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|--|--|--------------------|--|--------------------|
| Product Offerings | Agency, Government and Affordable Lending (HFA and Lakeview National DPA) | | Silver Hill Capital Conforming, Agency Investor Plus, Bank Statement, Debt Service Coverage Ratio, Jumbo | |
| Note Delivery | Lakeview Loan Servicing, LLC Attn: Lakeview Correspondent 507 Prudential Rd, Mail Stop S142 Horsham, PA 19044 | | Bayview Acquisitions, LLC Attn: Bayview Correspondent 507 Prudential Rd, Mail Stop S142 Horsham, PA 19044 | |
| Note Endorsement | Must be endorsed to Blank | | Must be endorsed to Blank | |
| Bailee Information | Lakeview Loan Servicing, LLC, or its Custodian Computershare FKA Wells Fargo | | Bayview Acquisitions, LLC, or its Custodian Computershare FKA Wells Fargo | |
| eNote Delivery Notification | email eNoteNotifications@lakeview.com Manifest listing loan number / MIN / warehouse bank name | | email nonagencycollateral@silverhillcap.com Manifest listing loan number / MIN / warehouse bank name | |
| MERS eDelivery and eRegistry Transactions | MERS Member Name | MERS ORG ID | MERS Member Name | MERS ORG ID |
| | Transfer of Control to Lakeview | 1010298 | Transfer of Control to US Bank as Trustee for OVLAC Holdings Trust I | 1017786 |
| | Transfer of Location to Computershare Doc Custody | 1016293 | Transfer of Location to Computershare Doc Custody | 1016293 |
| | Transfer of Servicing to Lakeview | 1010298 | Transfer of Servicing to Rocket Mortgage | 1000390 |
| | Delegatee for Transfers to Computershare Doc Custody | 1016293 | Delegatee for Transfers to Computershare Doc Custody | 1016293 |







| | Lakeview | Silver Hill Capital |
|---|---|---|
| Product Offerings | Agency, Government and Affordable Lending (HFA and Lakeview National DPA) | Silver Hill Capital Conforming, Agency Investor Plus, Bank Statement, Debt Service Coverage Ratio, Jumbo |
| Assignment of Mortgage/MERS | Servicer: 1010298 Lakeview Loan Servicing, LLC Investor: 1010298 Lakeview Loan Servicing, LLC Subservicer: 1000723 LoanCare LLC | Servicer: 1000390 Rocket Mortgage, LLC Investor: 1000390 Rocket Mortgage, LLC SubServicer: N/A |
| Lakeview National DPA Assignment of Mortgage/MERS | Investor: 1006529 Fahe Servicer: 1006529 Fahe Investor: 1013207 Springboard CDFI Servicer: 1013207 Springboard CDFI | N/A |
| Non-MERS Loans | N/A | Assignment must be completed to Blank and shipped with the collateral file to the Horsham office address. |
| Hazard/Flood Insurance Notification and Mortgagee Clause | Lakeview Loan Servicing, LLC c/o LoanCare, LLC ISAOA/ATIMA P.O. Box 202049 Florence, SC 29502-2049 | Rushmore Servicing ISAOA P.O. Box 7729 Springfield, OH 45501-7729 |
| Flood Certificate and Preferred Flood Vendors | Life of Loan Flood Certificate is required CoreLogic Flood Data Services, Inc ServiceLink National Flood | Life of Loan Flood Certificate is required Cotality Flood Data Services, Inc |
| Flood Determination Notification | LoanCare, LLC <i>Attn: Flood Cert</i> P.O. Box 8068 Virginia Beach, VA 23450 | Rushmore Servicing, Flood Compliance 8950 Cypress Waters Blvd. Coppell, TX 75019 |





