

# 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: LLSCR04132021A

Date: 4/13/2021

Effective Time: 09:09 AM

## Conforming Fixed Pricing

### 30 Yr Fixed (Loan Amount > \$150k and ≤conforming limit) - CBF300

Rate	15BE	30BE	45BE	60BE
2.500%	99.597	99.460	99.338	99.216
2.625%	100.461	100.323	100.201	100.079
2.750%	101.286	101.148	101.027	100.905
2.875%	101.992	101.854	101.732	101.610
3.000%	102.572	102.434	102.312	102.191
3.125%	103.050	102.929	102.822	102.716
3.250%	103.822	103.700	103.594	103.488
3.375%	104.425	104.303	104.197	104.091
3.500%	104.894	104.772	104.666	104.559
3.625%	105.277	105.155	105.049	104.942
3.750%	105.825	105.719	105.628	105.537
3.875%	106.354	106.248	106.157	106.066
4.000%	106.753	106.647	106.556	106.465
4.125%	107.062	106.955	106.865	106.774
4.250%	107.091	107.063	107.050	107.038

### 15 Yr Fixed (Loan Amount > \$150k and ≤conforming limit) - CBF150

Rate	15BE	30BE	45BE	60BE
2.250%	102.082	101.978	101.889	101.800
2.375%	102.547	102.444	102.354	102.265
2.500%	102.996	102.909	102.835	102.761
2.625%	103.587	103.499	103.425	103.352
2.750%	104.146	104.058	103.984	103.910
2.875%	104.523	104.435	104.362	104.288
3.000%	104.827	104.739	104.666	104.592
3.125%	105.118	105.046	104.987	104.929
3.250%	105.595	105.523	105.465	105.406
3.375%	105.903	105.831	105.773	105.715
3.500%	106.152	106.104	106.069	106.034
3.625%	106.677	106.628	106.594	106.559
3.750%	107.105	107.057	107.022	106.987
3.875%	107.343	107.295	107.260	107.225
4.000%	107.467	107.418	107.383	107.349

### 20 Yr Fixed - CBF200

Rate	15BE	30BE	45BE	60BE
2.500%	100.270	100.136	100.016	99.895
2.625%	101.058	100.924	100.804	100.683
2.750%	101.855	101.721	101.601	101.481
2.875%	102.558	102.424	102.304	102.184
3.000%	103.114	102.980	102.859	102.739
3.125%	103.648	103.530	103.425	103.320
3.250%	104.377	104.259	104.154	104.049
3.375%	104.977	104.859	104.754	104.649
3.500%	105.422	105.304	105.199	105.094
3.625%	105.806	105.688	105.583	105.478
3.750%	105.619	105.516	105.427	105.338
3.875%	106.136	106.033	105.944	105.855
4.000%	106.500	106.398	106.309	106.219
4.125%	106.808	106.705	106.616	106.527
4.250%	106.581	106.557	106.546	106.535

### 30 Yr Fixed (Loan Amount ≤ \$85k) - CBF301

Rate	15BE	30BE	45BE	60BE
2.500%	99.538	99.400	99.278	99.156
2.625%	100.423	100.286	100.164	100.042
2.750%	101.248	101.111	100.989	100.867
2.875%	101.954	101.817	101.695	101.573
3.000%	102.534	102.397	102.275	102.153
3.125%	103.325	103.204	103.097	102.991
3.250%	104.097	103.975	103.869	103.763
3.375%	104.700	104.578	104.472	104.366
3.500%	105.169	105.047	104.941	104.834
3.625%	105.552	105.430	105.324	105.217
3.750%	106.194	106.088	105.997	105.906
3.875%	106.722	106.616	106.526	106.435
4.000%	107.121	107.015	106.925	106.834
4.125%	107.430	107.324	107.233	107.143
4.250%	107.866	107.838	107.825	107.813

