

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





Conforming Fixed Pricing

Table with 5 columns: Rate, 15BE, 30BE, 45BE, 60BE. Title: 30 Yr Fixed (Loan Amount > \$150k and ≤conforming limit) - CBF300

Table with 5 columns: Rate, 15BE, 30BE, 45BE, 60BE. Title: 15 Yr Fixed (Loan Amount > \$150k and ≤conforming limit) - CBF150

Table with 5 columns: Rate, 15BE, 30BE, 45BE, 60BE. Title: 20 Yr Fixed - CBF200

Table with 5 columns: Rate, 15BE, 30BE, 45BE, 60BE. Title: 30 Yr Fixed (Loan Amount ≤ \$85k) - CBF301

Table with 5 columns: Rate, 15BE, 30BE, 45BE, 60BE. Title: 15 Yr Fixed (Loan Amount ≤ \$85k) - CBF151

Table with 5 columns: Rate, 15BE, 30BE, 45BE, 60BE. Title: 30 Yr Fixed Home Ready - FNF550

Table with 5 columns: Rate, 15BE, 30BE, 45BE, 60BE. Title: 30 Yr Fixed (Loan Amount > \$85k and ≤ \$110k) - CBF302

Table with 5 columns: Rate, 15BE, 30BE, 45BE, 60BE. Title: 15 Yr Fixed (Loan Amount > \$85k and ≤ \$110k) - CBF152

Table with 5 columns: Rate, 15BE, 30BE, 45BE, 60BE. Title: 30 Yr Fixed Home Possible - FHF550

Table with 5 columns: Rate, 15BE, 30BE, 45BE, 60BE. Title: 30 Yr Fixed (Loan Amount > \$110k and ≤ \$150k) - CBF303

Table with 5 columns: Rate, 15BE, 30BE, 45BE, 60BE. Title: 15 Yr Fixed (Loan Amount > \$110k and ≤ \$150k) - CBF153



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Lakeview Loan Servicing

Wholesale Division
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Price Code: LLSCR04052021A

Date: 4/5/2021

Effective Time: 08:50 AM

Conforming Jumbo Fixed Pricing

30 Yr Fixed Agency High Balance - HBF309				
Rate	15BE	30BE	45BE	60BE
2.500%	98.039	97.912	97.805	97.699
2.625%	98.835	98.708	98.602	98.495
2.750%	99.576	99.448	99.342	99.236
2.875%	100.214	100.087	99.981	99.875
3.000%	100.832	100.687	100.564	100.440
3.125%	101.714	101.569	101.445	101.322
3.250%	102.416	102.272	102.148	102.024
3.375%	102.972	102.828	102.704	102.580
3.500%	103.438	103.293	103.170	103.046
3.625%	103.783	103.638	103.515	103.391
3.750%	103.801	103.733	103.685	103.638
3.875%	104.273	104.204	104.156	104.109
4.000%	104.684	104.616	104.568	104.521
4.125%	105.004	104.936	104.888	104.841
4.250%	103.218	103.222	103.247	103.272

15 Yr Fixed Agency High Balance - HBF159				
Rate	15BE	30BE	45BE	60BE
2.250%	100.075	99.949	99.844	99.738
2.375%	100.581	100.471	100.381	100.291
2.500%	101.138	101.029	100.939	100.849
2.625%	101.568	101.459	101.369	101.279
2.750%	101.955	101.845	101.756	101.666
2.875%	102.237	102.127	102.038	101.948
3.000%	102.501	102.391	102.301	102.212
3.125%	102.090	102.027	101.984	101.941
3.250%	102.404	102.341	102.298	102.255
3.375%	102.612	102.549	102.506	102.463
3.500%	102.729	102.666	102.623	102.580
3.625%	102.396	102.372	102.368	102.364
3.750%	102.689	102.665	102.662	102.658
3.875%	102.819	102.795	102.791	102.787
4.000%	102.804	102.780	102.776	102.772

