

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

30 Yr Fixed (Loan Amount > \$150k and ≤conforming limit) - CBF300				
Rate	15BE	30BE	45BE	60BE
2.500%	99.206	99.080	98.970	98.860
2.625%	100.088	99.963	99.853	99.743
2.750%	100.909	100.783	100.673	100.563
2.875%	101.610	101.485	101.375	101.265
3.000%	102.193	102.067	101.957	101.847
3.125%	102.794	102.649	102.519	102.390
3.250%	103.563	103.417	103.288	103.158
3.375%	104.161	104.015	103.886	103.757
3.500%	104.664	104.518	104.389	104.259
3.625%	105.032	104.887	104.758	104.628
3.750%	105.503	105.428	105.368	105.309
3.875%	106.013	105.938	105.878	105.819
4.000%	106.417	106.342	106.283	106.224
4.125%	106.739	106.664	106.605	106.546
4.250%	106.687	106.675	106.678	106.681

15 Yr Fixed (Loan Amount > \$150k and ≤conforming limit) - CBF150				
Rate	15BE	30BE	45BE	60BE
2.250%	101.672	101.565	101.474	101.382
2.375%	102.134	102.027	101.936	101.844
2.500%	102.737	102.631	102.539	102.448
2.625%	103.322	103.216	103.124	103.033
2.750%	103.876	103.770	103.679	103.587
2.875%	104.257	104.151	104.059	103.968
3.000%	104.611	104.505	104.414	104.322
3.125%	104.703	104.644	104.599	104.554
3.250%	105.168	105.109	105.064	105.019
3.375%	105.480	105.420	105.376	105.331
3.500%	105.865	105.845	105.839	105.834
3.625%	106.397	106.377	106.371	106.366
3.750%	106.835	106.815	106.809	106.804
3.875%	107.078	107.058	107.052	107.047
4.000%	107.172	107.152	107.146	107.140

20 Yr Fixed - CBF200				
Rate	15BE	30BE	45BE	60BE
2.500%	100.019	99.898	99.790	99.682
2.625%	100.904	100.783	100.675	100.568
2.750%	101.698	101.577	101.470	101.362
2.875%	102.397	102.276	102.168	102.061
3.000%	102.955	102.834	102.726	102.618
3.125%	103.425	103.304	103.197	103.089
3.250%	103.900	103.760	103.633	103.505
3.375%	104.495	104.355	104.227	104.100
3.500%	104.975	104.834	104.707	104.580
3.625%	105.344	105.204	105.076	104.949
3.750%	105.266	105.196	105.139	105.082
3.875%	105.774	105.704	105.647	105.590
4.000%	106.145	106.075	106.018	105.961
4.125%	106.451	106.381	106.324	106.267
4.250%	106.163	106.155	106.161	106.166

30 Yr Fixed (Loan Amount ≤ \$85k) - CBF301				
Rate	15BE	30BE	45BE	60BE
2.500%	98.968	98.843	98.733	98.623
2.625%	99.851	99.725	99.615	99.505
2.750%	100.671	100.546	100.436	100.326
2.875%	101.373	101.247	101.137	101.027
3.000%	101.955	101.830	101.720	101.610
3.125%	102.869	102.724	102.594	102.465
3.250%	103.638	103.492	103.363	103.233
3.375%	104.236	104.090	103.961	103.832
3.500%	104.739	104.593	104.464	104.334
3.625%	105.107	104.962	104.833	104.703
3.750%	105.640	105.565	105.506	105.447
3.875%	106.150	106.075	106.016	105.957
4.000%	106.555	106.480	106.421	106.362
4.125%	106.876	106.801	106.742	106.683
4.250%	107.262	107.250	107.253	107.256

