

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	
6.125%	97.625	97.588	97.551	
6.250%	98.063	98.021	97.979	
6.375%	98.500	98.453	98.406	
6.500%	98.938	98.885	98.833	
6.625%	99.375	99.317	99.260	
6.750%	99.813	99.750	99.687	
6.875%	100.250	100.182	100.114	
7.000%	100.688	100.614	100.541	
7.125%	101.125	101.047	100.968	
7.250%	101.438	101.354	101.270	
7.375%	101.750	101.661	101.572	
7.500%	102.063	101.968	101.874	
7.625%	102.375	102.276	102.176	
7.750%	102.688	102.583	102.479	
7.875%	103.000	102.890	102.781	
8.000%	103.313	103.198	103.083	
8.125%	103.625	103.505	103.385	
8.250%	103.938	103.812	103.687	
8.375%	104.250	104.119	103.989	
8.500%	104.563	104.427	104.291	
8.625%	104.875	104.734	104.593	
8.750%	105.188	105.041	104.895	
8.875%	105.500	105.349	105.197	
9.000%	105.813	105.656	105.499	
9.125%	106.000	105.838	105.676	
9.250%	106.000	105.833	105.666	
9.375%	-	-	-	
9.500%	-	-	-	
9.625%	-	-	-	
9.750%	-	-	-	

Early Access 15yr Fixed - PPF150				
Rate	30BE	45BE	60BE	
5.250%	97.500	97.500	97.499	
5.375%	97.813	97.807	97.801	
5.500%	98.125	98.114	98.104	
5.625%	98.438	98.422	98.406	
5.750%	98.750	98.729	98.708	
5.875%	99.063	99.036	99.010	
6.000%	99.375	99.343	99.312	
6.125%	99.688	99.651	99.614	
6.250%	100.000	99.958	99.916	
6.375%	100.313	100.265	100.218	
6.500%	100.625	100.573	100.520	
6.625%	100.938	100.880	100.822	
6.750%	101.250	101.187	101.124	
6.875%	101.500	101.432	101.364	
7.000%	101.750	101.677	101.604	
7.125%	102.000	101.922	101.843	
7.250%	102.250	102.166	102.083	
7.375%	102.500	102.411	102.322	
7.500%	102.750	102.656	102.562	
7.625%	103.000	102.901	102.801	
7.750%	103.250	103.146	103.041	
7.875%	103.500	103.390	103.281	
8.000%	103.750	103.635	103.520	
8.125%	104.000	103.880	103.760	
8.250%	104.250	104.125	103.999	
8.375%	104.500	104.369	104.239	
8.500%	104.750	104.614	104.479	
8.625%	105.000	104.859	104.718	
8.750%	105.250	105.104	104.958	
8.875%	105.500	105.349	105.197	

Early Access 5yr Arm - PPA500				
Rate	30BE	45BE	60BE	
5.250%	97.500	97.489	97.479	
5.375%	97.875	97.859	97.843	
5.500%	98.250	98.229	98.208	
5.625%	98.625	98.599	98.572	
5.750%	99.000	98.968	98.937	
5.875%	99.375	99.338	99.301	
6.000%	99.750	99.708	99.666	
6.125%	100.125	100.078	100.031	
6.250%	100.500	100.448	100.395	
6.375%	100.875	100.817	100.760	
6.500%	101.250	101.187	101.124	
6.625%	101.625	101.557	101.489	
6.750%	102.000	101.927	101.854	
6.875%	102.375	102.297	102.218	
7.000%	102.750	102.666	102.583	
7.125%	103.125	103.036	102.947	
7.250%	103.500	103.406	103.312	
7.375%	103.875	103.776	103.676	
7.500%	104.250	104.146	104.041	
7.625%	104.625	104.515	104.406	
7.750%	105.000	104.885	104.770	
7.875%	105.375	105.255	105.135	
8.000%	105.750	105.625	105.499	