### 15 Yr Fixed (Loan Amount ≤ \$85k) - CBF151

Rate	15BE	30BE	45BE	60BE
2.250%	101.682	101.578	101.489	101.400
2.375%	102.147	102.044	101.954	101.865
2.500%	102.659	102.571	102.497	102.424
2.625%	103.249	103.162	103.088	103.014
2.750%	103.808	103.720	103.647	103.573
2.875%	104.185	104.098	104.024	103.950
3.000%	104.489	104.402	104.328	104.254
3.125%	104.968	104.896	104.837	104.779
3.250%	105.445	105.373	105.315	105.256
3.375%	105.753	105.681	105.623	105.565
3.500%	106.065	106.016	105.981	105.947
3.625%	106.590	106.541	106.506	106.472
3.750%	107.018	106.969	106.934	106.900
3.875%	107.256	107.207	107.172	107.138
4.000%	107.379	107.331	107.296	107.261

### 30 Yr Fixed Home Ready - FNF550

Rate	15BE	30BE	45BE	60BE
2.500%	99.447	99.310	99.188	99.066
2.625%	100.311	100.173	100.051	99.929
2.750%	101.136	100.998	100.877	100.755
2.875%	101.842	101.704	101.582	101.460
3.000%	102.422	102.284	102.162	102.041
3.125%	102.900	102.779	102.672	102.566
3.250%	103.672	103.550	103.444	103.338
3.375%	104.275	104.153	104.047	103.941
3.500%	104.744	104.622	104.516	104.409
3.625%	105.127	105.005	104.899	104.792
3.750%	105.675	105.569	105.478	105.387
3.875%	106.204	106.098	106.007	105.916
4.000%	106.603	106.497	106.406	106.315
4.125%	106.912	106.805	106.715	106.624
4.250%	106.941	106.913	106.900	106.888

### 30 Yr Fixed (Loan Amount > \$85k and ≤ \$110k) - CBF302

Rate	15BE	30BE	45BE	60BE
2.500%	99.506	99.369	99.247	99.125
2.625%	100.392	100.254	100.132	100.011
2.750%	101.217	101.080	100.958	100.836
2.875%	101.923	101.786	101.664	101.542
3.000%	102.503	102.366	102.244	102.122
3.125%	103.357	103.235	103.128	103.022
3.250%	104.128	104.006	103.900	103.794
3.375%	104.731	104.610	104.503	104.397
3.500%	105.200	105.078	104.972	104.865
3.625%	105.583	105.461	105.355	105.249
3.750%	106.100	105.994	105.903	105.812
3.875%	106.629	106.523	106.432	106.341
4.000%	107.028	106.922	106.831	106.740
4.125%	107.337	107.230	107.140	107.049
4.250%	107.709	107.681	107.669	107.656

### 15 Yr Fixed (Loan Amount > \$85k and ≤ \$110k) - CBF152

Rate	15BE	30BE	45BE	60BE
2.250%	101.682	101.578	101.489	101.400
2.375%	102.147	102.044	101.954	101.865
2.500%	102.627	102.540	102.466	102.392
2.625%	103.218	103.130	103.057	102.983
2.750%	103.777	103.689	103.615	103.542
2.875%	104.154	104.067	103.993	103.919
3.000%	104.458	104.371	104.297	104.223
3.125%	104.874	104.802	104.744	104.685
3.250%	105.351	105.279	105.221	105.163
3.375%	105.660	105.588	105.530	105.471
3.500%	105.971	105.922	105.888	105.853
3.625%	106.496	106.447	106.413	106.378
3.750%	106.924	106.875	106.841	106.806
3.875%	107.162	107.113	107.079	107.044
4.000%	107.286	107.237	107.202	107.168

