

# Lakeview Wholesale Rate Sheet



## Website and Registration

Loan submission is available via electronic delivery at [www.LakeviewWholesale.com](http://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](mailto: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](mailto: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](mailto: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	
<b>Conventional / Government (FHA only)</b>	<b>Underwriting Fee</b> (all states except NC, NJ, and WA)	\$899.00	Box A	<b>1 Days</b>	-0.0150
	<b>Application Fee</b> (NC and NJ only)			<b>7 Days</b>	-0.0700
	<b>Origination Fee</b> (WA only)			<b>15 Days</b>	-0.1250
	<b>FHA Streamline</b>	\$495.00		<b>30 Days</b>	-0.2500
	<b>Note:</b> 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](http://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: LLSCR04072021A

Date: 4/7/2021

Effective Time: 08:56 AM

## Conforming Fixed Pricing

30 Yr Fixed (Loan Amount > \$150k and ≤conforming limit) - CBF300				
Rate	15BE	30BE	45BE	60BE
2.500%	99.318	99.191	99.079	98.967
2.625%	100.200	100.072	99.960	99.848
2.750%	101.020	100.892	100.781	100.669
2.875%	101.721	101.593	101.482	101.370
3.000%	102.301	102.173	102.061	101.949
3.125%	102.860	102.719	102.593	102.468
3.250%	103.628	103.487	103.361	103.236
3.375%	104.226	104.084	103.959	103.833
3.500%	104.714	104.573	104.447	104.322
3.625%	105.085	104.943	104.818	104.692
3.750%	105.525	105.456	105.403	105.350
3.875%	106.040	105.971	105.918	105.865
4.000%	106.442	106.372	106.319	106.266
4.125%	106.756	106.687	106.634	106.580
4.250%	106.664	106.655	106.663	106.670

15 Yr Fixed (Loan Amount > \$150k and ≤conforming limit) - CBF150				
Rate	15BE	30BE	45BE	60BE
2.250%	101.826	101.720	101.628	101.537
2.375%	102.288	102.182	102.090	101.999
2.500%	102.785	102.678	102.587	102.496
2.625%	103.370	103.263	103.172	103.080
2.750%	103.923	103.817	103.725	103.634
2.875%	104.303	104.197	104.105	104.014
3.000%	104.649	104.543	104.452	104.360
3.125%	104.758	104.698	104.654	104.609
3.250%	105.224	105.164	105.119	105.075
3.375%	105.534	105.474	105.429	105.385
3.500%	105.835	105.815	105.809	105.804
3.625%	106.366	106.345	106.340	106.334
3.750%	106.801	106.780	106.774	106.769
3.875%	107.042	107.021	107.016	107.010
4.000%	107.139	107.118	107.113	107.107

20 Yr Fixed - CBF200				
Rate	15BE	30BE	45BE	60BE
2.500%	99.989	99.855	99.733	99.612
2.625%	100.798	100.675	100.565	100.455
2.750%	101.591	101.468	101.358	101.249
2.875%	102.289	102.166	102.056	101.947
3.000%	102.844	102.721	102.611	102.502
3.125%	103.460	103.323	103.200	103.076
3.250%	104.185	104.048	103.925	103.801
3.375%	104.779	104.642	104.519	104.396
3.500%	105.244	105.107	104.984	104.861
3.625%	105.615	105.479	105.356	105.232
3.750%	105.320	105.256	105.205	105.154
3.875%	105.830	105.765	105.714	105.663
4.000%	106.197	106.132	106.081	106.030
4.125%	106.501	106.436	106.385	106.334
4.250%	106.146	106.142	106.151	106.161

30 Yr Fixed (Loan Amount ≤ \$85k) - CBF301				
Rate	15BE	30BE	45BE	60BE
2.500%	99.081	98.953	98.841	98.729
2.625%	99.962	99.835	99.723	99.611
2.750%	100.783	100.655	100.543	100.431
2.875%	101.484	101.356	101.244	101.132
3.000%	102.063	101.936	101.824	101.712
3.125%	102.935	102.794	102.668	102.543
3.250%	103.703	103.562	103.436	103.311
3.375%	104.301	104.159	104.034	103.908
3.500%	104.789	104.648	104.522	104.397
3.625%	105.160	105.018	104.893	104.767
3.750%	105.694	105.625	105.572	105.518
3.875%	106.209	106.140	106.087	106.034
4.000%	106.610	106.541	106.488	106.435
4.125%	106.925	106.856	106.802	106.749
4.250%	107.239	107.230	107.238	107.245

