

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: LLSCR04092021A

Date: 4/9/2021

Effective Time: 08:59 AM

Conforming Fixed Pricing

30 Yr Fixed (Loan Amount > \$150k and ≤conforming limit) - CBF300				
Rate	15BE	30BE	45BE	60BE
2.500%	99.269	99.132	99.010	98.889
2.625%	100.141	100.011	99.898	99.784
2.750%	100.960	100.831	100.717	100.603
2.875%	101.660	101.530	101.417	101.303
3.000%	102.236	102.106	101.993	101.879
3.125%	102.837	102.692	102.563	102.433
3.250%	103.603	103.458	103.329	103.200
3.375%	104.201	104.055	103.926	103.797
3.500%	104.671	104.526	104.397	104.267
3.625%	105.046	104.901	104.771	104.642
3.750%	105.448	105.381	105.330	105.278
3.875%	105.968	105.901	105.849	105.798
4.000%	106.363	106.296	106.245	106.194
4.125%	106.670	106.602	106.551	106.500
4.250%	106.654	106.648	106.657	106.666

15 Yr Fixed (Loan Amount > \$150k and ≤conforming limit) - CBF150				
Rate	15BE	30BE	45BE	60BE
2.250%	101.837	101.733	101.643	101.554
2.375%	102.298	102.193	102.104	102.014
2.500%	102.782	102.677	102.587	102.498
2.625%	103.365	103.261	103.171	103.082
2.750%	103.917	103.813	103.723	103.633
2.875%	104.293	104.189	104.099	104.010
3.000%	104.591	104.487	104.397	104.308
3.125%	104.787	104.729	104.686	104.644
3.250%	105.256	105.199	105.156	105.113
3.375%	105.559	105.501	105.458	105.416
3.500%	105.788	105.769	105.766	105.762
3.625%	106.308	106.289	106.286	106.282
3.750%	106.728	106.709	106.705	106.702
3.875%	106.958	106.939	106.936	106.932
4.000%	107.075	107.056	107.053	107.049

20 Yr Fixed - CBF200				
Rate	15BE	30BE	45BE	60BE
2.500%	99.944	99.810	99.691	99.571
2.625%	100.739	100.614	100.502	100.390
2.750%	101.531	101.405	101.294	101.182
2.875%	102.228	102.103	101.991	101.879
3.000%	102.779	102.654	102.542	102.430
3.125%	103.436	103.295	103.168	103.041
3.250%	104.160	104.019	103.891	103.764
3.375%	104.754	104.613	104.485	104.358
3.500%	105.201	105.060	104.933	104.805
3.625%	105.576	105.435	105.308	105.181
3.750%	105.243	105.180	105.131	105.081
3.875%	105.753	105.690	105.641	105.591
4.000%	106.114	106.051	106.002	105.953
4.125%	106.416	106.353	106.304	106.255
4.250%	106.142	106.140	106.152	106.163

30 Yr Fixed (Loan Amount ≤ \$85k) - CBF301				
Rate	15BE	30BE	45BE	60BE
2.500%	99.024	98.894	98.780	98.667
2.625%	99.903	99.774	99.660	99.546
2.750%	100.723	100.593	100.479	100.366
2.875%	101.423	101.293	101.179	101.066
3.000%	101.998	101.869	101.755	101.641
3.125%	102.912	102.767	102.638	102.508
3.250%	103.678	103.533	103.404	103.275
3.375%	104.276	104.130	104.001	103.872
3.500%	104.746	104.601	104.472	104.342
3.625%	105.121	104.976	104.846	104.717
3.750%	105.617	105.549	105.498	105.447
3.875%	106.137	106.069	106.018	105.967
4.000%	106.532	106.465	106.414	106.362
4.125%	106.838	106.771	106.720	106.669
4.250%	107.229	107.223	107.232	107.241