### 30 Yr Fixed Home Possible - FHF550

Rate	15BE	30BE	45BE	60BE
2.500%	99.668	99.531	99.409	99.287
2.625%	100.266	100.128	100.006	99.884
2.750%	101.194	101.057	100.935	100.813
2.875%	101.991	101.854	101.732	101.610
3.000%	102.572	102.435	102.313	102.191
3.125%	102.946	102.825	102.718	102.612
3.250%	103.689	103.568	103.461	103.355
3.375%	104.325	104.203	104.097	103.991
3.500%	104.757	104.635	104.529	104.423
3.625%	105.102	104.980	104.874	104.767
3.750%	105.682	105.576	105.485	105.395
3.875%	106.228	106.122	106.031	105.940
4.000%	106.635	106.529	106.438	106.347
4.125%	106.842	106.736	106.645	106.554
4.250%	106.959	106.931	106.919	106.906

### 30 Yr Fixed (Loan Amount > \$110k and ≤ \$150k) - CBF303

Rate	15BE	30BE	45BE	60BE
2.500%	99.444	99.307	99.185	99.063
2.625%	100.329	100.192	100.070	99.948
2.750%	101.155	101.017	100.895	100.773
2.875%	101.860	101.723	101.601	101.479
3.000%	102.441	102.303	102.181	102.059
3.125%	103.200	103.079	102.972	102.866
3.250%	103.972	103.850	103.744	103.638
3.375%	104.575	104.453	104.347	104.241
3.500%	105.044	104.922	104.816	104.709
3.625%	105.427	105.305	105.199	105.092
3.750%	105.944	105.838	105.747	105.656
3.875%	106.472	106.366	106.276	106.185
4.000%	106.871	106.765	106.675	106.584
4.125%	107.180	107.074	106.983	106.893
4.250%	107.397	107.369	107.356	107.344

### 15 Yr Fixed (Loan Amount > \$110k and ≤ \$150k) - CBF153

Rate	15BE	30BE	45BE	60BE
2.250%	101.682	101.578	101.489	101.400
2.375%	102.147	102.044	101.954	101.865
2.500%	102.596	102.509	102.435	102.361
2.625%	103.187	103.099	103.025	102.952
2.750%	103.746	103.658	103.584	103.510
2.875%	104.123	104.035	103.962	103.888
3.000%	104.427	104.339	104.266	104.192
3.125%	104.811	104.739	104.681	104.623
3.250%	105.288	105.216	105.158	105.100
3.375%	105.597	105.525	105.467	105.409
3.500%	105.815	105.766		



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: LLSCR04132021A

Date: 4/13/2021

Effective Time: 09:09 AM

## Conforming Jumbo Fixed Pricing

30 Yr Fixed Agency High Balance - HBF309				
Rate	15BE	30BE	45BE	60BE
2.500%	99.115	98.977	98.856	98.734
2.625%	99.915	99.778	99.656	99.534
2.750%	100.661	100.523	100.401	100.279
2.875%	101.303	101.166	101.044	100.922
3.000%	101.741	101.619	101.512	101.406
3.125%	102.625	102.504	102.397	102.291
3.250%	103.331	103.209	103.103	102.996
3.375%	103.891	103.770	103.663	103.557
3.500%	104.322	104.201	104.094	103.988
3.625%	104.677	104.555	104.449	104.343
3.750%	104.681	104.575	104.484	104.393
3.875%	105.171	105.065	104.975	104.884
4.000%	105.578	105.472	105.381	105.291
4.125%	105.884	105.778	105.688	105.597
4.250%	104.016	103.988	103.975	103.963

15 Yr Fixed Agency High Balance - HBF159				
Rate	15BE	30BE	45BE	60BE
2.250%	101.013	100.910	100.820	100.731
2.375%	101.368	101.265	101.176	101.086
2.500%	101.878	101.790	101.716	101.643
2.625%	102.313	102.225	102.151	102.078
2.750%	102.704	102.616	102.542	102.469
2.875%	102.982	102.894	102.820	102.747
3.000%	103.187	103.099	103.026	102.952
3.125%	102.847	102.775	102.717	102.659
3.250%	103.174	103.102	103.044	102.986
3.375%	103.377	103.305	103.247	103.189
3.500%	103.492	103.420	103.361	103.303
3.625%	103.010	102.961	102.926	102.892
3.750%	103.291	103.242	103.207	103.173
3.875%	103.411	103.363	103.328	103.293
4.000%	103.417	103.368	103.333	103.299