15 Yr Fixed (Loan Amount ≤ \$85k) - CBF151				
Rate	15BE	30BE	45BE	60BE
2.250%	101.226	101.120	101.028	100.937
2.375%	101.688	101.582	101.490	101.399
2.500%	102.247	102.141	102.049	101.958
2.625%	102.832	102.726	102.634	102.543
2.750%	103.386	103.279	103.188	103.096
2.875%	103.766	103.659	103.568	103.476
3.000%	104.112	104.005	103.914	103.823
3.125%	104.408	104.348	104.304	104.259
3.250%	104.874	104.814	104.769	104.725
3.375%	105.184	105.124	105.079	105.035
3.500%	105.548	105.527	105.522	105.516
3.625%	106.078	106.058	106.052	106.047
3.750%	106.513	106.493	106.487	106.481
3.875%	106.754	106.734	106.728	106.723
4.000%	106.851	106.831	106.825	106.820

30 Yr Fixed Home Ready - FNF550				
Rate	15BE	30BE	45BE	60BE
2.500%	98.768	98.641	98.529	98.417
2.625%	99.650	99.522	99.410	99.298
2.750%	100.470	100.342	100.231	100.119
2.875%	101.171	101.043	100.932	100.820
3.000%	101.751	101.623	101.511	101.399
3.125%	102.310	102.169	102.043	101.918
3.250%	103.078	102.937	102.811	102.686
3.375%	103.676	103.534	103.409	103.283
3.500%	104.164	104.023	103.897	103.772
3.625%	104.535	104.393	104.268	104.142
3.750%	104.975	104.906	104.853	104.800
3.875%	105.490	105.421	105.368	105.315
4.000%	105.892	105.822	105.769	105.716
4.125%	106.206	106.137	106.084	106.030
4.250%	106.114	106.105	106.113	106.120

30 Yr Fixed (Loan Amount > \$85k and ≤ \$110k) - CBF302				
Rate	15BE	30BE	45BE	60BE
2.500%	98.956	98.828	98.716	98.604
2.625%	99.837	99.710	99.598	99.486
2.750%	100.658	100.530	100.418	100.306
2.875%	101.359	101.231	101.119	101.007
3.000%	101.938	101.811	101.699	101.587
3.125%	102.841	102.700	102.575	102.449
3.250%	103.609	103.468	103.342	103.217
3.375%	104.207	104.066	103.940	103.815
3.500%	104.695	104.554	104.428	104.303
3.625%	105.066	104.925	104.799	104.674
3.750%	105.600	105.531	105.478	105.425
3.875%	106.115	106.046	105.993	105.940
4.000%	106.517	106.447	106.394	106.341
4.125%	106.831	106.762	106.709	106.655
4.250%	107.083	107.074	107.081	107.089

15 Yr Fixed (Loan Amount > \$85k and ≤ \$110k) - CBF152				
Rate	15BE	30BE	45BE	60BE
2.250%	101.226	101.120	101.028	100.937
2.375%	101.688	101.582	101.490	101.399
2.500%	102.216	102.110	102.018	101.927
2.625%	102.801	102.694	102.603	102.511
2.750%	103.355	103.248	103.157	103.065
2.875%	103.734	103.628	103.537	103.445
3.000%	104.081	103.974	103.883	103.791
3.125%	104.314	104.255	104.210	104.165
3.250%	104.780	104.720	104.676	104.631
3.375%	105.090	105.030	104.986	104.941
3.500%	105.454	105.433	105.428	105.422
3.625%	105.984	105.964	105.958	105.953
3.750%	106.419	106.399	106.393	106.388
3.875%	106.660	106.640	106.634	106.629
4.000%	106.757	106.737	106.731	106.726

