

Bayview Loan Servicing, LLC Rate Sheet



BAYVIEW[®]
LOAN SERVICING

Website and Registration

Loan submission is available via electronic delivery at www.LakeviewWholesale.com using the [TPO WebCenter](#) 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@bayviewloanservicing.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@bayviewloanservicing.com
Please note that all active pipeline loan questions should be directed to your Account Executive or Client Manager (CSR).

For general questions or website assistance, contact Client Services
(855) 253-8439 (85-LAKEVIEW) – Option 3
clientservices@bayviewloanservicing.com

Additional Information

Title Policy Insured: Bayview Loan Servicing, LLC, ISAOA
CPL Insured: Bayview Loan Servicing, LLC as well as successors and/or assigns
PO Box 5933
Troy, MI 48007-5933

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

Mortgage Clause:
Bayview 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) | \$899.00 | Box A | 1 Day | -0.0150 |
| | Application Fee (NC and NJ only) | | | 7 Days | -0.1000 |
| | Origination Fee (WA only) | | | 15 Days | -0.1875 |
| | | | | 30 Days | -0.3750 |

About Us

Lakeview Loan Servicing, LLC 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.

Portfolio Products Also Available

Lakeview Loan Servicing provides access to a full range of agency residential mortgage products. Bayview Loan Servicing offers innovative portfolio products. Lakeview Loan Servicing, LLC and Bayview Loan Servicing, LLC are members of a family of companies owned or managed by Bayview Asset Management, LLC. Bayview companies have been managing mortgage assets since 1995.

Contact Us

85-LAKEVIEW
(855-253-8439)
LakeviewWholesale.com



Bayview Portfolio Products

Early Access

MAXIMUM ALL IN PRICE 103.50

| Early Access 30yr Fixed - PPF300 | | | |
|----------------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 6.000% | 97.625 | 97.593 | 97.561 |
| 6.125% | 98.063 | 98.025 | 97.988 |
| 6.250% | 98.500 | 98.458 | 98.415 |
| 6.375% | 98.938 | 98.890 | 98.842 |
| 6.500% | 99.375 | 99.322 | 99.269 |
| 6.625% | 99.813 | 99.755 | 99.697 |
| 6.750% | 100.250 | 100.187 | 100.124 |
| 6.875% | 100.688 | 100.619 | 100.551 |
| 7.000% | 101.125 | 101.051 | 100.978 |
| 7.125% | 101.438 | 101.359 | 101.280 |
| 7.250% | 101.750 | 101.666 | 101.582 |
| 7.375% | 102.063 | 101.973 | 101.884 |
| 7.500% | 102.375 | 102.281 | 102.186 |
| 7.625% | 102.688 | 102.588 | 102.488 |
| 7.750% | 103.000 | 102.895 | 102.790 |
| 7.875% | 103.313 | 103.202 | 103.092 |
| 8.000% | 103.625 | 103.510 | 103.394 |
| 8.125% | 103.938 | 103.817 | 103.697 |
| 8.250% | 104.250 | 104.124 | 103.999 |
| 8.375% | 104.563 | 104.432 | 104.301 |
| 8.500% | 104.875 | 104.739 | 104.603 |
| 8.625% | 105.188 | 105.046 | 104.905 |
| 8.750% | 105.500 | 105.353 | 105.207 |
| 8.875% | 105.813 | 105.661 | 105.509 |
| 9.000% | 106.000 | 105.843 | 105.686 |
| 9.125% | 106.000 | 105.838 | 105.676 |
| 9.250% | - | - | - |
| 9.375% | - | - | - |
| 9.500% | - | - | - |
| 9.625% | - | - | - |

| Early Access 15yr Fixed - PPF150 | | | |
|----------------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 5.250% | 97.500 | 97.499 | 97.499 |
| 5.375% | 97.813 | 97.807 | 97.801 |
| 5.500% | 98.125 | 98.114 | 98.103 |
| 5.625% | 98.438 | 98.421 | 98.405 |
| 5.750% | 98.750 | 98.728 | 98.707 |
| 5.875% | 99.063 | 99.036 | 99.009 |
| 6.000% | 99.375 | 99.343 | 99.311 |
| 6.125% | 99.688 | 99.650 | 99.613 |
| 6.250% | 100.000 | 99.958 | 99.915 |
| 6.375% | 100.313 | 100.265 | 100.217 |
| 6.500% | 100.625 | 100.572 | 100.519 |
| 6.625% | 100.938 | 100.880 | 100.822 |
| 6.750% | 101.250 | 101.187 | 101.124 |
| 6.875% | 101.500 | 101.432 | 101.363 |
| 7.000% | 101.750 | 101.676 | 101.603 |
| 7.125% | 102.000 | 101.921 | 101.842 |
| 7.250% | 102.250 | 102.166 | 102.082 |
| 7.375% | 102.500 | 102.411 | 102.322 |
| 7.500% | 102.750 | 102.656 | 102.561 |
| 7.625% | 103.000 | 102.900 | 102.801 |
| 7.750% | 103.250 | 103.145 | 103.040 |
| 7.875% | 103.500 | 103.390 | 103.280 |
| 8.000% | 103.750 | 103.635 | 103.519 |
| 8.125% | 104.000 | 103.880 | 103.759 |
| 8.250% | 104.250 | 104.124 | 103.999 |
| 8.375% | 104.500 | 104.369 | 104.238 |
| 8.500% | 104.750 | 104.614 | 104.478 |
| 8.625% | 105.000 | 104.859 | 104.717 |
| 8.750% | 105.250 | 105.103 | 104.957 |
| 8.875% | 105.500 | 105.348 | 105.197 |