30 Yr Fixed Home Ready High Balance - FNF559				
Rate	15BE	30BE	45BE	60BE
2.500%	97.934	97.796	97.675	97.553
2.625%	98.734	98.597	98.475	98.353
2.750%	99.480	99.342	99.220	99.098
2.875%	100.122	99.985	99.863	99.741
3.000%	100.685	100.563	100.456	100.350
3.125%	101.569	101.448	101.341	101.235
3.250%	102.275	102.153	102.047	101.940
3.375%	102.835	102.714	102.607	102.501
3.500%	103.266	103.145	103.038	102.932
3.625%	103.621	103.499	103.393	103.287
3.750%	103.406	103.300	103.209	103.118
3.875%	103.896	103.790	103.700	103.609
4.000%	104.303	104.197	104.106	104.016
4.125%	104.609	104.503	104.413	104.322
4.250%	103.366	103.338	103.325	103.313

30 Yr Fixed Home Possible Super Conforming - FHF559				
Rate	15BE	30BE	45BE	60BE
2.500%	97.843	97.706	97.584	97.462
2.625%	99.071	98.934	98.812	98.690
2.750%	100.062	99.924	99.803	99.681
2.875%	100.844	100.707	100.585	100.463
3.000%	101.396	101.259	101.137	101.015
3.125%	102.017	101.895	101.789	101.682
3.250%	102.808	102.686	102.580	102.473
3.375%	103.437	103.315	103.209	103.103
3.500%	103.856	103.734	103.628	103.522
3.625%	104.167	104.045	103.939	103.832
3.750%	103.929	103.823	103.732	103.642
3.875%	104.454	104.348	104.257	104.166
4.000%	104.791	104.685	104.594	104.504
4.125%	104.940	104.833	104.743	104.652
4.250%	103.852	103.824	103.812	103.799

**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

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Price Code: LLSCR04132021A

Date: 4/13/2021

Effective Time: 09:09 AM

## FHA & VA Products

### FHA 30 Yr Fixed - GNF300

Rate	15BE	30BE	45BE	60BE
2.250%	100.982	100.884	100.796	100.709
2.375%	101.540	101.442	101.354	101.267
2.500%	102.061	101.963	101.876	101.789
2.625%	102.613	102.514	102.427	102.340
2.750%	103.093	102.995	102.908	102.821
2.875%	103.453	103.339	103.236	103.133
3.000%	103.947	103.833	103.731	103.628
3.125%	104.472	104.359	104.256	104.153
3.250%	104.938	104.824	104.721	104.618
3.375%	105.134	105.066	105.011	104.955
3.500%	105.583	105.516	105.460	105.404
3.625%	106.042	105.975	105.919	105.863
3.750%	106.417	106.350	106.294	106.239
3.875%	106.752	106.717	106.692	106.667
4.000%	107.154	107.118	107.093	107.068

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

Rate	15BE	30BE	45BE	60BE
2.250%	100.948	100.850	100.763	100.675
2.375%	101.330	101.232	101.145	101.057
2.500%	101.705	101.606	101.519	101.432
2.625%	102.072	101.973	101.886	101.799
2.750%	102.953	102.839	102.736	102.633
2.875%	103.363	103.249	103.146	103.043
3.000%	103.735	103.621	103.518	103.415
3.125%	104.081	103.967	103.865	103.762
3.250%	104.693	104.626	104.570	104.514
3.375%	105.029	104.962	104.906	104.850
3.500%	105.365	105.298	105.242	105.186
3.625%	105.685	105.618	105.562	105.507
3.750%	106.321	106.285	106.261	106.236
3.875%	106.642	106.606	106.582	106.557
4.000%	106.942	106.906	106.881	106.857