15 Yr Fixed (Loan Amount ≤ \$85k) - CBF151				
Rate	15BE	30BE	45BE	60BE
2.250%	101.237	101.133	101.043	100.954
2.375%	101.698	101.593	101.504	101.414
2.500%	102.244	102.140	102.050	101.960
2.625%	102.828	102.723	102.634	102.544
2.750%	103.380	103.275	103.186	103.096
2.875%	103.756	103.651	103.562	103.472
3.000%	104.054	103.949	103.860	103.770
3.125%	104.437	104.379	104.336	104.294
3.250%	104.906	104.849	104.806	104.763
3.375%	105.209	105.151	105.108	105.066
3.500%	105.500	105.482	105.478	105.474
3.625%	106.021	106.002	105.998	105.995
3.750%	106.440	106.421	106.418	106.414
3.875%	106.670	106.652	106.648	106.644
4.000%	106.788	106.769	106.765	106.762

30 Yr Fixed Home Ready - FNF550				
Rate	15BE	30BE	45BE	60BE
2.500%	99.269	99.132	99.010	98.889
2.625%	100.141	100.011	99.898	99.784
2.750%	100.960	100.831	100.717	100.603
2.875%	101.660	101.530	101.417	101.303
3.000%	102.236	102.106	101.993	101.879
3.125%	102.837	102.692	102.563	102.433
3.250%	103.603	103.458	103.329	103.200
3.375%	104.201	104.055	103.926	103.797
3.500%	104.671	104.526	104.397	104.267
3.625%	105.046	104.901	104.771	104.642
3.750%	105.448	105.381	105.330	105.278
3.875%	105.968	105.901	105.849	105.798
4.000%	106.363	106.296	106.245	106.194
4.125%	106.670	106.602	106.551	106.500
4.250%	106.654	106.648	106.657	106.666

30 Yr Fixed (Loan Amount > \$85k and ≤ \$110k) - CBF302				
Rate	15BE	30BE	45BE	60BE
2.500%	98.992	98.863	98.749	98.635
2.625%	99.872	99.742	99.629	99.515
2.750%	100.692	100.562	100.448	100.334
2.875%	101.391	101.262	101.148	101.034
3.000%	101.967	101.837	101.724	101.610
3.125%	102.944	102.798	102.669	102.540
3.250%	103.710	103.564	103.435	103.306
3.375%	104.307	104.161	104.032	103.903
3.500%	104.778	104.632	104.503	104.374
3.625%	105.152	105.007	104.878	104.748
3.750%	105.523	105.456	105.405	105.353
3.875%	106.043	105.976	105.924	105.873
4.000%	106.438	106.371	106.320	106.269
4.125%	106.745	106.677	106.626	106.575
4.250%	107.073	107.066	107.076	107.085

15 Yr Fixed (Loan Amount > \$85k and ≤ \$110k) - CBF152				
Rate	15BE	30BE	45BE	60BE
2.250%	101.237	101.133	101.043	100.954
2.375%	101.698	101.593	101.504	101.414
2.500%	102.213	102.108	102.019	101.929
2.625%	102.797	102.692	102.602	102.513
2.750%	103.348	103.244	103.154	103.065
2.875%	103.725	103.620	103.531	103.441
3.000%	104.023	103.918	103.829	103.739
3.125%	104.343	104.285	104.243	104.200
3.250%	104.813	104.755	104.712	104.670
3.375%	105.115	105.057	105.014	104.972
3.500%	105.407	105.388	105.384	105.381
3.625%	105.927	105.908	105.905	105.901
3.750%	106.346	106.328	106.324	106.320
3.875%	106.577	106.558	106.554	106.551
4.000%	106.694	106.675	106.672	106.668

