

Lakeview Wholesale Rate Sheet



Website and Registration

Loan submission is available via electronic delivery at www.LakeviewWholesale.com using the [TPO Connect](#) 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: 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:
 Corelogic Realty Tax Services
 PO Box 961225
 Ft. Worth, TX 76161-0225

Lakeview Loan Servicing, LLC.:
 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)	\$899.00	Box A	1 Days	-0.0150
	Application Fee (NC and NJ only)			7 Days	-0.1000
	Origination Fee (WA only)			15 Days	-0.1875
	FHA Streamline	\$495.00		30 Days	-0.3750
	Note: Fees may not be charged for VA loans. All VA loans are required to go fees in.				

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



Conforming Fixed Pricing

30 Yr Fixed (Loan Amount > \$150k and ≤conforming limit) - CBF300					
Rate	15BE	30BE	45BE	60BE	
4.000%	100.036	99.996	99.961	99.926	
4.125%	100.618	100.578	100.543	100.508	
4.250%	101.258	101.207	101.160	101.113	
4.375%	101.849	101.797	101.750	101.703	
4.500%	102.425	102.374	102.327	102.280	
4.625%	102.847	102.796	102.749	102.702	
4.750%	103.415	103.364	103.317	103.270	
4.875%	103.671	103.610	103.553	103.496	
5.000%	104.014	103.953	103.896	103.840	
5.125%	104.431	104.370	104.314	104.257	
5.250%	104.743	104.682	104.625	104.569	
5.375%	104.908	104.851	104.798	104.745	
5.500%	105.249	105.192	105.139	105.086	
5.625%	105.549	105.492	105.439	105.386	
5.750%	105.624	105.561	105.503	105.444	

15 Yr Fixed (Loan Amount > \$150k and ≤conforming limit) - CBF150					
Rate	15BE	30BE	45BE	60BE	
3.500%	100.132	100.074	100.022	99.970	
3.625%	100.498	100.464	100.435	100.406	
3.750%	100.913	100.879	100.850	100.822	
3.875%	101.347	101.300	101.260	101.223	
4.000%	101.722	101.675	101.633	101.591	
4.125%	102.140	102.093	102.053	102.017	
4.250%	102.675	102.629	102.587	102.545	
4.375%	103.178	103.131	103.089	103.047	
4.500%	103.167	103.120	103.078	103.036	
4.625%	103.103	103.057	103.008	102.958	
4.750%	103.417	103.371	103.321	103.272	
4.875%	103.517	103.471	103.421	103.372	
5.000%	103.707	103.661	103.611	103.562	
5.125%	103.612	103.530	103.458	103.387	
5.250%	103.785	103.702	103.631	103.559	

20 Yr Fixed - CBF200					
Rate	15BE	30BE	45BE	60BE	
3.875%	99.914	99.849	99.793	99.754	
4.000%	100.567	100.503	100.440	100.378	
4.125%	101.076	101.012	100.949	100.887	
4.250%	101.566	101.502	101.440	101.378	
4.375%	102.080	102.007	101.945	101.883	
4.500%	102.534	102.475	102.425	102.374	
4.625%	102.890	102.828	102.778	102.727	
4.750%	103.370	103.298	103.229	103.159	
4.875%	103.902	103.837	103.768	103.698	
5.000%	103.975	103.907	103.847	103.786	
5.125%	104.240	104.172	104.111	104.051	
5.250%	104.607	104.542	104.476	104.409	
5.375%	105.707	104.869	104.804	104.738	
5.500%	105.135	105.050	104.984	104.917	
5.625%	105.266	105.201	105.145	105.089	

30 Yr Fixed (Loan Amount ≤ \$85k) - CBF301					
Rate	15BE	30BE	45BE	60BE	
4.000%	99.967	99.927	99.892	99.857	
4.125%	100.549	100.510	100.474	100.439	
4.250%	101.488	101.440	101.396	101.352	
4.375%	102.195	102.147	102.103	102.059	
4.500%	102.875	102.827	102.783	102.739	
4.625%	103.484	103.436	103.392	103.348	
4.750%	104.158	104.103	104.051	104.000	
4.875%	104.724	104.668	104.617	104.566	
5.000%	105.391	105.336	105.284	105.233	
5.125%	106.011	105.956	105.904	105.853	
5.250%	106.507	106.459	106.411	106.362	
5.375%	106.752	106.704	106.656	106.608	
5.500%	107.044	106.997	106.948	106.900	
5.625%	107.701	107.654	107.605	107.557	
5.750%	108.081	108.013	107.947	107.881	