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

Rate	15BE	30BE	45BE	60BE
2.250%	101.325	101.227	101.140	101.053
2.375%	101.821	101.722	101.635	101.548
2.500%	102.255	102.157	102.070	101.983
2.625%	102.757	102.659	102.572	102.484
2.750%	103.292	103.178	103.075	102.972
2.875%	103.761	103.647	103.544	103.441
3.000%	104.161	104.047	103.944	103.842
3.125%	104.638	104.524	104.422	104.319
3.250%	105.046	104.979	104.923	104.867
3.375%	105.483	105.416	105.360	105.304
3.500%	105.852	105.785	105.729	105.673
3.625%	106.249	106.182	106.126	106.070
3.750%	106.761	106.725	106.701	106.676
3.875%	107.137	107.101	107.077	107.052
4.000%	107.462	107.426	107.402	107.377

### VA 30 Yr Fixed - VAF300

Rate	15BE	30BE	45BE	60BE
2.250%	100.407	100.309	100.222	100.134
2.375%	100.858	100.760	100.673	100.586
2.500%	101.280	101.182	101.095	101.008
2.625%	101.633	101.535	101.448	101.360
2.750%	102.424	102.310	102.207	102.104
2.875%	102.809	102.695	102.592	102.489
3.000%	103.147	103.033	102.930	102.827
3.125%	103.384	103.270	103.168	103.065
3.250%	104.218	104.151	104.095	104.039
3.375%	104.535	104.468	104.412	104.356
3.500%	104.803	104.735	104.680	104.624
3.625%	104.989	104.922	104.866	104.810
3.750%	106.005	105.969	105.944	105.920
3.875%	106.245	106.209	106.185	106.160
4.000%	106.454	106.418	106.394	106.369

### VA 30 Yr IRRRL -VAF310

Rate	15BE	30BE	45BE	60BE
2.250%	100.962	100.864	100.777	100.690
2.375%	101.432	101.334	101.247	101.159
2.500%	101.899	101.801	101.714	101.627
2.625%	102.364	102.266	102.179	102.091
2.750%	102.986	102.872	102.769	102.666
2.875%	103.451	103.337	103.234	103.131
3.000%	103.878	103.764	103.661	103.559
3.125%	104.260	104.146	104.043	103.940
3.250%	104.758	104.691	104.635	104.579
3.375%	105.162	105.095	105.039	104.983
3.500%	105.536	105.469	105.413	105.357
3.625%	105.865	105.798	105.742	105.686
3.750%	106.551	106.515	106.491	106.466
3.875%	106.881	106.846	106.821	106.796
4.000%	107.189	107.153	107.128	107.104

### FHA 15 Yr Fixed - GNF150

Rate	15BE	30BE	45BE	60BE
2.250%	102.050	101.942	101.841	101.741
2.375%	102.378	102.269	102.169	102.068
2.500%	102.718	102.609	102.509	102.408
2.625%	103.043	102.935	102.834	102.734
2.750%	103.451	103.374	103.305	103.235
2.875%	103.749	103.671	103.602	103.533
3.000%	104.038	103.960	103.891	103.822
3.125%	104.300	104.223	104.153	104.084
3.250%	104.936	104.874	104.820	104.767
3.375%	105.187	105.125	105.072	105.018
3.500%	105.428	105.366	105.313	105.259
3.625%	105.644	105.582	105.529	105.475
3.750%	106.195	106.071	105.955	105.839
3.875%	106.395	106.270	106.154	106.038

### VA 15 Yr Fixed - VAF150

Rate	15BE	30BE	45BE	60BE
2.250%	101.573	101.464	101.364	101.264
2.375%	102.011	101.903	101.802	101.702
2.500%	102.438	102.330	102.229	102.129
2.625%	102.852	102.744	102.643	102.543
2.750%	102.992	102.914	102.845	102.776
2.875%	103.405	103.328	103.259	103.190
3.000%	103.796	103.719	103.650	103.581
3.125%	104.165	104.088	104.018	103.949
3.250%	104.478	104.416	104.363	104.309
3.375%	104.851	104.789	104.736	104.682
3.500%	105.202	105.140	105.087	105.033
3.625%	105.523	105.462	105.408	105.355
3.750%	105.767	105.642	105.526	105.410
3.875%	106.089	105.965	105.849	105.733