30 Yr Fixed Home Possible - FHF550				
Rate	15BE	30BE	45BE	60BE
2.500%	99.565	99.437	99.326	99.214
2.625%	100.096	99.966	99.853	99.739
2.750%	101.019	100.889	100.775	100.661
2.875%	101.810	101.680	101.567	101.453
3.000%	102.388	102.258	102.144	102.031
3.125%	102.884	102.738	102.609	102.480
3.250%	103.621	103.476	103.346	103.217
3.375%	104.250	104.105	103.976	103.847
3.500%	104.685	104.540	104.411	104.281
3.625%	105.022	104.876	104.747	104.618
3.750%	105.455	105.388	105.337	105.286
3.875%	105.992	105.925	105.874	105.822
4.000%	106.398	106.331	106.280	106.229
4.125%	106.603	106.536	106.485	106.433
4.250%	106.673	106.666	106.676	106.685

30 Yr Fixed (Loan Amount > \$110k and ≤ \$150k) - CBF303				
Rate	15BE	30BE	45BE	60BE
2.500%	98.930	98.800	98.687	98.573
2.625%	99.810	99.680	99.566	99.453
2.750%	100.629	100.499	100.386	100.272
2.875%	101.329	101.199	101.086	100.972
3.000%	101.905	101.775	101.661	101.548
3.125%	102.787	102.642	102.513	102.383
3.250%	103.553	103.408	103.279	103.150
3.375%	104.151	104.005	103.876	103.747
3.500%	104.621	104.476	104.347	104.217
3.625%	104.996	104.851	104.721	104.592
3.750%	105.367	105.299	105.248	105.197
3.875%	105.887	105.819	105.768	105.717
4.000%	106.282	106.215	106.164	106.112
4.125%	106.588	106.521	106.470	106.419
4.250%	106.760	106.754	106.763	106.773

15 Yr Fixed (Loan Amount > \$110k and ≤ \$150k) - CBF153				
Rate	15BE	30BE	45BE	60BE
2.250%	101.237	101.133	101.043	100.954
2.375%	101.698	101.593	101.504	101.414
2.500%	102.182	102.077	101.987	101.898
2.625%	102.765	102.661	102.571	102.482
2.750%	103.317	103.213	103.123	103.033
2.875%	103.693	103.589	103.499	103.410
3.000%	103.991	103.887	103.797	103.708
3.125%	104.280	104.223	104.180	104.137
3.250%	104.750	104.692	104.650	104.607
3.375%	105.052	104.995	104.952	104.909
3.500%	105.250	105.232	105.228	105.224
3.625%	105.771	105.752	105.748	105.745
3.750%	106.190	106.171	106.168	106.164
3.875%	106.420	106.402	106.398	106.394
4.000%	106.538	106.519	106.515	106.512

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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: LLSCR04092021A

Date: 4/9/2021

Effective Time: 08:59 AM

Conforming Jumbo Fixed Pricing

30 Yr Fixed Agency High Balance - HBF309				
Rate	15BE	30BE	45BE	60BE
2.500%	98.801	98.671	98.558	98.444
2.625%	99.596	99.466	99.352	99.239
2.750%	100.335	100.205	100.092	99.978
2.875%	100.972	100.842	100.728	100.615
3.000%	101.534	101.388	101.259	101.130
3.125%	102.413	102.267	102.138	102.009
3.250%	103.112	102.967	102.838	102.708
3.375%	103.667	103.521	103.392	103.263
3.500%	104.100	103.955	103.825	103.696
3.625%	104.447	104.301	104.172	104.043
3.750%	104.304	104.236	104.185	104.134
3.875%	104.786	104.718	104.667	104.616
4.000%	105.189	105.121	105.070	105.019
4.125%	105.493	105.425	105.374	105.323
4.250%	103.577	103.571	103.580	103.589

15 Yr Fixed Agency High Balance - HBF159				
Rate	15BE	30BE	45BE	60BE
2.250%	100.768	100.664	100.574	100.485
2.375%	101.119	101.014	100.925	100.835
2.500%	101.663	101.559	101.469	101.379
2.625%	102.092	101.987	101.897	101.808
2.750%	102.475	102.371	102.281	102.192
2.875%	102.752	102.648	102.558	102.469
3.000%	102.951	102.847	102.757	102.668
3.125%	102.516	102.459	102.416	102.373
3.250%	102.836	102.778	102.735	102.693
3.375%	103.032	102.975	102.932	102.889
3.500%	103.144	103.086	103.043	103.000
3.625%	102.641	102.622	102.618	102.615
3.750%	102.913	102.894	102.891	102.887
3.875%	103.028	103.009	103.006	103.002
4.000%	103.024	103.005	103.002	102.998