Early Access 7yr Arm - PPA700				
Rate	30BE	45BE	60BE	
5.500%	97.500	97.489	97.479	
5.625%	97.875	97.859	97.843	
5.750%	98.250	98.229	98.208	
5.875%	98.625	98.599	98.572	
6.000%	99.000	98.968	98.937	
6.125%	99.375	99.338	99.301	
6.250%	99.750	99.708	99.666	
6.375%	100.125	100.078	100.031	
6.500%	100.500	100.448	100.395	
6.625%	100.875	100.817	100.760	
6.750%	101.250	101.187	101.124	
6.875%	101.625	101.557	101.489	
7.000%	102.000	101.927	101.854	
7.125%	102.375	102.297	102.218	
7.250%	102.750	102.666	102.583	
7.375%	103.125	103.036	102.947	
7.500%	103.500	103.406	103.312	
7.625%	103.875	103.776	103.676	
7.750%	104.250	104.146	104.041	
7.875%	104.625	104.515	104.406	
8.000%	105.000	104.885	104.770	
8.125%	105.375	105.255	105.135	
8.250%	105.750	105.625	105.499	

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

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	

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



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: LLSCR03082019A

Date: 3/8/2019

Effective Time: 09:13 AM

Bayview Portfolio Products

Asset Inclusion

MAXIMUM ALL IN PRICE 103.50

Asset Inclusion 30yr Fixed - PPF301				
Rate	30BE	45BE	60BE	
5.625%	97.625	97.588	97.551	
5.750%	98.063	98.021	97.979	
5.875%	98.500	98.453	98.406	
6.000%	98.938	98.885	98.833	
6.125%	99.375	99.317	99.260	
6.250%	99.813	99.750	99.687	
6.375%	100.250	100.182	100.114	
6.500%	100.688	100.614	100.541	
6.625%	101.125	101.047	100.968	
6.750%	101.438	101.354	101.270	
6.875%	101.750	101.661	101.572	
7.000%	102.063	101.968	101.874	
7.125%	102.375	102.276	102.176	
7.250%	102.688	102.583	102.479	
7.375%	103.000	102.890	102.781	
7.500%	103.313	103.198	103.083	
7.625%	103.625	103.505	103.385	
7.750%	103.938	103.812	103.687	
7.875%	104.250	104.119	103.989	
8.000%	104.563	104.427	104.291	
8.125%	104.875	104.734	104.593	
8.250%	105.188	105.041	104.895	
8.375%	105.500	105.349	105.197	
8.500%	105.813	105.656	105.499	
8.625%	106.000	105.838	105.676	
8.750%	106.000	105.833	105.666	
8.875%	-	-	-	
9.000%	-	-	-	
9.125%	-	-	-	
9.250%	-	-	-	

Asset Inclusion 15yr Fixed - PPF151				
Rate	30BE	45BE	60BE	
4.750%	97.500	97.500	97.499	
4.875%	97.813	97.807	97.801	
5.000%	98.125	98.114	98.104	
5.125%	98.438	98.422	98.406	
5.250%	98.750	98.729	98.708	
5.375%	99.063	99.036	99.010	
5.500%	99.375	99.343	99.312	
5.625%	99.688	99.651	99.614	
5.750%	100.000	99.958	99.916	
5.875%	100.313	100.265	100.218	
6.000%	100.625	100.573	100.520	
6.125%	100.938	100.880	100.822	
6.250%	101.250	101.187	101.124	
6.375%	101.500	101.432	101.364	
6.500%	101.750	101.677	101.604	
6.625%	102.000	101.922	101.843	
6.750%	102.250	102.166	102.083	
6.875%	102.500	102.411	102.322	
7.000%	102.750	102.656	102.562	
7.125%	103.000	102.901	102.801	
7.250%	103.250	103.146	103.041	
7.375%	103.500	103.390	103.281	
7.500%	103.750	103.635	103.520	
7.625%	104.000	103.880	103.760	
7.750%	104.250	104.125	103.999	
7.875%	104.500	104.369	104.239	
8.000%	104.750	104.614	104.479	
8.125%	105.000	104.859	104.718	
8.250%	105.250	105.104	104.958	
8.375%	105.500	105.349	105.197	