| Early Access 5yr Arm - PPA500 | | | |
|-------------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 5.125% | 97.500 | 97.494 | 97.488 |
| 5.250% | 97.875 | 97.864 | 97.853 |
| 5.375% | 98.250 | 98.234 | 98.217 |
| 5.500% | 98.625 | 98.603 | 98.582 |
| 5.625% | 99.000 | 98.973 | 98.947 |
| 5.750% | 99.375 | 99.343 | 99.311 |
| 5.875% | 99.750 | 99.713 | 99.676 |
| 6.000% | 100.125 | 100.083 | 100.040 |
| 6.125% | 100.500 | 100.452 | 100.405 |
| 6.250% | 100.875 | 100.822 | 100.769 |
| 6.375% | 101.250 | 101.192 | 101.134 |
| 6.500% | 101.625 | 101.562 | 101.499 |
| 6.625% | 102.000 | 101.932 | 101.863 |
| 6.750% | 102.375 | 102.301 | 102.228 |
| 6.875% | 102.750 | 102.671 | 102.592 |
| 7.000% | 103.125 | 103.041 | 102.957 |
| 7.125% | 103.500 | 103.411 | 103.322 |
| 7.250% | 103.875 | 103.781 | 103.686 |
| 7.375% | 104.250 | 104.150 | 104.051 |
| 7.500% | 104.625 | 104.520 | 104.415 |
| 7.625% | 105.000 | 104.890 | 104.780 |
| 7.750% | 105.375 | 105.260 | 105.144 |
| 7.875% | 105.750 | 105.630 | 105.509 |

| Early Access 7yr Arm - PPA700 | | | |
|-------------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 5.375% | 97.500 | 97.494 | 97.488 |
| 5.500% | 97.875 | 97.864 | 97.853 |
| 5.625% | 98.250 | 98.234 | 98.217 |
| 5.750% | 98.625 | 98.603 | 98.582 |
| 5.875% | 99.000 | 98.973 | 98.947 |
| 6.000% | 99.375 | 99.343 | 99.311 |
| 6.125% | 99.750 | 99.713 | 99.676 |
| 6.250% | 100.125 | 100.083 | 100.040 |
| 6.375% | 100.500 | 100.452 | 100.405 |
| 6.500% | 100.875 | 100.822 | 100.769 |
| 6.625% | 101.250 | 101.192 | 101.134 |
| 6.750% | 101.625 | 101.562 | 101.499 |
| 6.875% | 102.000 | 101.932 | 101.863 |
| 7.000% | 102.375 | 102.301 | 102.228 |
| 7.125% | 102.750 | 102.671 | 102.592 |
| 7.250% | 103.125 | 103.041 | 102.957 |
| 7.375% | 103.500 | 103.411 | 103.322 |
| 7.500% | 103.875 | 103.781 | 103.686 |
| 7.625% | 104.250 | 104.150 | 104.051 |
| 7.750% | 104.625 | 104.520 | 104.415 |
| 7.875% | 105.000 | 104.890 | 104.780 |
| 8.000% | 105.375 | 105.260 | 105.144 |
| 8.125% | 105.750 | 105.630 | 105.509 |

| FICO / LTV Price Adjustments | | | | | | | |
|------------------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|
| FICO | LTV RATIOS | | | | | | |
| | ≤50% | 50.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% |
| 740+ | 3.250 | 3.000 | 2.500 | 2.250 | 1.750 | 0.500 | -0.400 |
| 720-739 | 3.250 | 3.000 | 2.500 | 2.125 | 1.375 | 0.125 | -0.925 |
| 700-719 | 2.750 | 2.500 | 1.750 | 1.250 | 0.500 | -0.750 | -1.950 |
| 680-699 | 2.500 | 2.250 | 1.750 | 0.500 | -0.250 | -1.000 | -2.350 |
| 660-679 | 1.000 | 0.750 | 0.000 | -0.500 | -1.500 | -2.000 | -3.500 |
| 640-659 | 0.500 | 0.250 | -0.500 | -1.000 | -2.250 | N/A | N/A |
| 620-639 | 0.000 | -0.250 | -1.000 | -1.500 | N/A | N/A | N/A |

| Extension Fees | |
|----------------|---------|
| Days | Price |
| 7 | -0.1000 |
| 15 | -0.1875 |
| 30 | -0.3750 |

| Price Adjustments | | |
|--|----------------------------|----------------|
| | ≤70% CLTV | 70.01-85% CLTV |
| Subordinate Financing | -0.438 | -0.875 |
| All CLTVs | | |
| Condo | -0.250 | |
| 2nd Home/Investor Property | 0.000 | |
| DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI | -0.125 | |
| Ineligible States | CT, HI, MA, MO, NY, NV, UT | |