30 Yr Fixed Home Ready High Balance - FNF559				
Rate	15BE	30BE	45BE	60BE
2.500%	97.355	97.228	97.121	97.015
2.625%	98.151	98.024	97.918	97.811
2.750%	98.892	98.764	98.658	98.552
2.875%	99.530	99.403	99.297	99.191
3.000%	100.226	100.081	99.958	99.834
3.125%	101.108	100.963	100.839	100.716
3.250%	101.810	101.666	101.542	101.418
3.375%	102.366	102.222	102.098	101.974
3.500%	102.832	102.687	102.564	102.440
3.625%	103.177	103.032	102.909	102.785
3.750%	102.976	102.908	102.860	102.813
3.875%	103.448	103.379	103.331	103.284
4.000%	103.859	103.791	103.743	103.696
4.125%	104.179	104.111	104.063	104.016
4.250%	103.018	103.022	103.047	103.072

30 Yr Fixed Home Possible Super Conforming - FHF559				
Rate	15BE	30BE	45BE	60BE
2.500%	97.590	97.472	97.376	97.280
2.625%	98.037	97.920	97.824	97.727
2.750%	98.974	98.847	98.741	98.634
2.875%	99.752	99.625	99.519	99.413
3.000%	100.314	100.186	100.080	99.974
3.125%	101.055	100.910	100.787	100.663
3.250%	101.843	101.699	101.575	101.451
3.375%	102.468	102.323	102.200	102.076
3.500%	102.928	102.783	102.660	102.536
3.625%	103.228	103.084	102.960	102.836
3.750%	103.000	102.931	102.884	102.836
3.875%	103.505	103.436	103.389	103.341
4.000%	103.863	103.794	103.747	103.699
4.125%	104.030	103.962	103.914	103.867
4.250%	103.005	103.008	103.033	103.058



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Conforming Adjustments (Non HARP)

FICO / LTV Adjustments > 15YR							
FICO	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	
	-0.500

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

High LTV Adjustment	
LTV > 95%	
	0.000

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.

Investor/Second Home Adjustment
-3.500

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.

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

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

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

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

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

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

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



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Date: 4/5/2021

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FHA & VA Products

FHA 30 Yr Fixed - GNF300

Rate	15BE	30BE	45BE	60BE
2.500%	100.946	100.844	100.757	100.670
2.625%	101.445	101.343	101.256	101.169
2.750%	102.048	101.930	101.827	101.725
2.875%	102.593	102.475	102.372	102.270
3.000%	103.110	102.992	102.889	102.787
3.125%	103.580	103.463	103.360	103.257
3.250%	104.079	104.024	103.984	103.944
3.375%	104.597	104.542	104.502	104.462
3.500%	105.078	105.023	104.983	104.943
3.625%	105.496	105.441	105.401	105.361
3.750%	105.958	105.902	105.862	105.822
3.875%	106.349	106.333	106.332	106.331
4.000%	106.771	106.755	106.754	106.753
4.125%	107.145	107.129	107.128	107.127
4.250%	107.561	107.545	107.544	107.543

FHA 30 Yr Streamlined Refi (Pre May 2009) - GNF311

Rate	15BE	30BE	45BE	60BE
2.500%	100.198	100.096	100.009	99.922
2.625%	100.566	100.464	100.377	100.290
2.750%	101.731	101.614	101.511	101.409
2.875%	102.099	101.981	101.879	101.776
3.000%	102.508	102.390	102.288	102.185
3.125%	102.866	102.748	102.645	102.543
3.250%	103.840	103.785	103.745	103.705
3.375%	104.144	104.089	104.049	104.009
3.500%	104.476	104.421	104.381	104.341
3.625%	104.801	104.745	104.705	104.665
3.750%	105.576	105.560	105.559	105.558
3.875%	105.900	105.884	105.883	105.882
4.000%	106.206	106.190	106.189	106.188
4.125%	106.490	106.474	106.473	106.472
4.250%	106.941	106.933	106.940	106.947