Asset Inclusion 5yr Arm - PPA501				
Rate	30BE	45BE	60BE	
4.750%	97.500	97.489	97.479	
4.875%	97.875	97.859	97.843	
5.000%	98.250	98.229	98.208	
5.125%	98.625	98.599	98.572	
5.250%	99.000	98.968	98.937	
5.375%	99.375	99.338	99.301	
5.500%	99.750	99.708	99.666	
5.625%	100.125	100.078	100.031	
5.750%	100.500	100.448	100.395	
5.875%	100.875	100.817	100.760	
6.000%	101.250	101.187	101.124	
6.125%	101.625	101.557	101.489	
6.250%	102.000	101.927	101.854	
6.375%	102.375	102.297	102.218	
6.500%	102.750	102.666	102.583	
6.625%	103.125	103.036	102.947	
6.750%	103.500	103.406	103.312	
6.875%	103.875	103.776	103.676	
7.000%	104.250	104.146	104.041	
7.125%	104.625	104.515	104.406	
7.250%	105.000	104.885	104.770	
7.375%	105.375	105.255	105.135	
7.500%	105.750	105.625	105.499	

Asset Inclusion 7yr Arm - PPA701				
Rate	30BE	45BE	60BE	
5.000%	97.500	97.489	97.479	
5.125%	97.875	97.859	97.843	
5.250%	98.250	98.229	98.208	
5.375%	98.625	98.599	98.572	
5.500%	99.000	98.968	98.937	
5.625%	99.375	99.338	99.301	
5.750%	99.750	99.708	99.666	
5.875%	100.125	100.078	100.031	
6.000%	100.500	100.448	100.395	
6.125%	100.875	100.817	100.760	
6.250%	101.250	101.187	101.124	
6.375%	101.625	101.557	101.489	
6.500%	102.000	101.927	101.854	
6.625%	102.375	102.297	102.218	
6.750%	102.750	102.666	102.583	
6.875%	103.125	103.036	102.947	
7.000%	103.500	103.406	103.312	
7.125%	103.875	103.776	103.676	
7.250%	104.250	104.146	104.041	
7.375%	104.625	104.515	104.406	
7.500%	105.000	104.885	104.770	
7.625%	105.375	105.255	105.135	
7.750%	105.750	105.625	105.499	

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 #991521 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.



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: LLSCR03082019A

Date: 3/8/2019

Effective Time: 09:13 AM

Bayview Portfolio Products

Expanded Ratio

MAXIMUM ALL IN PRICE 103.50

Expanded Ratio 30yr Fixed - PPF302			
Rate	30BE	45BE	60BE
5.625%	97.625	97.588	97.551
5.750%	98.063	98.021	97.979
5.875%	98.500	98.453	98.406
6.000%	98.938	98.885	98.833
6.125%	99.375	99.317	99.260
6.250%	99.813	99.750	99.687
6.375%	100.250	100.182	100.114
6.500%	100.688	100.614	100.541
6.625%	101.125	101.047	100.968
6.750%	101.438	101.354	101.270
6.875%	101.750	101.661	101.572
7.000%	102.063	101.968	101.874
7.125%	102.375	102.276	102.176
7.250%	102.688	102.583	102.479
7.375%	103.000	102.890	102.781
7.500%	103.313	103.198	103.083
7.625%	103.625	103.505	103.385
7.750%	103.938	103.812	103.687
7.875%	104.250	104.119	103.989
8.000%	104.563	104.427	104.291
8.125%	104.875	104.734	104.593
8.250%	105.188	105.041	104.895
8.375%	105.500	105.349	105.197
8.500%	105.813	105.656	105.499
8.625%	106.000	105.838	105.676
8.750%	106.000	105.833	105.666
8.875%	-	-	-
9.000%	-	-	-
9.125%	-	-	-
9.250%	-	-	-

Expanded Ratio 15yr Fixed - PPF152			
Rate	30BE	45BE	60BE
4.750%	97.500	97.500	97.499
4.875%	97.813	97.807	97.801
5.000%	98.125	98.114	98.104
5.125%	98.438	98.422	98.406
5.250%	98.750	98.729	98.708
5.375%	99.063	99.036	99.010
5.500%	99.375	99.343	99.312
5.625%	99.688	99.651	99.614
5.750%	100.000	99.958	99.916
5.875%	100.313	100.265	100.218
6.000%	100.625	100.573	100.520
6.125%	100.938	100.880	100.822
6.250%	101.250	101.187	101.124
6.375%	101.500	101.432	101.364
6.500%	101.750	101.677	101.604
6.625%	102.000	101.922	101.843
6.750%	102.250	102.166	102.083
6.875%	102.500	102.411	102.322
7.000%	102.750	102.656	102.562
7.125%	103.000	102.901	102.801
7.250%	103.250	103.146	103.041
7.375%	103.500	103.390	103.281
7.500%	103.750	103.635	103.520
7.625%	104.000	103.880	103.760
7.750%	104.250	104.125	103.999
7.875%	104.500	104.369	104.239
8.000%	104.750	104.614	104.479
8.125%	105.000	104.859	104.718
8.250%	105.250	105.104	104.958
8.375%	105.500	105.349	105.197