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

Bayview Loan Servicing

Wholesale Division
Best Efforts Ratesheet

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

Price Code: LLSCR03052019A

Date: 3/5/2019

Effective Time: 09:12 AM

Bayview Portfolio Products

Asset Inclusion

MAXIMUM ALL IN PRICE 103.50

| Asset Inclusion 30yr Fixed - PPF301 | | | |
|-------------------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 5.500% | 97.625 | 97.593 | 97.561 |
| 5.625% | 98.063 | 98.025 | 97.988 |
| 5.750% | 98.500 | 98.458 | 98.415 |
| 5.875% | 98.938 | 98.890 | 98.842 |
| 6.000% | 99.375 | 99.322 | 99.269 |
| 6.125% | 99.813 | 99.755 | 99.697 |
| 6.250% | 100.250 | 100.187 | 100.124 |
| 6.375% | 100.688 | 100.619 | 100.551 |
| 6.500% | 101.125 | 101.051 | 100.978 |
| 6.625% | 101.438 | 101.359 | 101.280 |
| 6.750% | 101.750 | 101.666 | 101.582 |
| 6.875% | 102.063 | 101.973 | 101.884 |
| 7.000% | 102.375 | 102.281 | 102.186 |
| 7.125% | 102.688 | 102.588 | 102.488 |
| 7.250% | 103.000 | 102.895 | 102.790 |
| 7.375% | 103.313 | 103.202 | 103.092 |
| 7.500% | 103.625 | 103.510 | 103.394 |
| 7.625% | 103.938 | 103.817 | 103.697 |
| 7.750% | 104.250 | 104.124 | 103.999 |
| 7.875% | 104.563 | 104.432 | 104.301 |
| 8.000% | 104.875 | 104.739 | 104.603 |
| 8.125% | 105.188 | 105.046 | 104.905 |
| 8.250% | 105.500 | 105.353 | 105.207 |
| 8.375% | 105.813 | 105.661 | 105.509 |
| 8.500% | 106.000 | 105.843 | 105.686 |
| 8.625% | 106.000 | 105.838 | 105.676 |
| 8.750% | - | - | - |
| 8.875% | - | - | - |
| 9.000% | - | - | - |
| 9.125% | - | - | - |

| Asset Inclusion 15yr Fixed - PPF151 | | | |
|-------------------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 4.750% | 97.500 | 97.499 | 97.499 |
| 4.875% | 97.813 | 97.807 | 97.801 |
| 5.000% | 98.125 | 98.114 | 98.103 |
| 5.125% | 98.438 | 98.421 | 98.405 |
| 5.250% | 98.750 | 98.728 | 98.707 |
| 5.375% | 99.063 | 99.036 | 99.009 |
| 5.500% | 99.375 | 99.343 | 99.311 |
| 5.625% | 99.688 | 99.650 | 99.613 |
| 5.750% | 100.000 | 99.958 | 99.915 |
| 5.875% | 100.313 | 100.265 | 100.217 |
| 6.000% | 100.625 | 100.572 | 100.519 |
| 6.125% | 100.938 | 100.880 | 100.822 |
| 6.250% | 101.250 | 101.187 | 101.124 |
| 6.375% | 101.500 | 101.432 | 101.363 |
| 6.500% | 101.750 | 101.676 | 101.603 |
| 6.625% | 102.000 | 101.921 | 101.842 |
| 6.750% | 102.250 | 102.166 | 102.082 |
| 6.875% | 102.500 | 102.411 | 102.322 |
| 7.000% | 102.750 | 102.656 | 102.561 |
| 7.125% | 103.000 | 102.900 | 102.801 |
| 7.250% | 103.250 | 103.145 | 103.040 |
| 7.375% | 103.500 | 103.390 | 103.280 |
| 7.500% | 103.750 | 103.635 | 103.519 |
| 7.625% | 104.000 | 103.880 | 103.759 |
| 7.750% | 104.250 | 104.124 | 103.999 |
| 7.875% | 104.500 | 104.369 | 104.238 |
| 8.000% | 104.750 | 104.614 | 104.478 |
| 8.125% | 105.000 | 104.859 | 104.717 |
| 8.250% | 105.250 | 105.103 | 104.957 |
| 8.375% | 105.500 | 105.348 | 105.197 |

| Asset Inclusion 5yr Arm - PPA501 | | | |
|----------------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 4.625% | 97.500 | 97.494 | 97.488 |
| 4.750% | 97.875 | 97.864 | 97.853 |
| 4.875% | 98.250 | 98.234 | 98.217 |
| 5.000% | 98.625 | 98.603 | 98.582 |
| 5.125% | 99.000 | 98.973 | 98.947 |
| 5.250% | 99.375 | 99.343 | 99.311 |
| 5.375% | 99.750 | 99.713 | 99.676 |
| 5.500% | 100.125 | 100.083 | 100.040 |
| 5.625% | 100.500 | 100.452 | 100.405 |
| 5.750% | 100.875 | 100.822 | 100.769 |
| 5.875% | 101.250 | 101.192 | 101.134 |
| 6.000% | 101.625 | 101.562 | 101.499 |
| 6.125% | 102.000 | 101.932 | 101.863 |
| 6.250% | 102.375 | 102.301 | 102.228 |
| 6.375% | 102.750 | 102.671 | 102.592 |
| 6.500% | 103.125 | 103.041 | 102.957 |
| 6.625% | 103.500 | 103.411 | 103.322 |
| 6.750% | 103.875 | 103.781 | 103.686 |
| 6.875% | 104.250 | 104.150 | 104.051 |
| 7.000% | 104.625 | 104.520 | 104.415 |
| 7.125% | 105.000 | 104.890 | 104.780 |
| 7.250% | 105.375 | 105.260 | 105.144 |
| 7.375% | 105.750 | 105.630 | 105.509 |