15 Yr Fixed (Loan Amount ≤ \$85k) - CBF151				
Rate	15BE	30BE	45BE	60BE
2.250%	101.072	100.965	100.874	100.782
2.375%	101.534	101.427	101.336	101.244
2.500%	102.200	102.093	102.002	101.910
2.625%	102.785	102.678	102.587	102.495
2.750%	103.339	103.232	103.141	103.050
2.875%	103.720	103.613	103.522	103.430
3.000%	104.074	103.968	103.876	103.785
3.125%	104.353	104.294	104.249	104.204
3.250%	104.818	104.759	104.714	104.669
3.375%	105.130	105.070	105.026	104.981
3.500%	105.578	105.557	105.552	105.546
3.625%	106.110	106.090	106.084	106.078
3.750%	106.548	106.527	106.522	106.516
3.875%	106.791	106.770	106.765	106.759
4.000%	106.884	106.864	106.858	106.853

30 Yr Fixed Home Ready - FNF550				
Rate	15BE	30BE	45BE	60BE
2.500%	98.656	98.530	98.420	98.310
2.625%	99.538	99.413	99.303	99.193
2.750%	100.359	100.233	100.123	100.013
2.875%	101.060	100.935	100.825	100.715
3.000%	101.643	101.517	101.407	101.297
3.125%	102.244	102.099	101.969	101.840
3.250%	103.013	102.867	102.738	102.608
3.375%	103.611	103.465	103.336	103.207
3.500%	104.114	103.968	103.839	103.709
3.625%	104.482	104.337	104.208	104.078
3.750%	104.953	104.878	104.818	104.759
3.875%	105.463	105.388	105.328	105.269
4.000%	105.867	105.792	105.733	105.674
4.125%	106.189	106.114	106.055	105.996
4.250%	106.137	106.125	106.128	106.131

30 Yr Fixed (Loan Amount > \$85k and ≤ \$110k) - CBF302				
Rate	15BE	30BE	45BE	60BE
2.500%	98.843	98.718	98.608	98.498
2.625%	99.726	99.600	99.490	99.380
2.750%	100.546	100.421	100.311	100.201
2.875%	101.248	101.122	101.012	100.902
3.000%	101.830	101.705	101.595	101.485
3.125%	102.775	102.630	102.500	102.371
3.250%	103.544	103.399	103.269	103.140
3.375%	104.142	103.997	103.867	103.738
3.500%	104.645	104.500	104.370	104.241
3.625%	105.014	104.868	104.739	104.609
3.750%	105.546	105.471	105.412	105.353
3.875%	106.056	105.981	105.922	105.863
4.000%	106.461	106.386	106.327	106.268
4.125%	106.782	106.707	106.648	106.589
4.250%	107.106	107.093	107.097	107.100

15 Yr Fixed (Loan Amount > \$85k and ≤ \$110k) - CBF152				
Rate	15BE	30BE	45BE	60BE
2.250%	101.072	100.965	100.874	100.782
2.375%	101.534	101.427	101.336	101.244
2.500%	102.168	102.062	101.970	101.879
2.625%	102.753	102.647	102.555	102.464
2.750%	103.308	103.201	103.110	103.018
2.875%	103.688	103.582	103.490	103.399
3.000%	104.043	103.936	103.845	103.753
3.125%	104.259	104.200	104.155	104.111
3.250%	104.724	104.665	104.620	104.576
3.375%	105.036	104.976	104.932	104.887
3.500%	105.484	105.463	105.458	105.452
3.625%	106.016	105.996	105.990	105.985
3.750%	106.454	106.433	106.428	106.422
3.875%	106.697	106.677	106.671	106.666
4.000%	106.791	106.770	106.765	106.759

30 Yr Fixed Home Possible - FHF550				
Rate	15BE	30BE	45BE	60BE
2.500%	98.872	98.760	98.664	98.568
2.625%	99.494	99.368	99.258	99.148
2.750%	100.417	100.291	100.181	100.072
2.875%	101.210	101.084	100.975	100.865
3.000%	101.806	101.680	101.570	101.460
3.125%	102.290	102.145	102.015	101.886
3.250%	103.030	102.885	102.755	102.626
3.375%	103.661	103.515	103.386	103.256
3.500%	104.137	103.992	103.862	103.733
3.625%	104.480	104.335	104.206	104.076
3.750%	104.960	104.885	104.826	104.767
3.875%	105.487	105.412	105.352	105.293
4.000%	105.920	105.845	105.786	105.727
4.125%	106.154	106.079	106.020	105.961
4.250%	106.156	106.143	106.147	106.150