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| <p>Product Offerings</p> | <p>Agency, Government and Affordable Lending (HFA and Lakeview National DPA)</p> | <p>Silver Hill Capital Conforming, Agency Investor Plus, Bank Statement, Debt Service Coverage Ratio, Jumbo</p> |
| <p>Good-Bye Letter/Notice of Transfer: First Payment Address <i>*Payment address is based on the borrower's mailing address</i></p> | <p>East Coast: AL, CT, DC, DE, FL, GA, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, PR, RI, SC, TN, VA, VI, VT, WI, WV LoanCare, LLC P.O. Box 37628 Philadelphia, PA 19101-0628</p> <p>West Coast: AK, AR, AZ, CA, CO, HI, IA, ID, KS, LA, MN, MO, MS, MT, ND, NE, NM, NV, OK, OR, SD, TX, UT, WA, WY LoanCare, LLC P.O. Box 60509 City of Industry, CA 91716-0509</p> <p>Overnight Address: LoanCare, LLC 3637 Sentara Way Virginia Beach, VA 23452</p> | <p>Payment Address: Rushmore Servicing <i>Attn: Payment Processing</i> P.O. Box 650783 Dallas, TX 75265-0783</p> <p>Overnight Address: Rushmore Servicing <i>Attn: Payment Processing</i> 3000 Kellway Drive, Suite 120 Carrollton, TX 75006</p> |
| <p>Good-Bye Letter/Notice of Transfer: General Borrower Correspondence</p> | <p>LoanCare, LLC <i>Attn: Consumer Solutions Dept</i> P.O. Box 8068 Virginia Beach, VA 23450</p> | <p>Rushmore Servicing <i>Attn: Customer Service</i> 8950 Cypress Water Blvd. Coppell, TX 75019</p> |
| <p>Customer Service Information</p> | <p>LoanCare, LLC www.myloancare.com 800-509-0183 Mon - Fri 8am - 9pm EST Saturday 8am - 3pm EST</p> | <p>Rushmore Servicing www.rushmoreservicing.com/welcome 877-888-4606 Mon - Fri 8am - 9pm EST</p> |
| <p>PMI Transfer Notification</p> | <p>LoanCare, LLC ISAOA P.O. Box 8068 Virginia Beach, VA 23450</p> | <p>Rushmore Servicing ISAOA P.O. Box 619094 Dallas, TX 75261 **Radian only select Cypress Loan Servicing</p> |





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| Product Offerings | Agency, Government and Affordable Lending (HFA and Lakeview National DPA) | Silver Hill Capital Conforming, Agency Investor Plus, Bank Statement, Debt Service Coverage Ratio, Jumbo |
| Tax Service Provider | CoreLogic Tax Services 486 Thomas Jones Way #150 Exton, PA 19341 | Cotality Tax 3001 Hackberry Road Irving, TX 75063 |
| FHA Holder and Servicing IDS | Holder ID: 31033 Servicer ID: 70101 | N/A |
| USDA Servicing Lender and Holding Lender Information | Servicing Lender: LoanCare, LLC 601 Riverside Avenue, Building 5 Jacksonville, FL 32204-2901 Servicer Tax ID: 541322898 Branch Number: 001 Holding Lender: Lakeview Loan Servicing, LLC 4425 Ponce De Leon Blvd MS 5-251 Coral Gables, FL 33146-1837 Lender Tax ID: 274023565 Branch Number: 001 | N/A |
| Closed Loan or Credit File Delivery and Suspense Conditions | Electronic Delivery and Suspense Reports www.lakeviewcorrespondent.com Delegated LoanDock/Closed Loan Portal Delegated Closed Loan Delivery | Electronic Delivery and Suspense Reports www.lakeviewcorrespondent.com Delegated LoanDock/Closed Loan Portal Delegated and Non-Delegated Closed Loan Delivery Non-Delegated UW Portal Non-Delegated Credit Package Submission (Product Specific Loan Submission Checklist must be submitted with complete credit package) |