| Asset Inclusion 7yr Arm - PPA701 | | | |
|----------------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 4.875% | 97.500 | 97.494 | 97.488 |
| 5.000% | 97.875 | 97.864 | 97.853 |
| 5.125% | 98.250 | 98.234 | 98.217 |
| 5.250% | 98.625 | 98.603 | 98.582 |
| 5.375% | 99.000 | 98.973 | 98.947 |
| 5.500% | 99.375 | 99.343 | 99.311 |
| 5.625% | 99.750 | 99.713 | 99.676 |
| 5.750% | 100.125 | 100.083 | 100.040 |
| 5.875% | 100.500 | 100.452 | 100.405 |
| 6.000% | 100.875 | 100.822 | 100.769 |
| 6.125% | 101.250 | 101.192 | 101.134 |
| 6.250% | 101.625 | 101.562 | 101.499 |
| 6.375% | 102.000 | 101.932 | 101.863 |
| 6.500% | 102.375 | 102.301 | 102.228 |
| 6.625% | 102.750 | 102.671 | 102.592 |
| 6.750% | 103.125 | 103.041 | 102.957 |
| 6.875% | 103.500 | 103.411 | 103.322 |
| 7.000% | 103.875 | 103.781 | 103.686 |
| 7.125% | 104.250 | 104.150 | 104.051 |
| 7.250% | 104.625 | 104.520 | 104.415 |
| 7.375% | 105.000 | 104.890 | 104.780 |
| 7.500% | 105.375 | 105.260 | 105.144 |
| 7.625% | 105.750 | 105.630 | 105.509 |

| FICO / LTV Price Adjustments | | | | | | | |
|------------------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|
| FICO | LTV RATIOS | | | | | | |
| | ≤50% | 50.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% |
| 740+ | 3.250 | 3.000 | 2.500 | 2.250 | 1.750 | 0.500 | -0.400 |
| 720-739 | 3.250 | 3.000 | 2.500 | 2.125 | 1.375 | 0.125 | -0.925 |
| 700-719 | 2.750 | 2.500 | 1.750 | 1.250 | 0.500 | -0.750 | -1.950 |
| 680-699 | 2.500 | 2.250 | 1.750 | 0.500 | -0.250 | -1.000 | N/A |

| Extension Fees | |
|----------------|---------|
| Days | Price |
| 7 | -0.1000 |
| 15 | -0.1875 |
| 30 | -0.3750 |

| Price Adjustments | | |
|--|----------------------------|----------------|
| | ≤70% CLTV | 70.01-85% CLTV |
| Subordinate Financing | 0.000 | -0.875 |
| All CLTVs | | |
| Condo | | -0.250 |
| 2nd Home/Investor Property | | 0.000 |
| DTI>50% (Prior to utilization of assets) | | -0.625 |
| DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI | | -0.125 |
| Ineligible States | CT, HI, MA, MO, NY, NV, UT | |

Bayview Loan Servicing, LLC. 1301 Virginia Drive, Suite 403, Fort Washington, PA 19034 © 2016-2017 Lakeview Loan Servicing, LLC. NMLS #391521 Bayview Loan Servicing, LLC. NMLS #2469, 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.

Bayview Portfolio Products

Expanded Ratio

MAXIMUM ALL IN PRICE 103.50

| Expanded Ratio 30yr Fixed - PPF302 | | | |
|------------------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 5.500% | 97.625 | 97.593 | 97.561 |
| 5.625% | 98.063 | 98.025 | 97.988 |
| 5.750% | 98.500 | 98.458 | 98.415 |
| 5.875% | 98.938 | 98.890 | 98.842 |
| 6.000% | 99.375 | 99.322 | 99.269 |
| 6.125% | 99.813 | 99.755 | 99.697 |
| 6.250% | 100.250 | 100.187 | 100.124 |
| 6.375% | 100.688 | 100.619 | 100.551 |
| 6.500% | 101.125 | 101.051 | 100.978 |
| 6.625% | 101.438 | 101.359 | 101.280 |
| 6.750% | 101.750 | 101.666 | 101.582 |
| 6.875% | 102.063 | 101.973 | 101.884 |
| 7.000% | 102.375 | 102.281 | 102.186 |
| 7.125% | 102.688 | 102.588 | 102.488 |
| 7.250% | 103.000 | 102.895 | 102.790 |
| 7.375% | 103.313 | 103.202 | 103.092 |
| 7.500% | 103.625 | 103.510 | 103.394 |
| 7.625% | 103.938 | 103.817 | 103.697 |
| 7.750% | 104.250 | 104.124 | 103.999 |
| 7.875% | 104.563 | 104.432 | 104.301 |
| 8.000% | 104.875 | 104.739 | 104.603 |
| 8.125% | 105.188 | 105.046 | 104.905 |
| 8.250% | 105.500 | 105.353 | 105.207 |
| 8.375% | 105.813 | 105.661 | 105.509 |
| 8.500% | 106.000 | 105.843 | 105.686 |
| 8.625% | 106.000 | 105.838 | 105.676 |
| 8.750% | - | - | - |
| 8.875% | - | - | - |
| 9.000% | - | - | - |
| 9.125% | - | - | - |

| Expanded Ratio 15yr Fixed - PPF152 | | | |
|------------------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 4.750% | 97.500 | 97.499 | 97.499 |
| 4.875% | 97.813 | 97.807 | 97.801 |
| 5.000% | 98.125 | 98.114 | 98.103 |
| 5.125% | 98.438 | 98.421 | 98.405 |
| 5.250% | 98.750 | 98.728 | 98.707 |
| 5.375% | 99.063 | 99.036 | 99.009 |
| 5.500% | 99.375 | 99.343 | 99.311 |
| 5.625% | 99.688 | 99.650 | 99.613 |
| 5.750% | 100.000 | 99.958 | 99.915 |
| 5.875% | 100.313 | 100.265 | 100.217 |
| 6.000% | 100.625 | 100.572 | 100.519 |
| 6.125% | 100.938 | 100.880 | 100.822 |
| 6.250% | 101.250 | 101.187 | 101.124 |
| 6.375% | 101.500 | 101.432 | 101.363 |
| 6.500% | 101.750 | 101.676 | 101.603 |
| 6.625% | 102.000 | 101.921 | 101.842 |
| 6.750% | 102.250 | 102.166 | 102.082 |
| 6.875% | 102.500 | 102.411 | 102.322 |
| 7.000% | 102.750 | 102.656 | 102.561 |
| 7.125% | 103.000 | 102.900 | 102.801 |
| 7.250% | 103.250 | 103.145 | 103.040 |
| 7.375% | 103.500 | 103.390 | 103.280 |
| 7.500% | 103.750 | 103.635 | 103.519 |
| 7.625% | 104.000 | 103.880 | 103.759 |
| 7.750% | 104.250 | 104.124 | 103.999 |
| 7.875% | 104.500 | 104.369 | 104.238 |
| 8.000% | 104.750 | 104.614 | 104.478 |
| 8.125% | 105.000 | 104.859 | 104.717 |
| 8.250% | 105.250 | 105.103 | 104.957 |
| 8.375% | 105.500 | 105.348 | 105.197 |