30 Yr Fixed (Loan Amount > \$110k and ≤ \$150k) - CBF303				
Rate	15BE	30BE	45BE	60BE
2.500%	98.812	98.686	98.576	98.467
2.625%	99.695	99.569	99.459	99.349
2.750%	100.515	100.389	100.279	100.170
2.875%	101.217	101.091	100.981	100.871
3.000%	101.799	101.673	101.563	101.454
3.125%	102.681	102.536	102.407	102.277
3.250%	103.450	103.305	103.175	103.046
3.375%	104.048	103.903	103.773	103.644
3.500%	104.551	104.406	104.276	104.147
3.625%	104.920	104.775	104.645	104.516
3.750%	105.390	105.315	105.256	105.197
3.875%	105.900	105.825	105.766	105.707
4.000%	106.305	106.230	106.171	106.112
4.125%	106.626	106.551	106.492	106.433
4.250%	106.793	106.781	106.784	106.788

15 Yr Fixed (Loan Amount > \$110k and ≤ \$150k) - CBF153				
Rate	15BE	30BE	45BE	60BE
2.250%	101.072	100.965	100.874	100.782
2.375%	101.534	101.427	101.336	101.244
2.500%	102.137	102.031	101.939	101.848
2.625%	102.722	102.616	102.524	102.433
2.750%	103.276	103.170	103.079	102.987
2.875%	103.657	103.551	103.459	103.368
3.000%	104.011	103.905	103.814	103.722
3.125%	104.197	104.137	104.093	104.048
3.250%	104.662	104.602	104.558	104.513
3.375%	104.973	104.914	104.869	104.825
3.500%	105.328	105.307	105.302	105.296
3.625%	105.860	105.840	105.834	105.828
3.750%	106.298	106.277	106.272	106.266
3.875%	106.541	106.520	106.515	106.509
4.000%	106.634	106.614	106.608	106.603



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: LLSCR04062021A

Date: 4/6/2021

Effective Time: 08:52 AM

Conforming Jumbo Fixed Pricing

30 Yr Fixed Agency High Balance - HBF309

Rate	15BE	30BE	45BE	60BE
2.500%	98.769	98.643	98.534	98.424
2.625%	99.565	99.439	99.329	99.219
2.750%	100.305	100.180	100.070	99.960
2.875%	100.944	100.818	100.708	100.598
3.000%	101.464	101.318	101.189	101.059
3.125%	102.344	102.199	102.069	101.940
3.250%	103.046	102.901	102.772	102.642
3.375%	103.602	103.457	103.327	103.198
3.500%	104.067	103.922	103.793	103.663
3.625%	104.408	104.263	104.133	104.004
3.750%	104.302	104.227	104.168	104.109
3.875%	104.774	104.699	104.640	104.581
4.000%	105.187	105.112	105.052	104.993
4.125%	105.505	105.430	105.371	105.312
4.250%	103.577	103.564	103.568	103.571

15 Yr Fixed Agency High Balance - HBF159

Rate	15BE	30BE	45BE	60BE
2.250%	100.603	100.496	100.405	100.313
2.375%	101.062	100.955	100.864	100.772
2.500%	101.619	101.512	101.421	101.329
2.625%	102.048	101.942	101.850	101.759
2.750%	102.435	102.328	102.237	102.145
2.875%	102.716	102.609	102.518	102.426
3.000%	102.971	102.865	102.774	102.682
3.125%	102.433	102.373	102.329	102.284
3.250%	102.747	102.688	102.643	102.599
3.375%	102.953	102.894	102.849	102.805
3.500%	103.070	103.010	102.965	102.921
3.625%	102.730	102.710	102.704	102.699
3.750%	103.021	103.000	102.995	102.989
3.875%	103.148	103.128	103.122	103.117
4.000%	103.135	103.114	103.109	103.103