30 Yr Fixed Home Ready High Balance - FNF559				
Rate	15BE	30BE	45BE	60BE
2.500%	97.770	97.640	97.527	97.413
2.625%	98.565	98.435	98.321	98.208
2.750%	99.304	99.174	99.061	98.947
2.875%	99.941	99.811	99.697	99.584
3.000%	100.628	100.482	100.353	100.224
3.125%	101.507	101.361	101.232	101.103
3.250%	102.206	102.061	101.932	101.802
3.375%	102.761	102.615	102.486	102.357
3.500%	103.194	103.049	102.919	102.790
3.625%	103.541	103.395	103.266	103.137
3.750%	103.179	103.111	103.060	103.009
3.875%	103.661	103.593	103.542	103.491
4.000%	104.064	103.996	103.945	103.894
4.125%	104.368	104.300	104.249	104.198
4.250%	103.077	103.071	103.080	103.089

30 Yr Fixed Home Possible Super Conforming - FHF559				
Rate	15BE	30BE	45BE	60BE
2.500%	97.679	97.550	97.436	97.322
2.625%	98.902	98.772	98.658	98.544
2.750%	99.886	99.757	99.643	99.529
2.875%	100.663	100.533	100.419	100.306
3.000%	101.212	101.082	100.968	100.855
3.125%	101.954	101.809	101.679	101.550
3.250%	102.739	102.594	102.465	102.335
3.375%	103.363	103.217	103.088	102.959
3.500%	103.784	103.639	103.510	103.380
3.625%	104.087	103.942	103.812	103.683
3.750%	103.702	103.635	103.584	103.533
3.875%	104.218	104.151	104.099	104.048
4.000%	104.555	104.487	104.436	104.385
4.125%	104.701	104.633	104.582	104.531
4.250%	103.563	103.557	103.566	103.576

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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Price Code: LLSCR04092021A

Date: 4/9/2021

Effective Time: 08:59 AM

FHA & VA Products

FHA 30 Yr Fixed - GNF300

Rate	15BE	30BE	45BE	60BE
2.500%	101.827	101.729	101.642	101.555
2.625%	102.368	102.270	102.183	102.096
2.750%	102.871	102.773	102.686	102.599
2.875%	103.309	103.195	103.092	102.990
3.000%	103.810	103.696	103.593	103.491
3.125%	104.324	104.210	104.107	104.005
3.250%	104.809	104.695	104.593	104.490
3.375%	105.025	104.974	104.934	104.894
3.500%	105.483	105.431	105.391	105.351
3.625%	105.933	105.882	105.842	105.802
3.750%	106.331	106.279	106.239	106.199
3.875%	106.754	106.718	106.694	106.669
4.000%	107.161	107.125	107.101	107.076
4.125%	107.567	107.531	107.507	107.482
4.250%	107.924	107.888	107.863	107.839

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

Rate	15BE	30BE	45BE	60BE
2.500%	101.112	101.014	100.927	100.840
2.625%	101.481	101.383	101.296	101.209
2.750%	102.455	102.341	102.239	102.136
2.875%	102.858	102.744	102.641	102.539
3.000%	103.241	103.127	103.024	102.922
3.125%	103.590	103.476	103.373	103.271
3.250%	104.240	104.188	104.148	104.108
3.375%	104.570	104.519	104.479	104.439
3.500%	104.908	104.856	104.816	104.776
3.625%	105.231	105.179	105.139	105.099
3.750%	105.972	105.936	105.912	105.888
3.875%	106.295	106.260	106.235	106.211
4.000%	106.598	106.562	106.538	106.513
4.125%	106.878	106.842	106.818	106.793
4.250%	107.117	107.112	107.119	107.126