| Expanded Ratio 5yr Arm - PPA502 | | | |
|---------------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 4.625% | 97.500 | 97.494 | 97.488 |
| 4.750% | 97.875 | 97.864 | 97.853 |
| 4.875% | 98.250 | 98.234 | 98.217 |
| 5.000% | 98.625 | 98.603 | 98.582 |
| 5.125% | 99.000 | 98.973 | 98.947 |
| 5.250% | 99.375 | 99.343 | 99.311 |
| 5.375% | 99.750 | 99.713 | 99.676 |
| 5.500% | 100.125 | 100.083 | 100.040 |
| 5.625% | 100.500 | 100.452 | 100.405 |
| 5.750% | 100.875 | 100.822 | 100.769 |
| 5.875% | 101.250 | 101.192 | 101.134 |
| 6.000% | 101.625 | 101.562 | 101.499 |
| 6.125% | 102.000 | 101.932 | 101.863 |
| 6.250% | 102.375 | 102.301 | 102.228 |
| 6.375% | 102.750 | 102.671 | 102.592 |
| 6.500% | 103.125 | 103.041 | 102.957 |
| 6.625% | 103.500 | 103.411 | 103.322 |
| 6.750% | 103.875 | 103.781 | 103.686 |
| 6.875% | 104.250 | 104.150 | 104.051 |
| 7.000% | 104.625 | 104.520 | 104.415 |
| 7.125% | 105.000 | 104.890 | 104.780 |
| 7.250% | 105.375 | 105.260 | 105.144 |
| 7.375% | 105.750 | 105.630 | 105.509 |

| Expanded Ratio 7yr Arm - PPA702 | | | |
|---------------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 4.875% | 97.500 | 97.494 | 97.488 |
| 5.000% | 97.875 | 97.864 | 97.853 |
| 5.125% | 98.250 | 98.234 | 98.217 |
| 5.250% | 98.625 | 98.603 | 98.582 |
| 5.375% | 99.000 | 98.973 | 98.947 |
| 5.500% | 99.375 | 99.343 | 99.311 |
| 5.625% | 99.750 | 99.713 | 99.676 |
| 5.750% | 100.125 | 100.083 | 100.040 |
| 5.875% | 100.500 | 100.452 | 100.405 |
| 6.000% | 100.875 | 100.822 | 100.769 |
| 6.125% | 101.250 | 101.192 | 101.134 |
| 6.250% | 101.625 | 101.562 | 101.499 |
| 6.375% | 102.000 | 101.932 | 101.863 |
| 6.500% | 102.375 | 102.301 | 102.228 |
| 6.625% | 102.750 | 102.671 | 102.592 |
| 6.750% | 103.125 | 103.041 | 102.957 |
| 6.875% | 103.500 | 103.411 | 103.322 |
| 7.000% | 103.875 | 103.781 | 103.686 |
| 7.125% | 104.250 | 104.150 | 104.051 |
| 7.250% | 104.625 | 104.520 | 104.415 |
| 7.375% | 105.000 | 104.890 | 104.780 |
| 7.500% | 105.375 | 105.260 | 105.144 |
| 7.625% | 105.750 | 105.630 | 105.509 |

| FICO / LTV Price Adjustments | | | | | | | |
|------------------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|
| FICO | LTV RATIOS | | | | | | |
| | ≤50% | 50.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% |
| 740+ | 3.250 | 3.000 | 2.500 | 2.250 | 1.750 | 0.500 | -0.400 |
| 720-739 | 3.250 | 3.000 | 2.500 | 2.125 | 1.375 | 0.125 | -0.925 |
| 700-719 | 2.750 | 2.500 | 1.750 | 1.250 | 0.500 | -0.750 | N/A |
| 680-699 | 2.500 | 2.250 | 1.750 | 0.500 | -0.250 | -1.000 | N/A |

| Extension Fees | |
|----------------|---------|
| Days | Price |
| 7 | -0.1000 |
| 15 | -0.1875 |
| 30 | -0.3750 |

| Price Adjustments | | |
|--|----------------------------|----------------|
| | ≤70% CLTV | 70.01-85% CLTV |
| Subordinate Financing | 0.000 | -0.875 |
| All CLTVs | | |
| Condo | | -0.250 |
| 2nd Home/Investor Property | | 0.000 |
| DTI ≤43% | | 0.000 |
| DTI 43.01-47% | | -0.375 |
| DTI 47.01-55% | | -0.625 |
| DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI | | -0.125 |
| Ineligible States | CT, HI, MA, MO, NY, NV, UT | |