30 Yr Fixed Home Ready High Balance - FNF559

Rate	15BE	30BE	45BE	60BE
2.500%	97.785	97.659	97.550	97.440
2.625%	98.581	98.455	98.345	98.235
2.750%	99.321	99.196	99.086	98.976
2.875%	99.960	99.834	99.724	99.614
3.000%	100.558	100.412	100.283	100.153
3.125%	101.438	101.293	101.163	101.034
3.250%	102.140	101.995	101.866	101.736
3.375%	102.696	102.551	102.421	102.292
3.500%	103.161	103.016	102.887	102.757
3.625%	103.502	103.357	103.227	103.098
3.750%	103.177	103.102	103.043	102.984
3.875%	103.649	103.574	103.515	103.456
4.000%	104.062	103.987	103.927	103.868
4.125%	104.380	104.305	104.246	104.187
4.250%	103.077	103.064	103.068	103.071

30 Yr Fixed Home Possible Super Conforming - FHF559

Rate	15BE	30BE	45BE	60BE
2.500%	97.997	97.885	97.788	97.692
2.625%	98.444	98.332	98.236	98.139
2.750%	99.404	99.278	99.168	99.058
2.875%	100.182	100.056	99.946	99.836
3.000%	100.743	100.617	100.507	100.397
3.125%	101.385	101.240	101.111	100.981
3.250%	102.173	102.028	101.899	101.769
3.375%	102.798	102.652	102.523	102.394
3.500%	103.255	103.110	102.981	102.851
3.625%	103.552	103.407	103.277	103.148
3.750%	103.201	103.126	103.066	103.007
3.875%	103.706	103.631	103.572	103.513
4.000%	104.064	103.989	103.930	103.871
4.125%	104.227	104.152	104.093	104.034
4.250%	103.063	103.050	103.054	103.057

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	
All	-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

FHA & VA Products

FHA 30 Yr Fixed - GNF300

Rate	15BE	30BE	45BE	60BE
2.500%	101.754	101.654	101.566	101.477
2.625%	102.249	102.149	102.061	101.972
2.750%	102.823	102.723	102.635	102.547
2.875%	103.275	103.159	103.055	102.951
3.000%	103.792	103.676	103.572	103.468
3.125%	104.258	104.142	104.038	103.934
3.250%	104.805	104.689	104.585	104.481
3.375%	105.216	105.163	105.122	105.081
3.500%	105.696	105.643	105.602	105.560
3.625%	106.109	106.056	106.014	105.973
3.750%	106.577	106.524	106.482	106.441
3.875%	106.882	106.845	106.819	106.793
4.000%	107.303	107.266	107.240	107.214
4.125%	107.673	107.636	107.610	107.584
4.250%	108.095	108.058	108.032	108.006

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

Rate	15BE	30BE	45BE	60BE
2.500%	101.007	100.908	100.819	100.731
2.625%	101.374	101.274	101.186	101.098
2.750%	102.415	102.300	102.196	102.092
2.875%	102.782	102.667	102.563	102.459
3.000%	103.195	103.080	102.976	102.872
3.125%	103.548	103.432	103.328	103.224
3.250%	104.460	104.407	104.365	104.324
3.375%	104.759	104.706	104.665	104.623
3.500%	105.095	105.042	105.001	104.959
3.625%	105.418	105.365	105.324	105.282
3.750%	106.109	106.072	106.046	106.020
3.875%	106.432	106.395	106.369	106.343
4.000%	106.737	106.700	106.674	106.648
4.125%	107.020	106.983	106.957	106.931
4.250%	107.465	107.459	107.465	107.470