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

Rate	15BE	30BE	45BE	60BE
2.500%	101.676	101.578	101.491	101.404
2.625%	102.154	102.055	101.969	101.882
2.750%	102.792	102.678	102.575	102.473
2.875%	103.266	103.152	103.049	102.947
3.000%	103.679	103.565	103.463	103.360
3.125%	104.129	104.015	103.912	103.810
3.250%	104.581	104.530	104.490	104.450
3.375%	105.024	104.972	104.932	104.892
3.500%	105.406	105.354	105.314	105.274
3.625%	105.784	105.733	105.693	105.653
3.750%	106.403	106.367	106.343	106.318
3.875%	106.787	106.751	106.727	106.703
4.000%	107.119	107.084	107.059	107.035
4.125%	107.447	107.411	107.387	107.362
4.250%	107.732	107.696	107.671	107.647

VA 30 Yr Fixed - VAF300

Rate	15BE	30BE	45BE	60BE
2.500%	101.041	100.942	100.856	100.769
2.625%	101.406	101.308	101.221	101.134
2.750%	102.275	102.161	102.059	101.956
2.875%	102.665	102.551	102.448	102.346
3.000%	103.007	102.893	102.791	102.688
3.125%	103.261	103.147	103.044	102.942
3.250%	104.101	104.049	104.010	103.970
3.375%	104.423	104.371	104.331	104.291
3.500%	104.695	104.643	104.603	104.563
3.625%	104.894	104.842	104.802	104.762
3.750%	106.000	105.964	105.940	105.915
3.875%	106.243	106.208	106.183	106.159
4.000%	106.456	106.420	106.395	106.371
4.125%	106.621	106.585	106.561	106.537
4.250%	107.244	107.240	107.247	107.253

VA 30 Yr IRRRL -VAF310

Rate	15BE	30BE	45BE	60BE
2.500%	101.306	101.207	101.120	101.034
2.625%	101.772	101.673	101.586	101.500
2.750%	102.488	102.374	102.271	102.169
2.875%	102.954	102.840	102.737	102.635
3.000%	103.390	103.276	103.173	103.071
3.125%	103.774	103.660	103.558	103.455
3.250%	104.293	104.241	104.201	104.161
3.375%	104.694	104.642	104.602	104.562
3.500%	105.078	105.027	104.987	104.947
3.625%	105.409	105.358	105.318	105.278
3.750%	106.196	106.160	106.136	106.112
3.875%	106.527	106.491	106.467	106.442
4.000%	106.841	106.805	106.781	106.757
4.125%	107.119	107.083	107.058	107.034
4.250%	107.440	107.435	107.442	107.449

FHA 15 Yr Fixed - GNF150

Rate	15BE	30BE	45BE	60BE
2.250%	101.936	101.828	101.728	101.628
2.375%	102.252	102.143	102.044	101.944
2.500%	102.591	102.483	102.383	102.283
2.625%	102.908	102.800	102.700	102.600
2.750%	103.402	103.326	103.257	103.188
2.875%	103.689	103.612	103.544	103.475
3.000%	103.979	103.902	103.833	103.764
3.125%	104.231	104.154	104.086	104.017
3.250%	105.012	104.951	104.898	104.845
3.375%	105.256	105.194	105.141	105.088
3.500%	105.494	105.433	105.380	105.327
3.625%	105.702	105.640	105.587	105.534
3.750%	106.024	105.901	105.785	105.670
3.875%	106.219	106.095	105.980	105.864

VA 15 Yr Fixed - VAF150

Rate	15BE	30BE	45BE	60BE
2.250%	101.459	101.351	101.251	101.151
2.375%	101.889	101.781	101.681	101.581
2.500%	102.312	102.204	102.104	102.004
2.625%	102.718	102.610	102.510	102.410
2.750%	102.941	102.864	102.795	102.727
2.875%	103.347	103.270	103.201	103.133
3.000%	103.736	103.659	103.590	103.521
3.125%	104.097	104.020	103.952	103.883
3.250%	104.553	104.492	104.439	104.386
3.375%	104.918	104.857	104.804	104.751
3.500%	105.267	105.206	105.153	105.100
3.625%	105.582	105.521	105.468	105.415
3.750%	105.594	105.470	105.354	105.239
3.875%	105.909	105.785	105.669	105.554