Bayview Portfolio Products

Alternative Income Calculation

MAXIMUM ALL IN PRICE 103.50

| Alternative Income 30yr Fixed - PPF303 | | | |
|--|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 5.500% | 97.625 | 97.593 | 97.561 |
| 5.625% | 98.063 | 98.025 | 97.988 |
| 5.750% | 98.500 | 98.458 | 98.415 |
| 5.875% | 98.938 | 98.890 | 98.842 |
| 6.000% | 99.375 | 99.322 | 99.269 |
| 6.125% | 99.813 | 99.755 | 99.697 |
| 6.250% | 100.250 | 100.187 | 100.124 |
| 6.375% | 100.688 | 100.619 | 100.551 |
| 6.500% | 101.125 | 101.051 | 100.978 |
| 6.625% | 101.438 | 101.359 | 101.280 |
| 6.750% | 101.750 | 101.666 | 101.582 |
| 6.875% | 102.063 | 101.973 | 101.884 |
| 7.000% | 102.375 | 102.281 | 102.186 |
| 7.125% | 102.688 | 102.588 | 102.488 |
| 7.250% | 103.000 | 102.895 | 102.790 |
| 7.375% | 103.313 | 103.202 | 103.092 |
| 7.500% | 103.625 | 103.510 | 103.394 |
| 7.625% | 103.938 | 103.817 | 103.697 |
| 7.750% | 104.250 | 104.124 | 103.999 |
| 7.875% | 104.563 | 104.432 | 104.301 |
| 8.000% | 104.875 | 104.739 | 104.603 |
| 8.125% | 105.188 | 105.046 | 104.905 |
| 8.250% | 105.500 | 105.353 | 105.207 |
| 8.375% | 105.813 | 105.661 | 105.509 |
| 8.500% | 106.000 | 105.843 | 105.686 |
| 8.625% | 106.000 | 105.838 | 105.676 |
| 8.750% | - | - | - |
| 8.875% | - | - | - |
| 9.000% | - | - | - |
| 9.125% | - | - | - |

| Alternative Income 15yr Fixed - PPF153 | | | |
|--|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 4.750% | 97.500 | 97.499 | 97.499 |
| 4.875% | 97.813 | 97.807 | 97.801 |
| 5.000% | 98.125 | 98.114 | 98.103 |
| 5.125% | 98.438 | 98.421 | 98.405 |
| 5.250% | 98.750 | 98.728 | 98.707 |
| 5.375% | 99.063 | 99.036 | 99.009 |
| 5.500% | 99.375 | 99.343 | 99.311 |
| 5.625% | 99.688 | 99.650 | 99.613 |
| 5.750% | 100.000 | 99.958 | 99.915 |
| 5.875% | 100.313 | 100.265 | 100.217 |
| 6.000% | 100.625 | 100.572 | 100.519 |
| 6.125% | 100.938 | 100.880 | 100.822 |
| 6.250% | 101.250 | 101.187 | 101.124 |
| 6.375% | 101.500 | 101.432 | 101.363 |
| 6.500% | 101.750 | 101.676 | 101.603 |
| 6.625% | 102.000 | 101.921 | 101.842 |
| 6.750% | 102.250 | 102.166 | 102.082 |
| 6.875% | 102.500 | 102.411 | 102.322 |
| 7.000% | 102.750 | 102.656 | 102.561 |
| 7.125% | 103.000 | 102.900 | 102.801 |
| 7.250% | 103.250 | 103.145 | 103.040 |
| 7.375% | 103.500 | 103.390 | 103.280 |
| 7.500% | 103.750 | 103.635 | 103.519 |
| 7.625% | 104.000 | 103.880 | 103.759 |
| 7.750% | 104.250 | 104.124 | 103.999 |
| 7.875% | 104.500 | 104.369 | 104.238 |
| 8.000% | 104.750 | 104.614 | 104.478 |
| 8.125% | 105.000 | 104.859 | 104.717 |
| 8.250% | 105.250 | 105.103 | 104.957 |
| 8.375% | 105.500 | 105.348 | 105.197 |

| Alternative Income 5yr Arm - PPA503 | | | |
|-------------------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 4.625% | 97.500 | 97.494 | 97.488 |
| 4.750% | 97.875 | 97.864 | 97.853 |
| 4.875% | 98.250 | 98.234 | 98.217 |
| 5.000% | 98.625 | 98.603 | 98.582 |
| 5.125% | 99.000 | 98.973 | 98.947 |
| 5.250% | 99.375 | 99.343 | 99.311 |
| 5.375% | 99.750 | 99.713 | 99.676 |
| 5.500% | 100.125 | 100.083 | 100.040 |
| 5.625% | 100.500 | 100.452 | 100.405 |
| 5.750% | 100.875 | 100.822 | 100.769 |
| 5.875% | 101.250 | 101.192 | 101.134 |
| 6.000% | 101.625 | 101.562 | 101.499 |
| 6.125% | 102.000 | 101.932 | 101.863 |
| 6.250% | 102.375 | 102.301 | 102.228 |
| 6.375% | 102.750 | 102.671 | 102.592 |
| 6.500% | 103.125 | 103.041 | 102.957 |
| 6.625% | 103.500 | 103.411 | 103.322 |
| 6.750% | 103.875 | 103.781 | 103.686 |
| 6.875% | 104.250 | 104.150 | 104.051 |
| 7.000% | 104.625 | 104.520 | 104.415 |
| 7.125% | 105.000 | 104.890 | 104.780 |
| 7.250% | 105.375 | 105.260 | 105.144 |
| 7.375% | 105.750 | 105.630 | 105.509 |