30 Yr Fixed Home Possible - FHF550				
Rate	15BE	30BE	45BE	60BE
2.500%	99.061	98.937	98.829	98.721
2.625%	99.605	99.477	99.365	99.254
2.750%	100.528	100.401	100.289	100.177
2.875%	101.321	101.193	101.081	100.970
3.000%	101.911	101.784	101.672	101.560
3.125%	102.356	102.215	102.089	101.964
3.250%	103.095	102.954	102.828	102.703
3.375%	103.726	103.584	103.459	103.333
3.500%	104.186	104.044	103.919	103.793
3.625%	104.531	104.389	104.264	104.138
3.750%	104.982	104.913	104.860	104.807
3.875%	105.514	105.445	105.392	105.339
4.000%	105.938	105.869	105.816	105.763
4.125%	106.164	106.094	106.041	105.988
4.250%	106.132	106.124	106.131	106.139

30 Yr Fixed (Loan Amount > \$110k and ≤ \$150k) - CBF303				
Rate	15BE	30BE	45BE	60BE
2.500%	98.925	98.797	98.685	98.573
2.625%	99.806	99.678	99.567	99.455
2.750%	100.626	100.499	100.387	100.275
2.875%	101.327	101.200	101.088	100.976
3.000%	101.907	101.779	101.667	101.556
3.125%	102.748	102.606	102.481	102.355
3.250%	103.515	103.374	103.249	103.123
3.375%	104.113	103.972	103.846	103.721
3.500%	104.602	104.460	104.335	104.209
3.625%	104.972	104.831	104.705	104.580
3.750%	105.444	105.375	105.322	105.268
3.875%	105.959	105.890	105.837	105.784
4.000%	106.360	106.291	106.238	106.185
4.125%	106.675	106.606	106.552	106.499
4.250%	106.770	106.762	106.769	106.776

15 Yr Fixed (Loan Amount > \$110k and ≤ \$150k) - CBF153				
Rate	15BE	30BE	45BE	60BE
2.250%	101.226	101.120	101.028	100.937
2.375%	101.688	101.582	101.490	101.399
2.500%	102.185	102.078	101.987	101.896
2.625%	102.770	102.663	102.572	102.480
2.750%	103.323	103.217	103.125	103.034
2.875%	103.703	103.597	103.505	103.414
3.000%	104.049	103.943	103.852	103.760
3.125%	104.252	104.192	104.148	104.103
3.250%	104.717	104.658	104.613	104.569
3.375%	105.027	104.968	104.923	104.879
3.500%	105.298	105.277	105.272	105.266
3.625%	105.828	105.808	105.802	105.797
3.750%	106.263	106.243	106.237	106.231
3.875%	106.504	106.484	106.478	106.473
4.000%	106.601	106.581	106.575	106.570



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: LLSCR04072021A

Date: 4/7/2021

Effective Time: 08:56 AM

## Conforming Jumbo Fixed Pricing

30 Yr Fixed Agency High Balance - HBF309				
Rate	15BE	30BE	45BE	60BE
2.500%	98.881	98.753	98.641	98.529
2.625%	99.676	99.549	99.437	99.325
2.750%	100.417	100.289	100.177	100.065
2.875%	101.055	100.927	100.815	100.703
3.000%	101.598	101.471	101.359	101.247
3.125%	102.410	102.269	102.143	102.018
3.250%	103.112	102.970	102.845	102.719
3.375%	103.667	103.526	103.400	103.275
3.500%	104.118	103.976	103.851	103.725
3.625%	104.460	104.319	104.193	104.068
3.750%	104.356	104.287	104.234	104.180
3.875%	104.833	104.764	104.711	104.657
4.000%	105.242	105.173	105.120	105.066
4.125%	105.554	105.485	105.431	105.378
4.250%	103.557	103.549	103.556	103.563