FHA 30 Yr Streamlined Refi (Post May 2009) - GNF310

Rate	15BE	30BE	45BE	60BE
2.500%	100.813	100.711	100.624	100.537
2.625%	101.205	101.103	101.016	100.929
2.750%	102.061	101.943	101.840	101.738
2.875%	102.545	102.427	102.325	102.222
3.000%	103.000	102.882	102.779	102.677
3.125%	103.350	103.232	103.130	103.027
3.250%	104.135	104.079	104.039	103.999
3.375%	104.590	104.534	104.494	104.454
3.500%	105.013	104.958	104.918	104.878
3.625%	105.331	105.276	105.235	105.195
3.750%	105.970	105.954	105.953	105.952
3.875%	106.378	106.361	106.360	106.359
4.000%	106.730	106.714	106.713	106.712
4.125%	107.018	107.001	107.000	106.999
4.250%	107.485	107.477	107.483	107.490

VA 30 Yr Fixed - VAF300

Rate	15BE	30BE	45BE	60BE
2.500%	100.183	100.081	99.994	99.907
2.625%	100.600	100.498	100.411	100.324
2.750%	101.567	101.449	101.346	101.244
2.875%	101.977	101.859	101.757	101.654
3.000%	102.345	102.228	102.125	102.023
3.125%	102.667	102.549	102.446	102.344
3.250%	103.665	103.610	103.570	103.530
3.375%	104.005	103.950	103.910	103.869
3.500%	104.305	104.250	104.210	104.169
3.625%	104.557	104.502	104.462	104.421
3.750%	105.595	105.579	105.578	105.576
3.875%	105.855	105.839	105.838	105.837
4.000%	106.087	106.071	106.070	106.069
4.125%	106.293	106.276	106.275	106.274
4.250%	107.079	107.071	107.077	107.084

VA 30 Yr IRRRL -VAF310

Rate	15BE	30BE	45BE	60BE
2.500%	100.385	100.283	100.196	100.109
2.625%	100.847	100.745	100.658	100.571
2.750%	101.761	101.643	101.540	101.438
2.875%	102.223	102.106	102.003	101.900
3.000%	102.684	102.566	102.463	102.361
3.125%	103.080	102.962	102.859	102.757
3.250%	103.843	103.788	103.748	103.708
3.375%	104.230	104.175	104.134	104.094
3.500%	104.635	104.580	104.540	104.500
3.625%	104.979	104.923	104.883	104.843
3.750%	105.773	105.756	105.755	105.754
3.875%	106.102	106.086	106.085	106.084
4.000%	106.428	106.412	106.411	106.410
4.125%	106.716	106.700	106.699	106.698
4.250%	107.257	107.248	107.255	107.262

FHA 15 Yr Fixed - GNF150

Rate	15BE	30BE	45BE	60BE
2.250%	101.253	101.142	101.042	100.942
2.375%	101.557	101.447	101.347	101.247
2.500%	101.909	101.799	101.699	101.599
2.625%	102.232	102.121	102.021	101.921
2.750%	102.817	102.738	102.669	102.600
2.875%	103.098	103.018	102.950	102.881
3.000%	103.405	103.326	103.257	103.188
3.125%	103.661	103.582	103.513	103.445
3.250%	104.575	104.511	104.458	104.405
3.375%	104.821	104.758	104.705	104.652
3.500%	105.072	105.008	104.955	104.902
3.625%	105.284	105.220	105.167	105.114
3.750%	105.639	105.513	105.398	105.282
3.875%	105.845	105.719	105.603	105.488

VA 15 Yr Fixed - VAF150

Rate	15BE	30BE	45BE	60BE
2.250%	100.777	100.667	100.567	100.467
2.375%	101.205	101.095	100.995	100.895
2.500%	101.638	101.528	101.428	101.328
2.625%	102.047	101.937	101.837	101.737
2.750%	102.348	102.268	102.200	102.131
2.875%	102.755	102.676	102.608	102.539
3.000%	103.159	103.080	103.012	102.943
3.125%	103.527	103.448	103.379	103.311
3.250%	104.113	104.050	103.997	103.944
3.375%	104.478	104.414	104.361	104.308
3.500%	104.842	104.779	104.726	104.673
3.625%	105.168	105.104	105.051	104.998
3.750%	105.198	105.072	104.957	104.841
3.875%	105.515	105.389	105.274	105.158