Expanded Ratio 5yr Arm - PPA502			
Rate	30BE	45BE	60BE
4.750%	97.500	97.489	97.479
4.875%	97.875	97.859	97.843
5.000%	98.250	98.229	98.208
5.125%	98.625	98.599	98.572
5.250%	99.000	98.968	98.937
5.375%	99.375	99.338	99.301
5.500%	99.750	99.708	99.666
5.625%	100.125	100.078	100.031
5.750%	100.500	100.448	100.395
5.875%	100.875	100.817	100.760
6.000%	101.250	101.187	101.124
6.125%	101.625	101.557	101.489
6.250%	102.000	101.927	101.854
6.375%	102.375	102.297	102.218
6.500%	102.750	102.666	102.583
6.625%	103.125	103.036	102.947
6.750%	103.500	103.406	103.312
6.875%	103.875	103.776	103.676
7.000%	104.250	104.146	104.041
7.125%	104.625	104.515	104.406
7.250%	105.000	104.885	104.770
7.375%	105.375	105.255	105.135
7.500%	105.750	105.625	105.499

Expanded Ratio 7yr Arm - PPA702			
Rate	30BE	45BE	60BE
5.000%	97.500	97.489	97.479
5.125%	97.875	97.859	97.843
5.250%	98.250	98.229	98.208
5.375%	98.625	98.599	98.572
5.500%	99.000	98.968	98.937
5.625%	99.375	99.338	99.301
5.750%	99.750	99.708	99.666
5.875%	100.125	100.078	100.031
6.000%	100.500	100.448	100.395
6.125%	100.875	100.817	100.760
6.250%	101.250	101.187	101.124
6.375%	101.625	101.557	101.489
6.500%	102.000	101.927	101.854
6.625%	102.375	102.297	102.218
6.750%	102.750	102.666	102.583
6.875%	103.125	103.036	102.947
7.000%	103.500	103.406	103.312
7.125%	103.875	103.776	103.676
7.250%	104.250	104.146	104.041
7.375%	104.625	104.515	104.406
7.500%	105.000	104.885	104.770
7.625%	105.375	105.255	105.135
7.750%	105.750	105.625	105.499

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	



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Bayview Loan Servicing

Wholesale Division

Best Efforts Ratesheet

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

Price Code: LLSCR03082019A

Date: 3/8/2019

Effective Time: 09:13 AM

Bayview Portfolio Products

Alternative Income Calculation

MAXIMUM ALL IN PRICE 103.50

Alternative Income 30yr Fixed - PPF303			
Rate	30BE	45BE	60BE
5.625%	97.625	97.588	97.551
5.750%	98.063	98.021	97.979
5.875%	98.500	98.453	98.406
6.000%	98.938	98.885	98.833
6.125%	99.375	99.317	99.260
6.250%	99.813	99.750	99.687
6.375%	100.250	100.182	100.114
6.500%	100.688	100.614	100.541
6.625%	101.125	101.047	100.968
6.750%	101.438	101.354	101.270
6.875%	101.750	101.661	101.572
7.000%	102.063	101.968	101.874
7.125%	102.375	102.276	102.176
7.250%	102.688	102.583	102.479
7.375%	103.000	102.890	102.781
7.500%	103.313	103.198	103.083
7.625%	103.625	103.505	103.385
7.750%	103.938	103.812	103.687
7.875%	104.250	104.119	103.989
8.000%	104.563	104.427	104.291
8.125%	104.875	104.734	104.593
8.250%	105.188	105.041	104.895
8.375%	105.500	105.349	105.197
8.500%	105.813	105.656	105.499
8.625%	106.000	105.838	105.676
8.750%	106.000	105.833	105.666
8.875%	-	-	-
9.000%	-	-	-
9.125%	-	-	-
9.250%	-	-	-