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| <p>Product Offerings</p> | <p>Agency, Government and Affordable Lending (HFA and Lakeview National DPA)</p> | <p>Silver Hill Capital Conforming, Agency Investor Plus, Bank Statement, Debt Service Coverage Ratio, Jumbo</p> |
| <p>Lock and Delivery Expiration</p> | <p>Locks:</p> <ul style="list-style-type: none"> • Non-HFA Best Efforts: Loan must be closed and disbursed by Seller by Lock Expiration Date • HFA Best Efforts: Loan must be purchased by Lakeview by Lock Expiration Date • Mandatory: Loan must be purchased by Lakeview by Lock Expiration Date <p>Loan Delivery:</p> <ul style="list-style-type: none"> • Best Efforts: Loan must be delivered on or before the Delivery Expiration Date • Mandatory: Loan must be delivered on or before the Funding Expiration Date (delivery date is soft, but recommended) | <p>Locks:</p> <ul style="list-style-type: none"> • Best Efforts: Loan must be closed and disbursed by Seller by Lock Expiration Date • Mandatory: Loan must be purchased by Silver Hill Capital by Lock Expiration Date <p>Loan Delivery:</p> <ul style="list-style-type: none"> • Best Efforts: Loan must be delivered on or before the Delivery Expiration Date • Mandatory: Loan must be delivered on or before the Funding Expiration Date (delivery date is soft, but recommended) |
| <p>Final Documents</p> | <p>Indecomm Global Services Attn: Final Docs FD-LLS-3400 1427 Energy Park Drive St. Paul, MN 55108</p> <p>Document Delivery Lakeview.Docgenius@indecomm.net https://dmg.indecomm.net/ViewPointUpload/</p> <p>General Questions LakeviewFinalDocs@indecomm.net 651-766-2364</p> <p>SFTP Delivery Setup & Online Lender Portal Access DocGeniusAdmin@indecomm.net</p> | <p>Indecomm Global Services Attn: Final Docs FD-BV-9902 1427 Energy Park Drive St. Paul, MN 55108</p> <p>Document Delivery Bayview.Docgenius@indecomm.net https://dmg.indecomm.net/ViewPointUpload/</p> <p>General Questions BayviewFinalDocs@indecomm.net 651-766-2364</p> <p>SFTP Delivery Setup & Online Lender Portal Access DocGeniusAdmin@indecomm.net</p> |





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| Product Offerings | Agency, Government and Affordable Lending (HFA and Lakeview National DPA) | Silver Hill Capital Conforming, Agency Investor Plus, Bank Statement, Debt Service Coverage Ratio, Jumbo |
| HMDA Reporting Code | Type of Purchaser: Code 71 – Credit Union, Mortgage Company, or Finance Company | Type of Purchaser: Code 71 – Credit Union, Mortgage Company, or Finance Company |
| Address Confidentiality Program | ACP@lakeview.com Include borrower name, seller or Lakeview loan number, ACP mailing address and notice of program enrollment | ACP@silverhillcap.com Include borrower name, seller or Silver Hill Capital loan number, ACP mailing address and notice of program enrollment |
| Wire Instructions/ACH for payments to borrower accounts only | Wires and ACH – LoanCare, LLC Bank Name: Wells Fargo Bank, NA ABA Number: 121 000 248 Acct Number: 200 003 742 4631 Acct Name: LoanCare, LLC, Collection Clearing | Wires – Rushmore Servicing Bank Name: JP Morgan Chase ABA Number: 021 000 021 Acct Number: 550 387 622 Acct Name: Rushmore Servicing Payment Clearing ACH – Rushmore Servicing Payment Clearing Routing #: 111000614 Bank Name: JPMorgan Chase Bank, NA Acct Name: Rushmore Servicing Payment Clearing |
| Notification requirements when forwarding Monthly Payments, Additional Escrows or Principal Curtailments to servicer | Email: lc-cashtransfer@loancare.net Include: <ul style="list-style-type: none"> - Lakeview loan number - Borrower name - Amount - Where to apply funds | Email: cashwires@rocketmortgage.com ; cc flowacquisitions@rocketmortgage.com Include: <ul style="list-style-type: none"> - Prior loan number - Rushmore Loan Number - Borrower name - Address - Amount - Effective date - Where to apply funds - Last 4 digits of account funds wired to |