15 Yr Fixed Agency High Balance - HBF159				
Rate	15BE	30BE	45BE	60BE
2.250%	100.757	100.651	100.559	100.468
2.375%	101.111	101.004	100.913	100.821
2.500%	101.666	101.560	101.468	101.377
2.625%	102.096	101.989	101.898	101.806
2.750%	102.482	102.375	102.284	102.192
2.875%	102.762	102.655	102.564	102.473
3.000%	103.009	102.903	102.812	102.720
3.125%	102.488	102.428	102.383	102.339
3.250%	102.803	102.743	102.699	102.654
3.375%	103.007	102.948	102.903	102.859
3.500%	103.123	103.063	103.018	102.974
3.625%	102.698	102.678	102.672	102.667
3.750%	102.986	102.966	102.960	102.954
3.875%	103.112	103.091	103.086	103.080
4.000%	103.099	103.079	103.073	103.068

30 Yr Fixed Home Ready High Balance - FNF559				
Rate	15BE	30BE	45BE	60BE
2.500%	97.897	97.769	97.657	97.545
2.625%	98.692	98.565	98.453	98.341
2.750%	99.433	99.305	99.193	99.081
2.875%	100.071	99.943	99.831	99.719
3.000%	100.614	100.487	100.375	100.263
3.125%	101.504	101.363	101.237	101.112
3.250%	102.206	102.064	101.939	101.813
3.375%	102.761	102.620	102.494	102.369
3.500%	103.212	103.070	102.945	102.819
3.625%	103.554	103.413	103.287	103.162
3.750%	103.231	103.162	103.109	103.055
3.875%	103.708	103.639	103.586	103.532
4.000%	104.117	104.048	103.995	103.941
4.125%	104.429	104.360	104.306	104.253
4.250%	103.057	103.049	103.056	103.063

30 Yr Fixed Home Possible Super Conforming - FHF559				
Rate	15BE	30BE	45BE	60BE
2.500%	98.184	98.061	97.953	97.845
2.625%	98.631	98.507	98.399	98.291
2.750%	99.515	99.387	99.275	99.163
2.875%	100.293	100.165	100.053	99.941
3.000%	100.848	100.720	100.609	100.497
3.125%	101.452	101.310	101.185	101.059
3.250%	102.239	102.097	101.972	101.846
3.375%	102.863	102.721	102.596	102.470
3.500%	103.304	103.162	103.037	102.911
3.625%	103.603	103.461	103.336	103.210
3.750%	103.254	103.185	103.132	103.079
3.875%	103.765	103.696	103.643	103.590
4.000%	104.114	104.045	103.991	103.938
4.125%	104.268	104.199	104.145	104.092
4.250%	103.044	103.035	103.042	103.050



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

**High LTV Adjustment**

LTV > 95%	0.000
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**Second Home Adjustment**

LTV > 85%	-0.250
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**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
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**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
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**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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# Lakeview Loan Servicing

Wholesale Division  
Best Efforts Ratesheet

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

Price Code: LLSCR04072021A

Date: 4/7/2021

Effective Time: 08:56 AM

## FHA & VA Products

### FHA 30 Yr Fixed - GNF300

Rate	15BE	30BE	45BE	60BE
2.500%	101.866	101.767	101.678	101.590
2.625%	102.385	102.285	102.197	102.109
2.750%	102.932	102.832	102.744	102.655
2.875%	103.353	103.237	103.133	103.029
3.000%	103.866	103.750	103.647	103.543
3.125%	104.357	104.241	104.137	104.033
3.250%	104.880	104.765	104.661	104.557
3.375%	105.291	105.238	105.196	105.155
3.500%	105.763	105.711	105.669	105.628
3.625%	106.196	106.143	106.101	106.060
3.750%	106.636	106.583	106.542	106.500
3.875%	106.955	106.918	106.892	106.866
4.000%	107.372	107.335	107.309	107.284
4.125%	107.762	107.725	107.699	107.673
4.250%	108.158	108.121	108.095	108.069

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

Rate	15BE	30BE	45BE	60BE
2.500%	101.135	101.035	100.947	100.859
2.625%	101.506	101.406	101.318	101.230
2.750%	102.493	102.378	102.274	102.170
2.875%	102.880	102.765	102.661	102.557
3.000%	103.284	103.168	103.064	102.960
3.125%	103.636	103.521	103.417	103.313
3.250%	104.517	104.465	104.423	104.382
3.375%	104.834	104.781	104.739	104.698
3.500%	105.175	105.122	105.080	105.039
3.625%	105.501	105.448	105.407	105.365
3.750%	106.174	106.137	106.111	106.085
3.875%	106.500	106.463	106.437	106.412
4.000%	106.808	106.770	106.745	106.719
4.125%	107.092	107.055	107.029	107.003
4.250%	107.619	107.613	107.618	107.623