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

Rate	15BE	30BE	45BE	60BE
2.500%	101.621	101.521	101.433	101.345
2.625%	102.004	101.904	101.816	101.727
2.750%	102.743	102.628	102.524	102.420
2.875%	103.228	103.112	103.008	102.904
3.000%	103.682	103.566	103.463	103.359
3.125%	104.023	103.907	103.803	103.699
3.250%	104.755	104.702	104.661	104.620
3.375%	105.210	105.157	105.115	105.074
3.500%	105.632	105.579	105.538	105.496
3.625%	105.940	105.887	105.846	105.804
3.750%	106.504	106.467	106.441	106.415
3.875%	106.911	106.874	106.848	106.822
4.000%	107.262	107.225	107.199	107.173
4.125%	107.545	107.508	107.482	107.456
4.250%	108.012	108.006	108.012	108.017

VA 30 Yr Fixed - VAF300

Rate	15BE	30BE	45BE	60BE
2.500%	100.990	100.891	100.802	100.714
2.625%	101.407	101.307	101.219	101.130
2.750%	102.251	102.135	102.031	101.927
2.875%	102.661	102.545	102.441	102.337
3.000%	103.025	102.910	102.806	102.702
3.125%	103.345	103.229	103.125	103.021
3.250%	104.286	104.234	104.192	104.151
3.375%	104.627	104.575	104.533	104.492
3.500%	104.923	104.870	104.829	104.787
3.625%	105.174	105.121	105.079	105.038
3.750%	106.130	106.093	106.067	106.041
3.875%	106.391	106.353	106.327	106.302
4.000%	106.620	106.583	106.557	106.531
4.125%	106.824	106.787	106.761	106.736
4.250%	107.604	107.598	107.603	107.608

VA 30 Yr IRRRL - VAF310

Rate	15BE	30BE	45BE	60BE
2.500%	101.194	101.095	101.006	100.918
2.625%	101.657	101.557	101.469	101.380
2.750%	102.445	102.329	102.226	102.122
2.875%	102.907	102.792	102.688	102.584
3.000%	103.367	103.252	103.148	103.044
3.125%	103.757	103.642	103.538	103.434
3.250%	104.464	104.411	104.370	104.329
3.375%	104.847	104.794	104.753	104.711
3.500%	105.260	105.207	105.165	105.124
3.625%	105.595	105.542	105.501	105.459
3.750%	106.308	106.271	106.245	106.220
3.875%	106.635	106.598	106.572	106.546
4.000%	106.964	106.927	106.901	106.875
4.125%	107.247	107.210	107.184	107.158
4.250%	107.782	107.776	107.781	107.787

FHA 15 Yr Fixed - GNF150

Rate	15BE	30BE	45BE	60BE
2.250%	101.828	101.719	101.618	101.517
2.375%	102.128	102.019	101.918	101.817
2.500%	102.489	102.380	102.279	102.178
2.625%	102.804	102.695	102.594	102.493
2.750%	103.298	103.220	103.150	103.080
2.875%	103.574	103.496	103.426	103.357
3.000%	103.888	103.810	103.741	103.671
3.125%	104.137	104.059	103.989	103.919
3.250%	105.009	104.947	104.893	104.839
3.375%	105.252	105.190	105.136	105.082
3.500%	105.506	105.444	105.390	105.336
3.625%	105.713	105.651	105.596	105.542
3.750%	106.041	105.916	105.800	105.683
3.875%	106.245	106.120	106.003	105.887

VA 15 Yr Fixed - VAF150

Rate	15BE	30BE	45BE	60BE
2.250%	101.352	101.243	101.142	101.041
2.375%	101.779	101.670	101.569	101.468
2.500%	102.213	102.104	102.003	101.902
2.625%	102.619	102.510	102.409	102.308
2.750%	102.829	102.751	102.681	102.611
2.875%	103.235	103.157	103.087	103.017
3.000%	103.640	103.562	103.493	103.423
3.125%	104.004	103.926	103.857	103.787
3.250%	104.547	104.485	104.430	104.376
3.375%	104.910	104.847	104.793	104.739
3.500%	105.276	105.214	105.160	105.106
3.625%	105.597	105.535	105.481	105.427
3.750%	105.601	105.476	105.359	105.243
3.875%	105.915	105.790	105.674	105.557