Transaction Specific Fees

| | | | |
|---|---|---|--|
| <p>Lakeview</p> | <p>Funding Fee \$250.00 Tax Service Fee \$85.00 MERS Fee* \$12.50</p> <p><i>*If applicable, for non MERS lenders only</i></p> | | |
| <p>Lakeview National DPA</p> | <p><u>First Mortgage</u></p> | <p><u>Second Mortgage</u></p> | <p>Funding Fee \$250.00 Tax Service Fee \$85.00 MERS Fee* \$12.50</p> <p><i>*If applicable, for non MERS lenders only</i></p> <p>Springboard - Lender Fee \$150.00 Fahe - Lender Fee \$150.00</p> <p><i>*Lender Funding Fee deducted by Springboard/Fahe upon their purchase of the DPA second</i></p> |
| <p>Silver Hill Capital</p> <p><i>*Silver Hill Capital Non-Delegated loans that have gone through a complete underwrite and have been canceled or declined, will be charged an Administrative Fee on a monthly invoice.</i></p> | <p><u>AIP, DSCR, Bank Statement & Jumbo Delegated</u></p> | <p><u>Silver Hill Capital Conforming Delegated</u></p> | <p>Funding Fee \$595.00 Tax Service Fee \$85.00</p> <p>Funding Fee \$250.00 Tax Service Fee \$85.00</p> <p><u>AIP, DSCR, Bank Statement & Jumbo Non-Delegated</u></p> <p>Administrative Fee* \$495.00 Funding Fee \$595.00 Tax Service Fee \$85.00</p> |



Transaction Specific Fees

Housing Finance Agency Fees

**Do not make fees payable to Lakeview Loan Servicing*

| <u>CalHFA</u> | | <u>Connecticut Housing Finance Authority</u> | |
|------------------------------------|----------|--|----------|
| Funding Fee | \$250.00 | Tax Service Fee | \$85.00 |
| Tax Service Fee | \$85.00 | | |
| <u>DCHFA</u> | | <u>DSHA</u> | |
| Funding Fee | \$250.00 | Funding Fee | \$275.00 |
| Tax Service Fee | \$85.00 | Tax Service Fee | \$85.00 |
| MCC Insurance Fee (as applicable) | \$450.00 | Compliance Fee | \$150.00 |
| <u>FL Housing</u> | | <u>GHFA</u> | |
| Funding Fee | \$400.00 | Funding Fee | \$400.00 |
| Tax Service Fee | \$85.00 | Tax Service Fee | \$85.00 |
| <u>Home in 5</u> | | <u>LHC</u> | |
| Funding Fee | \$400.00 | Funding Fee | \$400.00 |
| Tax Service Fee | \$85.00 | Tax Service Fee | \$85.00 |
| Assignment Fee | \$64.00 | Compliance Fee | \$125.00 |
| <u>Ohio Housing Finance Agency</u> | | <u>SC Housing Agency</u> | |
| Funding Fee | \$400.00 | Funding Fee | \$500.00 |
| Tax Service Fee | \$85.00 | Tax Service Fee | \$85.00 |
| Subordination Fee Refinances | \$100.00 | | |
| <u>TSAHC</u> | | | |
| Funding Fee | \$250.00 | | |
| Tax Service Fee | \$85.00 | | |
| Compliance Review Fee | \$200.00 | | |
| MCC Insurance Fee (as applicable) | \$400.00 | | |



General Contacts



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|---|--|--|
| Delegated Commitment Desk | Bulk Bids bulk bids@lakeview.com Best Efforts commitmentdesk@lakeview.com 855-253-8439, Option 1 8:30am - 7:00pm EST | Bulk Bids bulk bids@silverhillcap.com Best Efforts commitmentdesk@silverhillcap.com 855-253-8439, Option 1 8:30am - 7:00pm EST |
| Non-Delegated Commitment Desk Re-Locks, Extensions and Pricing Exceptions | N/A | nondelcommitmentdesk@silverhillcap.com 855-253-8439, Option 1 8:30am - 7:00pm EST |
| Non-Delegated Loan Level Support, Product Registration, Pricing Support and Manual Locks, and Lock Cancellation | N/A | nondelclientmanagersupport@silverhillcap.com |
| Client Services / Portal Help | clientservices@lakeview.com 855-253-8439, Option 3 | clientservices@silverhillcap.com 855-253-8439, Option 3 |
| Scenario Help Desk | Lakeview Agency Scenario Desk underwritingquestions@lakeview.com | Silver Hill Non-Agency Scenario Desk nonagency@silverhillcap.com |