Alternative Income 15yr Fixed - PPF153			
Rate	30BE	45BE	60BE
4.750%	97.500	97.500	97.499
4.875%	97.813	97.807	97.801
5.000%	98.125	98.114	98.104
5.125%	98.438	98.422	98.406
5.250%	98.750	98.729	98.708
5.375%	99.063	99.036	99.010
5.500%	99.375	99.343	99.312
5.625%	99.688	99.651	99.614
5.750%	100.000	99.958	99.916
5.875%	100.313	100.265	100.218
6.000%	100.625	100.573	100.520
6.125%	100.938	100.880	100.822
6.250%	101.250	101.187	101.124
6.375%	101.500	101.432	101.364
6.500%	101.750	101.677	101.604
6.625%	102.000	101.922	101.843
6.750%	102.250	102.166	102.083
6.875%	102.500	102.411	102.322
7.000%	102.750	102.656	102.562
7.125%	103.000	102.901	102.801
7.250%	103.250	103.146	103.041
7.375%	103.500	103.390	103.281
7.500%	103.750	103.635	103.520
7.625%	104.000	103.880	103.760
7.750%	104.250	104.125	103.999
7.875%	104.500	104.369	104.239
8.000%	104.750	104.614	104.479
8.125%	105.000	104.859	104.718
8.250%	105.250	105.104	104.958
8.375%	105.500	105.349	105.197

Alternative Income 5yr Arm - PPA503			
Rate	30BE	45BE	60BE
4.750%	97.500	97.489	97.479
4.875%	97.875	97.859	97.843
5.000%	98.250	98.229	98.208
5.125%	98.625	98.599	98.572
5.250%	99.000	98.968	98.937
5.375%	99.375	99.338	99.301
5.500%	99.750	99.708	99.666
5.625%	100.125	100.078	100.031
5.750%	100.500	100.448	100.395
5.875%	100.875	100.817	100.760
6.000%	101.250	101.187	101.124
6.125%	101.625	101.557	101.489
6.250%	102.000	101.927	101.854
6.375%	102.375	102.297	102.218
6.500%	102.750	102.666	102.583
6.625%	103.125	103.036	102.947
6.750%	103.500	103.406	103.312
6.875%	103.875	103.776	103.676
7.000%	104.250	104.146	104.041
7.125%	104.625	104.515	104.406
7.250%	105.000	104.885	104.770
7.375%	105.375	105.255	105.135
7.500%	105.750	105.625	105.499

Alternative Income 7yr Arm - PPA703			
Rate	30BE	45BE	60BE
5.000%	97.500	97.489	97.479
5.125%	97.875	97.859	97.843
5.250%	98.250	98.229	98.208
5.375%	98.625	98.599	98.572
5.500%	99.000	98.968	98.937
5.625%	99.375	99.338	99.301
5.750%	99.750	99.708	99.666
5.875%	100.125	100.078	100.031
6.000%	100.500	100.448	100.395
6.125%	100.875	100.817	100.760
6.250%	101.250	101.187	101.124
6.375%	101.625	101.557	101.489
6.500%	102.000	101.927	101.854
6.625%	102.375	102.297	102.218
6.750%	102.750	102.666	102.583
6.875%	103.125	103.036	102.947
7.000%	103.500	103.406	103.312
7.125%	103.875	103.776	103.676
7.250%	104.250	104.146	104.041
7.375%	104.625	104.515	104.406
7.500%	105.000	104.885	104.770
7.625%	105.375	105.255	105.135
7.750%	105.750	105.625	105.499