FHA Jumbo Pricing

FHA 30 Yr Fixed High Balance - GNF305

Rate	15BE	30BE	45BE	60BE
2.500%	100.109	100.011	99.924	99.837
2.625%	100.510	100.411	100.324	100.238
2.750%	101.748	101.634	101.532	101.429
2.875%	102.137	102.023	101.921	101.818
3.000%	102.540	102.426	102.324	102.221
3.125%	102.942	102.828	102.726	102.623
3.250%	103.283	103.169	103.067	102.964
3.375%	103.178	103.126	103.086	103.046
3.500%	103.516	103.465	103.425	103.385
3.625%	103.834	103.783	103.743	103.703
3.750%	104.298	104.262	104.237	104.213
3.875%	104.588	104.552	104.528	104.504
4.000%	104.868	104.832	104.807	104.783
4.125%	105.133	105.097	105.072	105.048
4.250%	105.348	105.312	105.288	105.264

VA 30 Yr Fixed High Balance - VAF305

Rate	15BE	30BE	45BE	60BE
2.500%	99.350	99.251	99.164	99.078
2.625%	99.750	99.651	99.565	99.478
2.750%	100.925	100.811	100.708	100.606
2.875%	101.292	101.178	101.076	100.973
3.000%	101.626	101.512	101.409	101.307
3.125%	101.909	101.795	101.692	101.590
3.250%	102.139	102.025	101.923	101.820
3.375%	102.150	102.098	102.058	102.018
3.500%	102.391	102.340	102.300	102.260
3.625%	102.596	102.545	102.505	102.465
3.750%	103.228	103.192	103.167	103.143
3.875%	103.419	103.383	103.359	103.335
4.000%	103.601	103.565	103.541	103.517
4.125%	103.761	103.725	103.700	103.676
4.250%	103.873	103.837	103.813	103.789

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FHA Jumbo Pricing (Cont)

FHA 15 Yr Fixed High Balance - GNF155				
Rate	15BE	30BE	45BE	60BE
2.250%	99.061	98.953	98.853	98.753
2.375%	99.377	99.268	99.169	99.069
2.500%	99.716	99.608	99.508	99.408
2.625%	100.033	99.925	99.825	99.725
2.750%	100.527	100.451	100.382	100.313
2.875%	100.814	100.737	100.669	100.600
3.000%	101.104	101.027	100.958	100.889
3.125%	101.356	101.279	101.211	101.142
3.250%	102.137	102.076	102.023	101.970
3.375%	102.381	102.319	102.266	102.213
3.500%	102.619	102.558	102.505	102.452
3.625%	102.827	102.765	102.712	102.659
3.750%	103.149	103.026	102.910	102.795
3.875%	103.344	103.220	103.105	102.989

VA 15 Yr Fixed High Balance - VAF155				
Rate	15BE	30BE	45BE	60BE
2.250%	98.584	98.476	98.376	98.276
2.375%	99.014	98.906	98.806	98.706
2.500%	99.437	99.329	99.229	99.129
2.625%	99.843	99.735	99.635	99.535
2.750%	100.066	99.989	99.920	99.852
2.875%	100.472	100.395	100.326	100.258
3.000%	100.861	100.784	100.715	100.646
3.125%	101.222	101.145	101.077	101.008
3.250%	101.678	101.617	101.564	101.511
3.375%	102.043	101.982	101.929	101.876
3.500%	102.392	102.331	102.278	102.225
3.625%	102.707	102.646	102.593	102.540
3.750%	102.719	102.595	102.479	102.364
3.875%	103.034	102.910	102.794	102.679

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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