101.564	101.515
3.500%	101.954	101.904	101.856	101.807
3.625%	102.225	102.175	102.126	102.078
3.750%	102.285	102.219	102.155	102.091
3.875%	102.558	102.492	102.428	102.364

VA 15 Yr Fixed High Balance - VAF155				
Rate	15BE	30BE	45BE	60BE
2.250%	98.615	98.518	98.423	98.327
2.375%	99.029	98.932	98.837	98.742
2.500%	99.434	99.337	99.242	99.147
2.625%	99.816	99.719	99.624	99.529
2.750%	99.985	99.919	99.855	99.791
2.875%	100.357	100.291	100.227	100.163
3.000%	100.707	100.641	100.577	100.513
3.125%	101.041	100.975	100.911	100.847
3.250%	100.838	100.787	100.739	100.690
3.375%	101.184	101.134	101.085	101.037
3.500%	101.495	101.445	101.396	101.348
3.625%	101.788	101.738	101.689	101.641
3.750%	101.818	101.752	101.688	101.624
3.875%	102.101	102.035	101.971	101.907

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

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. This information is for lending institutions only, and not intended for use by individual consumers or borrowers.