15 Yr Fixed (Loan Amount ≤ \$85k) - CBF151					
Rate	15BE	30BE	45BE	60BE	
3.500%	100.132	100.074	100.022	99.970	
3.625%	100.525	100.495	100.467	100.440	
3.750%	101.184	101.138	101.095	101.053	
3.875%	101.663	101.616	101.574	101.532	
4.000%	102.038	101.991	101.949	101.907	
4.125%	102.456	102.410	102.368	102.326	
4.250%	102.991	102.945	102.903	102.861	
4.375%	103.494	103.447	103.405	103.363	
4.500%	103.589	103.542	103.500	103.458	
4.625%	103.935	103.889	103.839	103.790	
4.750%	104.249	104.203	104.153	104.104	
4.875%	104.349	104.303	104.253	104.204	
5.000%	104.539	104.493	104.443	104.394	
5.125%	104.491	104.408	104.337	104.265	
5.250%	104.663	104.581	104.509	104.438	

30 Yr Fixed Home Ready - FNF550					
Rate	15BE	30BE	45BE	60BE	
4.000%	99.996	99.956	99.921	99.886	
4.125%	100.578	100.538	100.503	100.468	
4.250%	101.218	101.167	101.120	101.073	
4.375%	101.809	101.757	101.710	101.663	
4.500%	102.385	102.334	102.287	102.240	
4.625%	102.807	102.756	102.709	102.662	
4.750%	103.375	103.324	103.277	103.230	
4.875%	103.631	103.570	103.513	103.456	
5.000%	103.974	103.913	103.856	103.800	
5.125%	104.391	104.330	104.274	104.217	
5.250%	104.703	104.642	104.585	104.529	
5.375%	104.868	104.811	104.758	104.705	
5.500%	105.209	105.152	105.099	105.046	
5.625%	105.509	105.452	105.399	105.346	
5.750%	105.584	105.521	105.463	105.404	

30 Yr Fixed (Loan Amount > \$85k and ≤ \$110k) - CBF302					
Rate	15BE	30BE	45BE	60BE	
4.000%	99.936	99.896	99.861	99.826	
4.125%	100.518	100.478	100.443	100.408	
4.250%	101.425	101.377	101.334	101.290	
4.375%	102.132	102.084	102.041	101.997	
4.500%	102.812	102.764	102.720	102.676	
4.625%	103.421	103.373	103.329	103.286	
4.750%	104.001	103.945	103.894	103.843	
4.875%	104.583	104.527	104.476	104.425	
5.000%	105.172	105.117	105.066	105.014	
5.125%	105.792	105.737	105.686	105.634	
5.250%	106.288	106.240	106.192	106.144	
5.375%	106.533	106.486	106.437	106.389	
5.500%	106.919	106.872	106.823	106.775	
5.625%	107.576	107.529	107.480	107.432	
5.750%	107.956	107.888	107.822	107.756	

15 Yr Fixed (Loan Amount > \$85k and ≤ \$110k) - CBF152					
Rate	15BE	30BE	45BE	60BE	
3.500%	100.132	100.074	100.022	99.970	
3.625%	100.525	100.495	100.467	100.440	
3.750%	101.137	101.091	101.049	101.007	
3.875%	101.616	101.570	101.528	101.485	
4.000%	101.991	101.944	101.902	101.860	
4.125%	102.409	102.363	102.321	102.279	
4.250%	102.945	102.898	102.856	102.814	
4.375%	103.447	103.400	103.358	103.316	
4.500%	103.464	103.417	103.375	103.333	
4.625%	103.810	103.764	103.714	103.665	
4.750%	104.124	104.078	104.028	103.979	
4.875%	104.224	104.178	104.128	104.079	
5.000%	104.414	104.368	104.318	104.269	
5.125%	104.335	104.252	104.181	104.109	
5.250%	104.507	104.424	104.353	104.282	

30 Yr Fixed Home Possible - FHF550					
Rate	15BE	30BE	45BE	60BE	
4.000%	100.387	100.332	100.281	100.230	
4.125%	100.674	100.634	100.599	100.564	
4.250%	101.345	101.305	101.270	101.235	
4.375%	101.985	101.945	101.910	101.875	
4.500%	102.528	102.489	102.453	102.418	
4.625%	102.885	102.846	102.810	102.775	
4.750%	103.341	103.301	103.266	103.231	
4.875%	103.636	103.565	103.498	103.432	
5.000%	104.112	104.041	103.974	103.908	
5.125%	104.511	104.440	104.374	104.307	
5.250%	104.861	104.790	104.723	104.657	
5.375%	105.096	105.025	104.959	104.892	
5.500%	105.458	105.387	105.320	105.254	
5.625%	105.688	105.617	105.550	105.484	
5.750%	105.882	105.811	105.744	105.678	

30 Yr Fixed (Loan Amount > \$110k and ≤ \$150k) - CBF303					
Rate	15BE	30BE	45BE	60BE	
4.000%	99.936	99.896	99.861	99.826	
4.125%	100.518	100.478	100.443	100.408	
4.250%	101.189	101.138	101.091	101.044	
4.375%	101.780	101.728	101.681	101.635	
4.500%	102.406	102.358	102.314	102.270	
4.625%	103.015	102.967	102.923	102.879	
4.750%	103.594	103.539	103.488	103.436	
4.875%	104.177	104.121	104.070	104.019	
5.000%	104.641	104.586	104.534	104.483	
5.125%	105.261	105.206	105.154	105.103	
5.250%	105.757	105.709	105.661	105.612	
5.375%	106.002	105.954	105.906	105.858	
5.500%	106.273	106.225	106.177	106.129	
5.625%	106.826	106.779	106.730	106.682	
5.750%	107.206	107.138	107.072	107.006	

15 Yr Fixed (Loan Amount > \$110k and ≤ \$150k) - CBF153					
Rate	15BE	30BE	45BE	60BE	
3.500%	100.132	100.074	100.022	99.970	
3.625%	100.498	100.464	100.435	100.406	
3.750%	100.997	100.950	100.908	100.866	
3.875%	101.475	101.429	101.387	101.345	
4.000%	101.850	101.804	101.762	101.720	
4.125%	102.269	102.222	102.180	102.138	
4.250%	102.804	102.757	102.715	102.673	
4.375%	103.306	103.260	103.218	103.176	
4.500%	103.296</				



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: LLSCR03012019A

Date: 3/1/2019

Effective Time: 09:05 AM

Conforming Jumbo Fixed Pricing

30 Yr Fixed (Agency Jumbo) - HBF309				
Rate	15BE	30BE	45BE	60BE
4.000%	99.487	99.447	99.412	99.377
4.125%	100.041	100.002	99.966	99.931
4.250%	101.158	101.106	101.059	101.012
4.375%	101.721	101.670	101.623	101.576
4.500%	102.273	102.222	102.175	102.128
4.625%	102.701	102.650	102.603	102.556
4.750%	102.973	102.912	102.855	102.799
4.875%	103.475	103.414	103.357	103.301
5.000%	103.955	103.894	103.837	103.780
5.125%	104.358	104.297	104.240	104.183
5.250%	104.432	104.375	104.322	104.269
5.375%	104.855	104.798	104.745	104.692
5.500%	105.235	105.178	105.125	105.072
5.625%	105.550	105.493	105.440	105.388
5.750%	104.481	104.418	104.359	104.300

15 Yr Fixed (Agency Jumbo) - HBF159				
Rate	15BE	30BE	45BE	60BE
3.500%	99.592	99.534	99.482	99.430
3.625%	99.882	99.852	99.824	99.797
3.750%	100.147	100.100	100.058	100.016
3.875%	100.549	100.502	100.460	100.418
4.000%	100.954	100.907	100.865	100.823
4.125%	101.314	101.268	101.226	101.184
4.250%	101.682	101.635	101.593	101.551
4.375%	102.031	101.984	101.942	101.900
4.500%	102.012	101.965	101.923	101.881
4.625%	101.595	101.549	101.499	101.450
4.750%	101.804	101.758	101.709	101.659
4.875%	101.861	101.815	101.766	101.716
5.000%	101.979	101.933	101.884	101.834
5.125%	101.389	101.307	101.235	101.164
5.250%	101.498	101.415	101.344	101.273

30 Yr Fixed Home Ready High Balance - FNF559				
Rate	15BE	30BE	45BE	60BE
4.000%	99.487	99.447	99.412	99.377
4.125%	100.041	100.002	99.966	99.931
4.250%	100.627	100.575	100.528	100.481
4.375%	101.190	101.139	101.092	101.045
4.500%	101.742	101.691	101.644	101.597
4.625%	102.170	102.119	102.072	102.025
4.750%	102.442	102.381	102.324	102.268
4.875%	102.944	102.883	102.826	102.770
5.000%	103.424	103.363	103.306	103.249
5.125%	103.827	103.766	103.709	103.652
5.250%	103.713	103.656	103.603	103.550
5.375%	104.136	104.079	104.026	103.973
5.500%	104.516	104.459	104.406	104.353
5.625%	104.831	104.774	104.721	104.669
5.750%	104.481	104.418	104.359	104.300

Conforming & High Balance ARM Pricing

3/1 ARM (1 Yr LIBOR, 2.25% Margin, 2/2/6 Cap) HBA300/CBA300				
Rate	15BE	30BE	45BE	60BE
3.875%	99.087	98.860	98.881	98.584
4.000%	99.209	98.980	98.996	98.698
4.125%	99.325	99.094	99.106	98.805
4.250%	99.439	99.206	99.213	98.910
4.375%	99.552	99.316	99.318	99.012
4.500%	99.663	99.424	99.421	99.112
4.625%	99.769	99.526	99.518	99.206
4.750%	99.871	99.625	99.612	99.296
4.875%	99.973	99.724	99.706	99.387
5.000%	100.136	99.885	99.863	99.542
5.125%	100.301	100.049	100.022	99.699
5.250%	100.467	100.213	100.181	99.856
5.375%	100.633	100.377	100.341	100.014
5.500%	100.752	100.495	100.453	100.125
5.625%	100.848	100.590	100.543	100.214

5/1 ARM (1 Yr LIBOR, 2.25% Margin, 2/2/5 Cap) HBA500/CBA500				
Rate	15BE	30BE	45BE	60BE
3.375%	99.131	98.908	98.941	98.648
3.500%	99.454	99.234	99.262	98.972
3.625%	99.778	99.561	99.585	99.299
3.750%	100.101	99.889	99.908	99.626
3.875%	100.430	100.223	100.237	99.960
4.000%	100.755	100.552	100.562	100.290
4.125%	101.079	100.880	100.884	100.615
4.250%	101.361	101.163	101.162	100.895
4.375%	101.636	101.438	101.433	101.166
4.500%	101.907	101.708	101.698	101.430
4.625%	102.162	101.961	101.946	101.676
4.750%	102.405	102.201	102.181	101.908
4.875%	102.651	102.446	102.421	102.148
5.000%	102.897	102.692	102.663	102.389
5.125%	103.154	102.949	102.915	102.641

7/1 ARM (1 Yr LIBOR, 2.25% Margin, 5/2/5 Cap) HBA700/CBA700				
Rate	15BE	30BE	45BE	60BE
3.625%	99.155	98.922	98.938	98.636
3.750%	99.590	99.360	99.371	99.073
3.875%	100.021	99.796	99.802	99.507
4.000%	100.366	100.145	100.147	99.855
4.125%	100.703	100.486	100.483	100.197
4.250%	101.038	100.830	100.821	100.542
4.375%	101.350	101.147	101.134	100.860
4.500%	101.656	101.457	101.439	101.170
4.625%	101.962	101.767	101.744	101.479
4.750%	102.275	102.083	102.056	101.795
4.875%	102.583	102.389	102.357	102.093
5.000%	102.888	102.689	102.651	102.383
5.125%	103.128	102.921	102.878	102.602
5.250%	103.305	103.087	103.040	102.754
5.375%	103.490	103.270	103.218	102.930

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.

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

Extension Fees	
Days	Price
1	-0.0150
7	-0.1000
15	-0.1875
30	-0.3750

FICO/Loan Amount Price Adjustments				
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

State Price Adjustments		
State Group	Price Adj	States
Group1	-0.080	CA,CT,IL,IN,KS,MA,MI,MN,MO,NM,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,NV,NY

FICO	Cash Out / LTV Adjustments				
	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

Condo Adjustments >15YR	
UNITS/LTV	LTV >75%
All	-0.750

Escrow Waiver	
No Escrow	-0.100

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
	Cash Out Refi	-1.000	-1.000	N/A
ARM	Purch & No C/O Refi	-1.000	-1.750	-1.750
	Cash Out Refi	-1.750	-2.500	N/A

Investment Property Adjustments			
UNITS/LTV	≤75%	75.01-80%	>80%
All	-2.125	-3.375	-4.125

*Mortgages without an Indicator Score will be charged the below 620 Indicator Score / Loan-to-Value Fee.

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	

Sec Fin Adj - Home Possible	
All LTVs	-0.500

* Excludes Home Possible

*A secondary financing delivery fee will not be assessed on a Mortgage with a HELOC balance of zero at loan closing.

Multi-Unit Adjustments						
UNITS/LTV	≤60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	>90%
2 Units	-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

LPMI Adjustments								
STD LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97	-1.380	-1.666	-2.128	-2.689	-3.624	-4.372	-5.417	-5.703
90.01-95	-1.204	-1.457	-1.699	-2.282	-2.986	-3.690	-4.625	-4.889
85.01-90	-1.094	-1.237	-1.369	-1.798	-2.073	-2.678	-3.602	-3.789
<=85	-0.819	-0.962	-1.083	-1.237	-1.413	-1.842	-2.040	-2.205

HR/HP LPMI Adjustments								
STD LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97	-1.380	-1.666	-2.128	-2.689	-3.624	-4.372	-5.417	-5.703
90.01-95	-1.204	-1.457	-1.699	-2.282	-2.986	-3.690	-4.625	-4.889
85.01-90	-1.094	-1.237	-1.369	-1.798	-2.073	-2.678	-3.602	-3.789
<=85	-0.819	-0.962	-1.083	-1.237	-1.413	-1.842	-2.040	-2.205

Additional LPMI Adjustments								
LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
20yr & 95.01% - 97	0.390	0.350	0.260	0.590	0.990	1.350	2.600	2.500
20yr & 90.01% - 95	0.150	0.380	0.240	0.630	0.470	0.890	2.600	2.700
20yr & 85.01% - 90	0.480	0.510	0.510	0.840	0.690	1.310	3.050	3.250
<= 20yr & <=85%	0.340	0.450	0.530	0.620	0.730	0.970	1.100	1.150
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	-1.330	-1.510	N/A	N/A	N/A

Home Ready (FNF550)/Home Possible (FHF550) 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)



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Price Code: LLSCR03012019A
 Date: 3/1/2019
 Effective Time: 09:05 AM

FHA Jumbo Pricing (Cont)

FHA 15 Yr Jumbo Fixed - GNF155				
Rate	15BE	30BE	45BE	60BE
3.250%	96.914	96.796	96.682	96.569
3.375%	97.273	97.154	97.041	96.927
3.500%	97.622	97.504	97.390	97.277
3.625%	97.963	97.845	97.731	97.618
3.750%	98.783	98.665	98.551	98.438
3.875%	99.121	99.002	98.889	98.775
4.000%	99.444	99.325	99.212	99.098
4.125%	99.752	99.634	99.520	99.406
4.250%	99.757	99.639	99.525	99.411
4.375%	100.062	99.943	99.830	99.716
4.500%	100.344	100.226	100.112	99.998
4.625%	100.604	100.486	100.372	100.259
4.750%	98.762	98.644	98.530	98.416
4.875%	99.019	98.901	98.787	98.673
5.000%	99.247	99.128	99.015	98.901

VA 15 Yr Jumbo Fixed - VAF155				
Rate	15BE	30BE	45BE	60BE
3.250%	96.811	96.693	96.579	96.466
3.375%	97.227	97.109	96.995	96.882
3.500%	97.618	97.500	97.386	97.272
3.625%	97.984	97.865	97.752	97.638
3.750%	98.716	98.598	98.485	98.371
3.875%	99.071	98.953	98.839	98.726
4.000%	99.391	99.273	99.159	99.045
4.125%	99.676	99.557	99.444	99.330
4.250%	99.700	99.582	99.469	99.355
4.375%	99.972	99.854	99.740	99.626
4.500%	100.207	100.089	99.976	99.862
4.625%	100.407	100.288	100.175	100.061
4.750%	98.655	98.537	98.423	98.310
4.875%	98.846	98.728	98.614	98.501
5.000%	99.001	98.883	98.769	98.656

FHA & VA Adjustments

FICO/Original Balance Adjustment				
FICO/UPB	≤85k	85k-110k	110k-150k	>150k
<650	-1.375	-1.375	-0.500	-0.250
650-749	-0.875	-0.150	0.000	0.000
≥750	-0.750	-0.100	0.000	0.000

Extension Fees	
Days	Price
1	-0.0150
7	-0.1000
15	-0.1875
30	-0.3750

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,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,NV,NY

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