FHA Jumbo Pricing

FHA 30 Yr Fixed High Balance - GNF305

Rate	15BE	30BE	45BE	60BE
2.500%	100.007	99.907	99.818	99.730
2.625%	100.432	100.332	100.244	100.155
2.750%	101.714	101.599	101.495	101.391
2.875%	102.109	101.993	101.889	101.785
3.000%	102.462	102.347	102.243	102.139
3.125%	102.911	102.795	102.691	102.587
3.250%	103.253	103.137	103.033	102.929
3.375%	103.165	103.113	103.071	103.030
3.500%	103.462	103.409	103.368	103.326
3.625%	103.828	103.775	103.734	103.692
3.750%	104.080	104.043	104.017	103.991
3.875%	104.389	104.352	104.326	104.300
4.000%	104.631	104.594	104.568	104.543
4.125%	104.933	104.896	104.870	104.845
4.250%	105.137	105.100	105.074	105.048

VA 30 Yr Fixed High Balance - VAF305

Rate	15BE	30BE	45BE	60BE
2.500%	99.249	99.149	99.061	98.973
2.625%	99.680	99.580	99.492	99.404
2.750%	100.905	100.789	100.685	100.582
2.875%	101.282	101.166	101.062	100.958
3.000%	101.609	101.494	101.390	101.286
3.125%	101.924	101.809	101.705	101.601
3.250%	102.153	102.037	101.933	101.829
3.375%	102.149	102.096	102.055	102.013
3.500%	102.370	102.317	102.275	102.234
3.625%	102.608	102.555	102.513	102.472
3.750%	103.033	102.996	102.970	102.944
3.875%	103.232	103.195	103.169	103.143
4.000%	103.382	103.345	103.319	103.293
4.125%	103.572	103.535	103.509	103.483
4.250%	103.687	103.650	103.624	103.598



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FHA Jumbo Pricing (Cont)

FHA 15 Yr Fixed High Balance - GNF155				
Rate	15BE	30BE	45BE	60BE
2.250%	98.953	98.844	98.743	98.642
2.375%	99.253	99.144	99.043	98.942
2.500%	99.614	99.505	99.404	99.303
2.625%	99.929	99.820	99.719	99.618
2.750%	100.423	100.345	100.275	100.205
2.875%	100.699	100.621	100.551	100.482
3.000%	101.013	100.935	100.866	100.796
3.125%	101.262	101.184	101.114	101.044
3.250%	102.134	102.072	102.018	101.964
3.375%	102.377	102.315	102.261	102.207
3.500%	102.631	102.569	102.515	102.461
3.625%	102.838	102.776	102.721	102.667
3.750%	103.166	103.041	102.925	102.808
3.875%	103.370	103.245	103.128	103.012

VA 15 Yr Fixed High Balance - VAF155				
Rate	15BE	30BE	45BE	60BE
2.250%	98.477	98.368	98.267	98.166
2.375%	98.904	98.795	98.694	98.593
2.500%	99.338	99.229	99.128	99.027
2.625%	99.744	99.635	99.534	99.433
2.750%	99.954	99.876	99.806	99.736
2.875%	100.360	100.282	100.212	100.142
3.000%	100.765	100.687	100.618	100.548
3.125%	101.129	101.051	100.982	100.912
3.250%	101.672	101.610	101.555	101.501
3.375%	102.035	101.972	101.918	101.864
3.500%	102.401	102.339	102.285	102.231
3.625%	102.722	102.660	102.606	102.552
3.750%	102.726	102.601	102.484	102.368
3.875%	103.040	102.915	102.799	102.682

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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