## FHA Jumbo Pricing

### FHA 30 Yr Fixed High Balance - GNF305

Rate	15BE	30BE	45BE	60BE
2.250%	99.515	99.417	99.329	99.242
2.375%	99.930	99.832	99.745	99.657
2.500%	100.351	100.253	100.165	100.078
2.625%	100.742	100.644	100.557	100.470
2.750%	101.894	101.780	101.677	101.575
2.875%	102.279	102.166	102.063	101.960
3.000%	102.694	102.580	102.477	102.374
3.125%	103.080	102.966	102.863	102.761
3.250%	103.420	103.306	103.203	103.100
3.375%	103.282	103.215	103.159	103.103
3.500%	103.630	103.563	103.507	103.451
3.625%	103.932	103.865	103.809	103.753
3.750%	104.299	104.263	104.238	104.214
3.875%	104.583	104.547	104.522	104.497
4.000%	104.870	104.834	104.810	104.785

### VA 30 Yr Fixed High Balance - VAF305

Rate	15BE	30BE	45BE	60BE
2.250%	98.704	98.606	98.518	98.431
2.375%	99.153	99.055	98.967	98.880
2.500%	99.591	99.493	99.406	99.318
2.625%	99.980	99.882	99.795	99.708
2.750%	101.067	100.953	100.851	100.748
2.875%	101.430	101.316	101.213	101.111
3.000%	101.764	101.650	101.547	101.444
3.125%	102.035	101.921	101.819	101.716
3.250%	102.265	102.151	102.048	101.946
3.375%	102.251	102.184	102.128	102.072
3.500%	102.497	102.430	102.374	102.318
3.625%	102.690	102.623	102.567	102.511
3.750%	103.223	103.187	103.163	103.138
3.875%	103.411	103.375	103.350	103.326
4.000%	103.600	103.564	103.539	103.515

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Price Code: LLSCR04132021A

Date: 4/13/2021

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## FHA Jumbo Pricing (Cont)

FHA 15 Yr Fixed High Balance - GNF155				
Rate	15BE	30BE	45BE	60BE
2.250%	99.175	99.067	98.966	98.866
2.375%	99.503	99.394	99.294	99.193
2.500%	99.843	99.734	99.634	99.533
2.625%	100.168	100.060	99.959	99.859
2.750%	100.576	100.499	100.430	100.360
2.875%	100.874	100.796	100.727	100.658
3.000%	101.163	101.085	101.016	100.947
3.125%	101.425	101.348	101.278	101.209
3.250%	102.061	101.999	101.945	101.892
3.375%	102.312	102.250	102.197	102.143
3.500%	102.553	102.491	102.438	102.384
3.625%	102.769	102.707	102.654	102.600
3.750%	103.320	103.196	103.080	102.964
3.875%	103.520	103.395	103.279	103.163

VA 15 Yr Fixed High Balance - VAF155				
Rate	15BE	30BE	45BE	60BE
2.250%	98.698	98.589	98.489	98.389
2.375%	99.136	99.028	98.927	98.827
2.500%	99.563	99.455	99.354	99.254
2.625%	99.977	99.869	99.768	99.668
2.750%	100.117	100.039	99.970	99.901
2.875%	100.530	100.453	100.384	100.315
3.000%	100.921	100.844	100.775	100.706
3.125%	101.290	101.213	101.143	101.074
3.250%	101.603	101.541	101.488	101.434
3.375%	101.976	101.914	101.861	101.807
3.500%	102.327	102.265	102.212	102.158
3.625%	102.648	102.587	102.533	102.480
3.750%	102.892	102.767	102.651	102.535
3.875%	103.214	103.090	102.974	102.858

## 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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