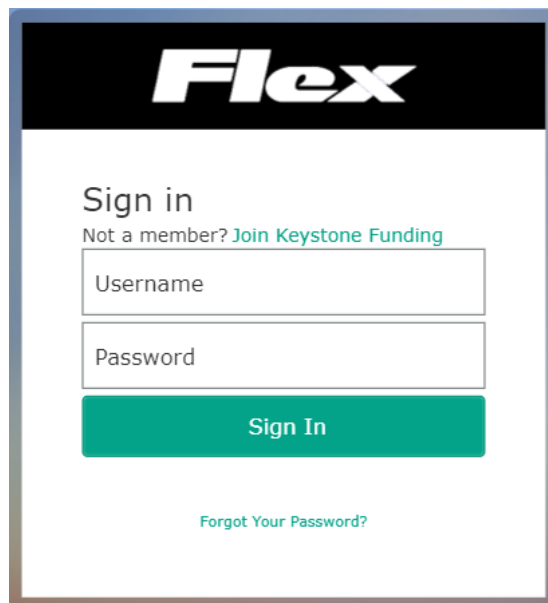
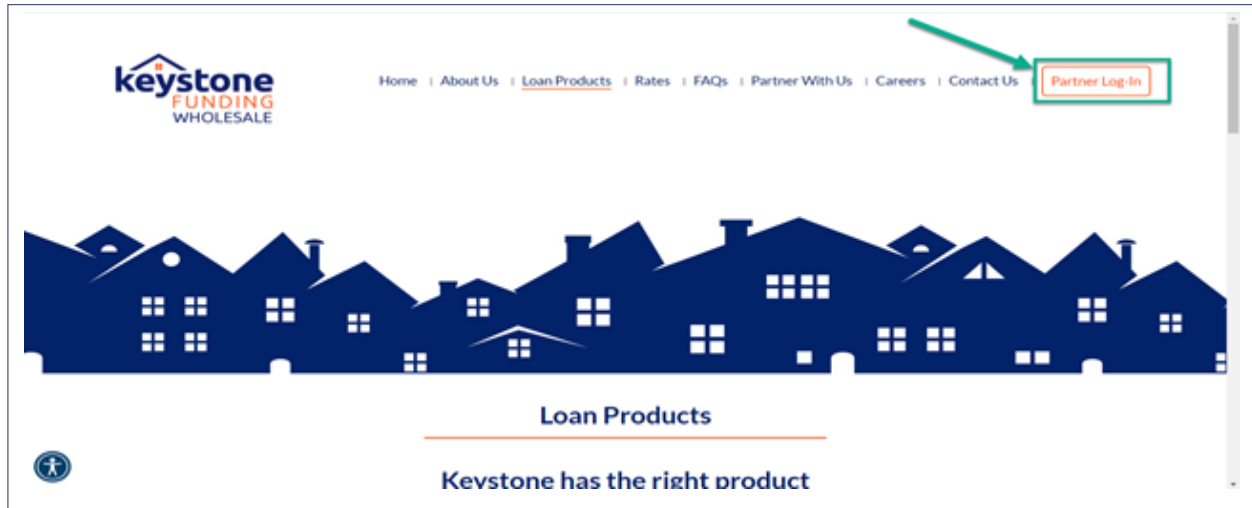


Step 1

Go to keystonebroker.com and click on the “Partner Log-In” as seen below. You will then be directed to our broker portal (Flex) to login using your own unique credentials.

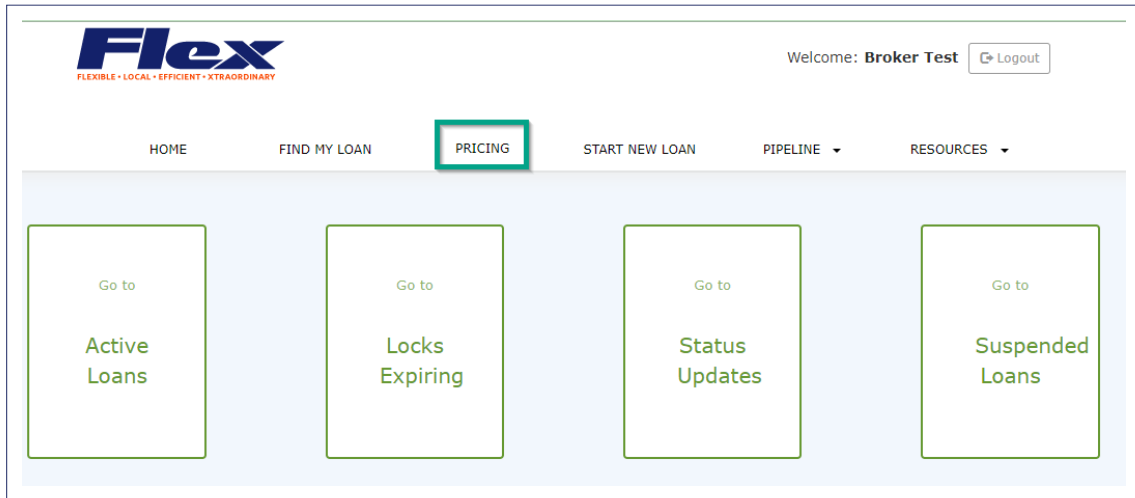


Questions?

portalsupport@keystonefunding.com

Step 2:

Once you are logged into the portal click on "Pricing" as seen below.



Step 3:

Enter all required loan details into the scenario tool below. Required items are marked. Once all loan details are input, click on "Run Search"

The screenshot shows the "QUICK PRICE" loan scenario tool. It includes a "Run Search" button at the top right. The form is divided into several sections:

- Channel:** WHOLESALE CHANNEL
- View:** QuickPricer
- LOAN SCENARIO:**
 - Loan Purpose: Purchase
 - Property Value: [input field]
 - LTV: [input field] Sub Financing: [input field] ENTER
 - 1st Loan Amount: [input field]
 - Occupancy: Owner Occ
 - Property Type: SPR
 - Representative FICO: [input field] Additional Credit: [input field] ENTER
 - