

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	-0.0700
	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 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





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: LLSCR04022021A

Date: 4/2/2021

Effective Time: 08:53 AM

Conforming Jumbo Fixed Pricing

30 Yr Fixed Agency High Balance - HBF309

Rate	15BE	30BE	45BE	60BE
2.500%	98.188	98.062	97.956	97.849
2.625%	98.985	98.859	98.752	98.646
2.750%	99.727	99.601	99.494	99.387
2.875%	100.366	100.240	100.133	100.026
3.000%	100.928	100.778	100.648	100.518
3.125%	101.810	101.661	101.531	101.400
3.250%	102.513	102.364	102.234	102.104
3.375%	103.070	102.921	102.791	102.660
3.500%	103.537	103.387	103.257	103.127
3.625%	103.882	103.733	103.603	103.472
3.750%	103.850	103.781	103.731	103.681
3.875%	104.322	104.253	104.203	104.153
4.000%	104.735	104.665	104.615	104.565
4.125%	105.056	104.986	104.936	104.886
4.250%	103.261	103.252	103.262	103.273

15 Yr Fixed Agency High Balance - HBF159

Rate	15BE	30BE	45BE	60BE
2.250%	100.158	100.034	99.928	99.823
2.375%	100.639	100.530	100.441	100.351
2.500%	101.195	101.087	100.997	100.907
2.625%	101.624	101.515	101.425	101.336
2.750%	102.009	101.900	101.810	101.721
2.875%	102.289	102.180	102.091	102.001
3.000%	102.551	102.442	102.353	102.263
3.125%	102.085	102.023	101.981	101.938
3.250%	102.398	102.336	102.293	102.250
3.375%	102.603	102.541	102.499	102.456
3.500%	102.719	102.657	102.614	102.571
3.625%	102.343	102.320	102.316	102.312
3.750%	102.634	102.611	102.608	102.604
3.875%	102.762	102.739	102.735	102.732
4.000%	102.745	102.722	102.719	102.715

30 Yr Fixed Home Ready High Balance - FNF559

Rate	15BE	30BE	45BE	60BE
2.500%	97.504	97.378	97.272	97.165
2.625%	98.301	98.175	98.068	97.962
2.750%	99.043	98.917	98.810	98.703
2.875%	99.682	99.556	99.449	99.342
3.000%	100.322	100.172	100.042	99.912
3.125%	101.204	101.055	100.925	100.794
3.250%	101.907	101.758	101.628	101.498
3.375%	102.464	102.315	102.185	102.054
3.500%	102.931	102.781	102.651	102.521
3.625%	103.276	103.127	102.997	102.866
3.750%	103.025	102.956	102.906	102.856
3.875%	103.497	103.428	103.378	103.328
4.000%	103.910	103.840	103.790	103.740
4.125%	104.231	104.161	104.111	104.061
4.250%	103.061	103.052	103.062	103.073

30 Yr Fixed Home Possible Super Conforming - FHF559

Rate	15BE	30BE	45BE	60BE
2.500%	97.728	97.608	97.507	97.406
2.625%	98.176	98.056	97.955	97.854
2.750%	99.125	98.999	98.892	98.785
2.875%	99.904	99.778	99.671	99.564
3.000%	100.466	100.340	100.233	100.126
3.125%	101.151	101.002	100.872	100.742
3.250%	101.940	101.791	101.661	101.531
3.375%	102.566	102.417	102.286	102.156
3.500%	103.027	102.877	102.747	102.617
3.625%	103.328	103.178	103.048	102.918
3.750%	103.049	102.980	102.929	102.879
3.875%	103.555	103.486	103.435	103.385
4.000%	103.913	103.844	103.794	103.744
4.125%	104.082	104.012	103.962	103.912
4.250%	103.047	103.038	103.048	103.059

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	

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

Adverse Market Refinance	
All	-0.500

*Excludes Home Ready, Home Possible and loan balances less than or equal to \$125,000

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

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	

High LTV Adjustment	
LTV > 95%	0.000

Second Home Adjustment	
LTV > 85%	-0.250

* 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%	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

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

Investor/Second Home Adjustment
-3.500

LLPAs below are NOT included in Home Ready or Home Possible Caps below

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,IA,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 ≤548.25K
0.100	0.150

Escrow Waiver	
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	-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: LLSCR04022021A

Date: 4/2/2021

Effective Time: 08:53 AM

FHA Jumbo Pricing (Cont)

FHA 15 Yr Fixed High Balance - GNF155				
Rate	15BE	30BE	45BE	60BE
2.250%	98.385	98.275	98.175	98.075
2.375%	98.688	98.578	98.478	98.378
2.500%	99.038	98.928	98.828	98.728
2.625%	99.359	99.249	99.149	99.049
2.750%	99.926	99.848	99.779	99.711
2.875%	100.206	100.127	100.058	99.990
3.000%	100.511	100.432	100.364	100.295
3.125%	100.766	100.687	100.618	100.550
3.250%	101.662	101.599	101.546	101.493
3.375%	101.907	101.844	101.791	101.738
3.500%	102.155	102.092	102.039	101.986
3.625%	102.366	102.302	102.250	102.197
3.750%	102.719	102.594	102.478	102.363
3.875%	102.923	102.798	102.682	102.567

VA 15 Yr Fixed High Balance - VAF155				
Rate	15BE	30BE	45BE	60BE
2.250%	97.909	97.799	97.700	97.600
2.375%	98.336	98.226	98.126	98.026
2.500%	98.767	98.657	98.557	98.457
2.625%	99.174	99.064	98.964	98.865
2.750%	99.457	99.378	99.310	99.241
2.875%	99.863	99.784	99.716	99.647
3.000%	100.266	100.187	100.118	100.050
3.125%	100.632	100.553	100.484	100.416
3.250%	101.200	101.137	101.084	101.031
3.375%	101.563	101.500	101.447	101.394
3.500%	101.926	101.863	101.810	101.757
3.625%	102.249	102.186	102.133	102.081
3.750%	102.278	102.153	102.037	101.922
3.875%	102.593	102.468	102.352	102.237

FHA & VA Adjustments

FICO/LOAN AMOUNT Adjustment				
FICO/LOAN AMOUNT	≤110k	>110k-150k	>150k-300k	>300k
740+		0.150	0.200	0.300
720-739		0.100	0.150	0.300
700-719		0.000	0.100	0.150
680-699		0.000	0.100	0.150
660-679		-0.350	-0.150	-0.050
640-659		-1.400	-0.700	-0.450
620-639		-1.900	-1.400	-1.350

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%	0.750

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.