| Alternative Income 7yr Arm - PPA703 | | | |
|-------------------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 4.875% | 97.500 | 97.494 | 97.488 |
| 5.000% | 97.875 | 97.864 | 97.853 |
| 5.125% | 98.250 | 98.234 | 98.217 |
| 5.250% | 98.625 | 98.603 | 98.582 |
| 5.375% | 99.000 | 98.973 | 98.947 |
| 5.500% | 99.375 | 99.343 | 99.311 |
| 5.625% | 99.750 | 99.713 | 99.676 |
| 5.750% | 100.125 | 100.083 | 100.040 |
| 5.875% | 100.500 | 100.452 | 100.405 |
| 6.000% | 100.875 | 100.822 | 100.769 |
| 6.125% | 101.250 | 101.192 | 101.134 |
| 6.250% | 101.625 | 101.562 | 101.499 |
| 6.375% | 102.000 | 101.932 | 101.863 |
| 6.500% | 102.375 | 102.301 | 102.228 |
| 6.625% | 102.750 | 102.671 | 102.592 |
| 6.750% | 103.125 | 103.041 | 102.957 |
| 6.875% | 103.500 | 103.411 | 103.322 |
| 7.000% | 103.875 | 103.781 | 103.686 |
| 7.125% | 104.250 | 104.150 | 104.051 |
| 7.250% | 104.625 | 104.520 | 104.415 |
| 7.375% | 105.000 | 104.890 | 104.780 |
| 7.500% | 105.375 | 105.260 | 105.144 |
| 7.625% | 105.750 | 105.630 | 105.509 |

| FICO / LTV Price Adjustments | | | | | | | |
|------------------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|
| FICO | LTV RATIOS | | | | | | |
| | ≤50% | 50.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% |
| 740+ | 3.250 | 3.000 | 2.500 | 2.250 | 1.750 | 0.500 | -0.400 |
| 720-739 | 3.250 | 3.000 | 2.500 | 2.125 | 1.375 | 0.125 | -0.925 |
| 700-719 | 2.750 | 2.500 | 1.750 | 1.250 | 0.500 | -0.750 | N/A |
| 680-699 | 2.500 | 2.250 | 1.750 | 0.500 | -0.250 | -1.000 | N/A |

| Extension Fees | |
|----------------|---------|
| Days | Price |
| 7 | -0.1000 |
| 15 | -0.1875 |
| 30 | -0.3750 |

| Price Adjustments | | |
|--|----------------------------|----------------|
| | ≤70% CLTV | 70.01-85% CLTV |
| Subordinate Financing | 0.000 | -0.875 |
| All CLTVs | | |
| Condo | | -0.250 |
| 2nd Home/Investor Property | | 0.000 |
| DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI | | -0.125 |
| Ineligible States | CT, HI, MA, MO, NY, NV, UT | |



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Bayview Portfolio Products

Investor Product NO Prepayment Penalty

MAXIMUM ALL IN PRICE 100.500

| Investor 30yr Fixed - PPF304 | | | |
|------------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 5.875% | 97.625 | 97.593 | 97.561 |
| 6.000% | 98.063 | 98.025 | 97.988 |
| 6.125% | 98.500 | 98.458 | 98.415 |
| 6.250% | 98.938 | 98.890 | 98.842 |
| 6.375% | 99.375 | 99.322 | 99.269 |
| 6.500% | 99.813 | 99.755 | 99.697 |
| 6.625% | 100.250 | 100.187 | 100.124 |
| 6.750% | 100.688 | 100.619 | 100.551 |
| 6.875% | 101.125 | 101.051 | 100.978 |
| 7.000% | 101.438 | 101.359 | 101.280 |
| 7.125% | 101.750 | 101.666 | 101.582 |
| 7.250% | 102.063 | 101.973 | 101.884 |
| 7.375% | 102.375 | 102.281 | 102.186 |
| 7.500% | 102.688 | 102.588 | 102.488 |
| 7.625% | 103.000 | 102.895 | 102.790 |
| 7.750% | 103.313 | 103.202 | 103.092 |
| 7.875% | 103.625 | 103.510 | 103.394 |
| 8.000% | 103.938 | 103.817 | 103.697 |
| 8.125% | 104.250 | 104.124 | 103.999 |
| 8.250% | 104.563 | 104.432 | 104.301 |
| 8.375% | 104.875 | 104.739 | 104.603 |
| 8.500% | 105.188 | 105.046 | 104.905 |
| 8.625% | 105.500 | 105.353 | 105.207 |
| 8.750% | 105.813 | 105.661 | 105.509 |
| 8.875% | - | - | - |
| 9.000% | - | - | - |
| 9.125% | - | - | - |
| 9.250% | - | - | - |
| 9.375% | - | - | - |
| 9.500% | - | - | - |