General Contacts



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|--|--|--|
| <p>Post Funding Adjustments</p> | <p>Invoices for taxes, HOI and/or MI after loan purchase should not be paid by the client, please forward to: postfundingadjustments@lakeview.com</p> | <p>Invoices for taxes, HOI and/or MI after loan purchase should not be paid by the client, please forward to: postfundingadjustments@silverhillcap.com</p> |
| <p>Servicing Related Inquiries</p> | <p>For assistance with loans that have been transferred, please reach out to: originationserviceroversightteam@lakeview.com</p> | <p>For assistance with loans that have been transferred, please reach out to: BVCMServicing@silverhillcap.com</p> |
| <p>Self Reporting</p> | <p>selfreports@lakeview.com</p> | <p>selfreports@silverhillcap.com</p> |
| <p>Collateral Conditions</p> | <p>CorrespondentCollateralConditions@lakeview.com</p> | <p>nonagencycollateral@silverhillcap.com</p> |
| <p>Silver Hill Capital Non-Agency Client Manager Contacts</p> | <p>N/A</p> | <p>Non-Delegated Credit package submission through clear to close nondelclientmanagersupport@silverhillcap.com</p> <p>Delegated and Non-Delegated Closed loan delivery through purchase nonagencyclientmgt@silverhillcap.com</p> |



General Contacts

Sales (Vice President and Assistant Vice President) and Client Manager Contacts

Eastern Great Lakes Region

| | | |
|---------------------------|--|--------------|
| VP: Marc VanBaalen | marcvanbaalen@bayview.com | 630-445-3030 |
| AVP: Adam Skiff | adamskiff@bayview.com | 517-617-7605 |
| CM: Barbara Matta | barbara.matta@lakeview.com | 215-591-2925 |

Mid-Atlantic Region

| | | |
|-------------------------|--|--------------|
| VP: Greg Kasza | gregkasza@bayview.com | 704-726-9608 |
| AVP: Mitch Gover | mitchgover@bayview.com | 407-443-2917 |
| CM: Kim Derosier | kimberly.derosier@lakeview.com | 215-540-2265 |

North Texas Region

| | | |
|-----------------------|--|--------------|
| VP: Tom Dawson | thomasdawson@bayview.com | 817-269-5289 |
| AVP: Mac Smith | macsmith@bayview.com | 704-501-4855 |
| CM: Shawn Dean | shawn.dean@lakeview.com | 215-664-1383 |

Northeast Region

| | | |
|-----------------------------|--|--------------|
| VP: David Tregoning | davidtregoning@bayview.com | 781-424-6463 |
| AVP: Mitch Gover | mitchellgover@bayview.com | 407-443-2917 |
| CM: Theresa Zadareky | theresa.zadareky@lakeview.com | 215-591-2938 |

Northern California Region

| | | |
|---------------------------|--|--------------|
| VP: Erika Harvell | erikaharvell@bayview.com | 707-280-6856 |
| AVP: Haley Karr | haleykarr@bayview.com | 317-408-9808 |
| CM: David Holloway | david.holloway@lakeview.com | 215-664-1354 |

Northwest Region

| | | |
|----------------------------|--|--------------|
| VP: Sunday Gillette | sundaygillette@bayview.com | 425-577-3270 |
| AVP: Adam Skiff | adamskiff@bayview.com | 517-617-7605 |
| CM: David Holloway | david.holloway@lakeview.com | 215-664-1354 |