FHA Jumbo Pricing

FHA 30 Yr Fixed High Balance - GNF305

Rate	15BE	30BE	45BE	60BE
2.500%	99.606	99.504	99.417	99.330
2.625%	100.016	99.914	99.827	99.740
2.750%	101.460	101.342	101.239	101.137
2.875%	101.845	101.727	101.625	101.522
3.000%	102.189	102.072	101.969	101.866
3.125%	102.615	102.498	102.395	102.292
3.250%	102.956	102.839	102.736	102.633
3.375%	102.965	102.910	102.870	102.829
3.500%	103.254	103.199	103.159	103.119
3.625%	103.600	103.544	103.504	103.464
3.750%	103.975	103.958	103.957	103.956
3.875%	104.275	104.259	104.258	104.257
4.000%	104.510	104.493	104.492	104.491
4.125%	104.792	104.775	104.774	104.773
4.250%	104.992	104.976	104.975	104.974

VA 30 Yr Fixed High Balance - VAF305

Rate	15BE	30BE	45BE	60BE
2.500%	98.894	98.792	98.705	98.618
2.625%	99.322	99.220	99.133	99.046
2.750%	100.672	100.554	100.452	100.349
2.875%	101.052	100.934	100.832	100.729
3.000%	101.382	101.265	101.162	101.059
3.125%	101.696	101.579	101.476	101.374
3.250%	101.931	101.813	101.711	101.608
3.375%	101.983	101.928	101.888	101.848
3.500%	102.208	102.153	102.113	102.072
3.625%	102.441	102.386	102.346	102.306
3.750%	102.951	102.935	102.934	102.933
3.875%	103.153	103.137	103.136	103.135
4.000%	103.305	103.289	103.288	103.287
4.125%	103.490	103.474	103.473	103.471
4.250%	103.611	103.595	103.594	103.593

Lakeview Loan Servicing, LLC. NMLS #391521 Equal Housing Lender

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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: LLSCR04052021A
Date: 4/5/2021
Effective Time: 08:50 AM

FHA Jumbo Pricing (Cont)

FHA 15 Yr Fixed High Balance - GNF155				
Rate	15BE	30BE	45BE	60BE
2.250%	98.378	98.267	98.167	98.067
2.375%	98.682	98.572	98.472	98.372
2.500%	99.034	98.924	98.824	98.724
2.625%	99.357	99.246	99.146	99.046
2.750%	99.942	99.863	99.794	99.725
2.875%	100.223	100.143	100.075	100.006
3.000%	100.530	100.451	100.382	100.313
3.125%	100.786	100.707	100.638	100.570
3.250%	101.700	101.636	101.583	101.530
3.375%	101.946	101.883	101.830	101.777
3.500%	102.197	102.133	102.080	102.027
3.625%	102.409	102.345	102.292	102.239
3.750%	102.764	102.638	102.523	102.407
3.875%	102.970	102.844	102.728	102.613

VA 15 Yr Fixed High Balance - VAF155				
Rate	15BE	30BE	45BE	60BE
2.250%	97.902	97.792	97.692	97.592
2.375%	98.330	98.220	98.120	98.020
2.500%	98.763	98.653	98.553	98.453
2.625%	99.172	99.062	98.962	98.862
2.750%	99.473	99.393	99.325	99.256
2.875%	99.880	99.801	99.733	99.664
3.000%	100.284	100.205	100.137	100.068
3.125%	100.652	100.573	100.504	100.436
3.250%	101.238	101.175	101.122	101.069
3.375%	101.603	101.539	101.486	101.433
3.500%	101.967	101.904	101.851	101.798
3.625%	102.293	102.229	102.176	102.123
3.750%	102.323	102.197	102.082	101.966
3.875%	102.640	102.514	102.399	102.283

FHA & VA Adjustments

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

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