| Investor 15yr Fixed - PPF154 | | | |
|------------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 4.375% | 97.500 | 97.499 | 97.499 |
| 4.500% | 97.813 | 97.807 | 97.801 |
| 4.625% | 98.125 | 98.114 | 98.103 |
| 4.750% | 98.438 | 98.421 | 98.405 |
| 4.875% | 98.750 | 98.728 | 98.707 |
| 5.000% | 99.063 | 99.036 | 99.009 |
| 5.125% | 99.375 | 99.343 | 99.311 |
| 5.250% | 99.688 | 99.650 | 99.613 |
| 5.375% | 100.000 | 99.958 | 99.915 |
| 5.500% | 100.313 | 100.265 | 100.217 |
| 5.625% | 100.625 | 100.572 | 100.519 |
| 5.750% | 100.938 | 100.880 | 100.822 |
| 5.875% | 101.250 | 101.187 | 101.124 |
| 6.000% | 101.500 | 101.432 | 101.363 |
| 6.125% | 101.750 | 101.676 | 101.603 |
| 6.250% | 102.000 | 101.921 | 101.842 |
| 6.375% | 102.250 | 102.166 | 102.082 |
| 6.500% | 102.500 | 102.411 | 102.322 |
| 6.625% | 102.750 | 102.656 | 102.561 |
| 6.750% | 103.000 | 102.900 | 102.801 |
| 6.875% | 103.250 | 103.145 | 103.040 |
| 7.000% | 103.500 | 103.390 | 103.280 |
| 7.125% | 103.750 | 103.635 | 103.519 |
| 7.250% | 104.000 | 103.880 | 103.759 |
| 7.375% | 104.250 | 104.124 | 103.999 |
| 7.500% | 104.500 | 104.369 | 104.238 |
| 7.625% | 104.750 | 104.614 | 104.478 |
| 7.750% | 105.000 | 104.859 | 104.717 |
| 7.875% | 105.250 | 105.103 | 104.957 |
| 8.000% | 105.500 | 105.348 | 105.197 |

| Investor 5yr Arm - PPA504 | | | |
|---------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 5.125% | 97.500 | 97.494 | 97.488 |
| 5.250% | 97.875 | 97.864 | 97.853 |
| 5.375% | 98.250 | 98.234 | 98.217 |
| 5.500% | 98.625 | 98.603 | 98.582 |
| 5.625% | 99.000 | 98.973 | 98.947 |
| 5.750% | 99.375 | 99.343 | 99.311 |
| 5.875% | 99.750 | 99.713 | 99.676 |
| 6.000% | 100.125 | 100.083 | 100.040 |
| 6.125% | 100.500 | 100.452 | 100.405 |
| 6.250% | 100.875 | 100.822 | 100.769 |
| 6.375% | 101.250 | 101.192 | 101.134 |
| 6.500% | 101.625 | 101.562 | 101.499 |
| 6.625% | 102.000 | 101.932 | 101.863 |
| 6.750% | 102.375 | 102.301 | 102.228 |
| 6.875% | 102.750 | 102.671 | 102.592 |
| 7.000% | 103.125 | 103.041 | 102.957 |
| 7.125% | 103.500 | 103.411 | 103.322 |
| 7.250% | 103.875 | 103.781 | 103.686 |
| 7.375% | 104.250 | 104.150 | 104.051 |
| 7.500% | 104.625 | 104.520 | 104.415 |
| 7.625% | 105.000 | 104.890 | 104.780 |
| 7.750% | 105.375 | 105.260 | 105.144 |
| 7.875% | 105.750 | 105.630 | 105.509 |

| Investor 7yr Arm - PPA704 | | | |
|---------------------------|---------|---------|---------|
| Rate | 30BE | 45BE | 60BE |
| 5.375% | 97.500 | 97.494 | 97.488 |
| 5.500% | 97.875 | 97.864 | 97.853 |
| 5.625% | 98.250 | 98.234 | 98.217 |
| 5.750% | 98.625 | 98.603 | 98.582 |
| 5.875% | 99.000 | 98.973 | 98.947 |
| 6.000% | 99.375 | 99.343 | 99.311 |
| 6.125% | 99.750 | 99.713 | 99.676 |
| 6.250% | 100.125 | 100.083 | 100.040 |
| 6.375% | 100.500 | 100.452 | 100.405 |
| 6.500% | 100.875 | 100.822 | 100.769 |
| 6.625% | 101.250 | 101.192 | 101.134 |
| 6.750% | 101.625 | 101.562 | 101.499 |
| 6.875% | 102.000 | 101.932 | 101.863 |
| 7.000% | 102.375 | 102.301 | 102.228 |
| 7.125% | 102.750 | 102.671 | 102.592 |
| 7.250% | 103.125 | 103.041 | 102.957 |
| 7.375% | 103.500 | 103.411 | 103.322 |
| 7.500% | 103.875 | 103.781 | 103.686 |
| 7.625% | 104.250 | 104.150 | 104.051 |
| 7.750% | 104.625 | 104.520 | 104.415 |
| 7.875% | 105.000 | 104.890 | 104.780 |
| 8.000% | 105.375 | 105.260 | 105.144 |
| 8.125% | 105.750 | 105.630 | 105.509 |

| FICO / LTV Price Adjustments | | | | | | |
|------------------------------|------------|-----------|-----------|-----------|-----------|-----------|
| FICO | LTV RATIOS | | | | | |
| | ≤50% | 50.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% |
| 740+ | 0.375 | 0.250 | -0.250 | -0.500 | -1.000 | -2.250 |
| 720-739 | 0.375 | 0.000 | -0.250 | -0.625 | -1.375 | -2.625 |
| 700-719 | 0.250 | -0.250 | -1.000 | -1.500 | -2.250 | -3.500 |
| 680-699 | 0.250 | -0.250 | -0.750 | -2.000 | -2.750 | N/A |
| 660-679 | 0.000 | -0.500 | -1.000 | -2.250 | N/A | N/A |

| Investor Price Adjustments | |
|---|---|
| Condo | -0.250 |
| DE,FL,IA,IN,KS,KY,NJ,NM,OK,PA,SC,SD,VT,WI | -0.125 |
| Current States Rolled Out | AZ,CA,CO,DE,FL,GA,IL,IN,IA,KS,KY,MD,MI,MN,MO,NC,NM,NJ,O K,OR,PA,SC,TN,TX,VA,WV,WI,WA |

| Extension Fees | |
|----------------|---------|
| Days | Price |
| 7 | -0.1000 |
| 15 | -0.1875 |
| 30 | -0.3750 |

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