General Contacts

Sales (Vice President and Assistant Vice President) and Client Manager Contacts

Philly Region

| | | |
|-----------------------------|--|--------------|
| VP: Jason Kitch | jasonkitch@bayview.com | 609-774-1530 |
| AVP: Adam Skiff | adamskiff@bayview.com | 517-617-7605 |
| CM: Theresa Zadareky | theresa.zadareky@lakeview.com | 215-591-2938 |

Southeast Region

| | | |
|-----------------------------|--|--------------|
| VP: Scott Bailey | scottbailey@bayview.com | 904-710-8086 |
| AVP: Mitch Gover | mitchellgover@bayview.com | 407-443-2917 |
| CM: Darlene Richards | darlene.richards@lakeview.com | 215-283-6166 |

Southern California Region

| | | |
|--------------------------------|--|--------------|
| VP: Michelle Dawson | michelledawson@bayview.com | 760-216-2372 |
| AVP: Haley Karr | haleykarr@bayview.com | 317-408-9808 |
| CM: Domenica Pellegrino | domenica.pellegrino@lakeview.com | 215-591-2938 |

Texas Gulf Coast Region

| | | |
|---------------------------|--|--------------|
| VP: Vicky Visconti | vickyvisconti@bayview.com | 281-861-4919 |
| AVP: Mac Smith | macsmith@bayview.com | 704-501-4855 |
| CM: Barbara Matta | barbara.matta@lakeview.com | 215-591-2925 |

Western Great Lakes Region

| | | |
|--------------------------------|--|--------------|
| VP: Michael Ficken | michaelficken@bayview.com | 636-484-1095 |
| AVP: Haley Karr | haleykarr@bayview.com | 317-408-9808 |
| CM: Danielle Fitzgerald | danielle.fitzgerald@lakeview.com | 215-793-8893 |

Client Management - Manager

| | | |
|---------------|--|--------------|
| Deirdre Nagle | deirdre.nagle@lakeview.com | 215-664-1365 |
|---------------|--|--------------|



Version Control

| Date | Section | Lakeview or Silver Hill Capital | Update | Page |
|-----------|---|---------------------------------|---|------|
| 3.6.2026 | Good-Bye Letter/Notice of Transfer: First Payment Address <i>*Payment address is based on the borrower's mailing address</i> | Lakeview | State of IL reassigned to East Coast first payment address. State of SD reassigned to West Coast first payment address. | 3 |
| 3.2.2026 | MERS eDelivery and eRegistry Transactions MERS | Silver Hill Capital | Member Name updated to Transfer of Servicing to Rocket Mortgage and MERS ORG ID updated to 100390 | 1 |
| | Assignment of Mortgage / MERS | Silver Hill Capital | Servicer updated to 1000390 Rocket Mortgage, LLC and Investor updated to 1000390 Rocket Mortgage, LLC. | 2 |
| | Flood Certificate & Preferred Flood Vendors | Silver Hill Capital | Updated to Cotality Flood Data Services, Inc | 2 |
| | PMI Transfer Notification | Silver Hill Capital | Updated to include **Radian only select Cypress Loan Servicing | 3 |
| | Tax service provider | Silver Hill Capital | Updated to Cotality Tax | 4 |
| | Wire instructions and ACH For Payment to borrower account only | Silver Hill Capital | Updated Acct Name: Rushmore Servicing Payment Clearing, ACH – Rushmore Servicing Payment Clearing, Acct Name: Rushmore Servicing Payment Clearing | 6 |
| 1.15.2026 | MERS eDelivery and eRegistry Transactions MERS | Lakeview | Updated MERS Member Name Transfer of Location to Lakeview to Transfer of Location to Computershare Doc Custody and updated MERS ORG ID to 1016293 | 1 |
| | MERS eDelivery and eRegistry Transactions MERS | Lakeview | Added MERS Member Name Delegatee for Transfers to Computershare Doc and MERS ORG ID 1016293 | 1 |
| | eNote Delivery Notification | Lakeview | Updated to Manifest listing loan number / MIN / warehouse bank name | 1 |