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 Loan Servicing

Wholesale Division

Best Efforts Ratesheet

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Effective Time: 09:13 AM

Bayview Portfolio Products

Investor Product NO Prepayment Penalty

MAXIMUM ALL IN PRICE 100.500

Investor 30yr Fixed - PPF304			
Rate	30BE	45BE	60BE
6.000%	97.625	97.588	97.551
6.125%	98.063	98.021	97.979
6.250%	98.500	98.453	98.406
6.375%	98.938	98.885	98.833
6.500%	99.375	99.317	99.260
6.625%	99.813	99.750	99.687
6.750%	100.250	100.182	100.114
6.875%	100.688	100.614	100.541
7.000%	101.125	101.047	100.968
7.125%	101.438	101.354	101.270
7.250%	101.750	101.661	101.572
7.375%	102.063	101.968	101.874
7.500%	102.375	102.276	102.176
7.625%	102.688	102.583	102.479
7.750%	103.000	102.890	102.781
7.875%	103.313	103.198	103.083
8.000%	103.625	103.505	103.385
8.125%	103.938	103.812	103.687
8.250%	104.250	104.119	103.989
8.375%	104.563	104.427	104.291
8.500%	104.875	104.734	104.593
8.625%	105.188	105.041	104.895
8.750%	105.500	105.349	105.197
8.875%	105.813	105.656	105.499
9.000%	-	-	-
9.125%	-	-	-
9.250%	-	-	-
9.375%	-	-	-
9.500%	-	-	-
9.625%	-	-	-

Investor 15yr Fixed - PPF154			
Rate	30BE	45BE	60BE
4.375%	97.500	97.500	97.499
4.500%	97.813	97.807	97.801
4.625%	98.125	98.114	98.104
4.750%	98.438	98.422	98.406
4.875%	98.750	98.729	98.708
5.000%	99.063	99.036	99.010
5.125%	99.375	99.343	99.312
5.250%	99.688	99.651	99.614
5.375%	100.000	99.958	99.916
5.500%	100.313	100.265	100.218
5.625%	100.625	100.573	100.520
5.750%	100.938	100.880	100.822
5.875%	101.250	101.187	101.124
6.000%	101.500	101.432	101.364
6.125%	101.750	101.677	101.604
6.250%	102.000	101.922	101.843
6.375%	102.250	102.166	102.083
6.500%	102.500	102.411	102.322
6.625%	102.750	102.656	102.562
6.750%	103.000	102.901	102.801
6.875%	103.250	103.146	103.041
7.000%	103.500	103.390	103.281
7.125%	103.750	103.635	103.520
7.250%	104.000	103.880	103.760
7.375%	104.250	104.125	103.999
7.500%	104.500	104.369	104.239
7.625%	104.750	104.614	104.479
7.750%	105.000	104.859	104.718
7.875%	105.250	105.104	104.958
8.000%	105.500	105.349	105.197

Investor 5yr Arm - PPA504			
Rate	30BE	45BE	60BE
5.250%	97.500	97.489	97.479
5.375%	97.875	97.859	97.843
5.500%	98.250	98.229	98.208
5.625%	98.625	98.599	98.572
5.750%	99.000	98.968	98.937
5.875%	99.375	99.338	99.301
6.000%	99.750	99.708	99.666
6.125%	100.125	100.078	100.031
6.250%	100.500	100.448	100.395
6.375%	100.875	100.817	100.760
6.500%	101.250	101.187	101.124
6.625%	101.625	101.557	101.489
6.750%	102.000	101.927	101.854
6.875%	102.375	102.297	102.218
7.000%	102.750	102.666	102.583
7.125%	103.125	103.036	102.947
7.250%	103.500	103.406	103.312
7.375%	103.875	103.776	103.676
7.500%	104.250	104.146	104.041
7.625%	104.625	104.515	104.406
7.750%	105.000	104.885	104.770
7.875%	105.375	105.255	105.135
8.000%	105.750	105.625	105.499

Investor 7yr Arm - PPA704			
Rate	30BE	45BE	60BE
5.500%	97.500	97.489	97.479
5.625%	97.875	97.859	97.843
5.750%	98.250	98.229	98.208
5.875%	98.625	98.599	98.572
6.000%	99.000	98.968	98.937
6.125%	99.375	99.338	99.301
6.250%	99.750	99.708	99.666
6.375%	100.125	100.078	100.031
6.500%	100.500	100.448	100.395
6.625%	100.875	100.817	100.760
6.750%	101.250	101.187	101.124
6.875%	101.625	101.557	101.489
7.000%	102.000	101.927	101.854
7.125%	102.375	102.297	102.218
7.250%	102.750	102.666	102.583
7.375%	103.125	103.036	102.947
7.500%	103.500	103.406	103.312
7.625%	103.875	103.776	103.676
7.750%	104.250	104.146	104.041
7.875%	104.625	104.515	104.406
8.000%	105.000	104.885	104.770
8.125%	105.375	105.255	105.135
8.250%	105.750	105.625	105.499

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,OK,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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