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

Rate	15BE	30BE	45BE	60BE
2.500%	101.725	101.625	101.537	101.449
2.625%	102.153	102.054	101.965	101.877
2.750%	102.825	102.709	102.605	102.501
2.875%	103.308	103.192	103.088	102.984
3.000%	103.746	103.631	103.527	103.423
3.125%	104.139	104.023	103.919	103.815
3.250%	104.835	104.782	104.740	104.699
3.375%	105.287	105.234	105.192	105.151
3.500%	105.694	105.641	105.599	105.558
3.625%	106.035	105.983	105.941	105.900
3.750%	106.586	106.549	106.523	106.497
3.875%	106.986	106.949	106.923	106.897
4.000%	107.331	107.294	107.268	107.243
4.125%	107.637	107.600	107.574	107.548
4.250%	108.182	108.176	108.181	108.187

### VA 30 Yr Fixed - VAF300

Rate	15BE	30BE	45BE	60BE
2.500%	101.068	100.969	100.880	100.792
2.625%	101.458	101.358	101.270	101.181
2.750%	102.311	102.196	102.092	101.988
2.875%	102.708	102.593	102.489	102.385
3.000%	103.058	102.943	102.839	102.735
3.125%	103.344	103.228	103.124	103.020
3.250%	104.350	104.298	104.256	104.215
3.375%	104.680	104.627	104.585	104.544
3.500%	104.960	104.907	104.866	104.824
3.625%	105.183	105.130	105.089	105.047
3.750%	106.189	106.152	106.126	106.100
3.875%	106.438	106.401	106.375	106.349
4.000%	106.656	106.619	106.593	106.567
4.125%	106.839	106.801	106.776	106.750
4.250%	107.742	107.736	107.741	107.747

### VA 30 Yr IRRRL -VAF310

Rate	15BE	30BE	45BE	60BE
2.500%	101.325	101.225	101.137	101.049
2.625%	101.793	101.693	101.605	101.516
2.750%	102.524	102.409	102.305	102.201
2.875%	102.991	102.876	102.772	102.668
3.000%	103.444	103.328	103.224	103.120
3.125%	103.833	103.718	103.614	103.510
3.250%	104.545	104.492	104.451	104.409
3.375%	104.939	104.886	104.845	104.803
3.500%	105.344	105.291	105.249	105.208
3.625%	105.678	105.626	105.584	105.543
3.750%	106.386	106.349	106.323	106.297
3.875%	106.717	106.680	106.654	106.628
4.000%	107.043	107.006	106.980	106.955
4.125%	107.326	107.289	107.263	107.237
4.250%	107.938	107.932	107.938	107.943

### FHA 15 Yr Fixed - GNF150

Rate	15BE	30BE	45BE	60BE
2.250%	101.923	101.813	101.712	101.611
2.375%	102.229	102.120	102.019	101.918
2.500%	102.583	102.473	102.373	102.272
2.625%	102.897	102.788	102.687	102.586
2.750%	103.330	103.252	103.182	103.112
2.875%	103.610	103.532	103.462	103.392
3.000%	103.915	103.837	103.767	103.697
3.125%	104.163	104.086	104.016	103.946
3.250%	105.015	104.953	104.898	104.844
3.375%	105.257	105.195	105.141	105.087
3.500%	105.506	105.443	105.389	105.335
3.625%	105.712	105.650	105.595	105.541
3.750%	106.093	105.968	105.852	105.735
3.875%	106.292	106.167	106.051	105.934

### VA 15 Yr Fixed - VAF150

Rate	15BE	30BE	45BE	60BE
2.250%	101.446	101.337	101.236	101.135
2.375%	101.874	101.765	101.664	101.563
2.500%	102.304	102.195	102.094	101.993
2.625%	102.710	102.601	102.500	102.399
2.750%	102.864	102.786	102.716	102.647
2.875%	103.270	103.192	103.122	103.053
3.000%	103.668	103.590	103.521	103.451
3.125%	104.031	103.953	103.883	103.813
3.250%	104.554	104.492	104.438	104.384
3.375%	104.918	104.855	104.801	104.747
3.500%	105.277	105.215	105.161	105.107
3.625%	105.595	105.533	105.478	105.424
3.750%	105.657	105.532	105.416	105.299
3.875%	105.972	105.847	105.730	105.614

## FHA Jumbo Pricing

### FHA 30 Yr Fixed High Balance - GNF305

Rate	15BE	30BE	45BE	60BE
2.500%	100.132	100.033	99.944	99.856
2.625%	100.550	100.450	100.362	100.274
2.750%	101.790	101.674	101.570	101.467
2.875%	102.184	102.069	101.965	101.861
3.000%	102.564	102.448	102.344	102.240
3.125%	102.996	102.881	102.777	102.673
3.250%	103.338	103.223	103.119	103.015
3.375%	103.233	103.180	103.138	103.097
3.500%	103.551	103.498	103.457	103.415
3.625%	103.900	103.848	103.806	103.765
3.750%	104.151	104.114	104.088	104.062
3.875%	104.454	104.417	104.391	104.365
4.000%	104.716	104.679	104.653	104.627
4.125%	105.006	104.969	104.943	104.917
4.250%	105.216	105.179	105.153	105.127

### VA 30 Yr Fixed High Balance - VAF305

Rate	15BE	30BE	45BE	60BE
2.500%	99.374	99.274	99.186	99.097
2.625%	99.794	99.695	99.606	99.518
2.750%	100.973	100.858	100.754	100.650
2.875%	101.348	101.233	101.129	101.025
3.000%	101.681	101.566	101.462	101.358
3.125%	101.985	101.870	101.766	101.662
3.250%	102.216	102.101	101.997	101.893
3.375%	102.210	102.157	102.116	102.074
3.500%	102.443	102.390	102.348	102.307
3.625%	102.670	102.617	102.576	102.535
3.750%	103.092	103.055	103.029	103.003
3.875%	103.291	103.253	103.227	103.202
4.000%	103.458	103.421	103.395	103.369
4.125%	103.639	103.602	103.576	103.550
4.250%	103.755	103.717	103.691	103.666

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# Lakeview Loan Servicing

Wholesale Division  
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Price Code: LLSCR04072021A

Date: 4/7/2021

Effective Time: 08:56 AM

## FHA Jumbo Pricing (Cont)

FHA 15 Yr Fixed High Balance - GNF155				
Rate	15BE	30BE	45BE	60BE
2.250%	99.048	98.938	98.837	98.736
2.375%	99.354	99.245	99.144	99.043
2.500%	99.708	99.598	99.498	99.397
2.625%	100.022	99.913	99.812	99.711
2.750%	100.455	100.377	100.307	100.237
2.875%	100.735	100.657	100.587	100.517
3.000%	101.040	100.962	100.892	100.822
3.125%	101.288	101.211	101.141	101.071
3.250%	102.140	102.078	102.023	101.969
3.375%	102.382	102.320	102.266	102.212
3.500%	102.631	102.568	102.514	102.460
3.625%	102.837	102.775	102.720	102.666
3.750%	103.218	103.093	102.977	102.860
3.875%	103.417	103.292	103.176	103.059

VA 15 Yr Fixed High Balance - VAF155				
Rate	15BE	30BE	45BE	60BE
2.250%	98.571	98.462	98.361	98.260
2.375%	98.999	98.890	98.789	98.688
2.500%	99.429	99.320	99.219	99.118
2.625%	99.835	99.726	99.625	99.524
2.750%	99.989	99.911	99.841	99.772
2.875%	100.395	100.317	100.247	100.178
3.000%	100.793	100.715	100.646	100.576
3.125%	101.156	101.078	101.008	100.938
3.250%	101.679	101.617	101.563	101.509
3.375%	102.043	101.980	101.926	101.872
3.500%	102.402	102.340	102.286	102.232
3.625%	102.720	102.658	102.603	102.549
3.750%	102.782	102.657	102.541	102.424
3.875%	103.097	102.972	102.855	102.739

## 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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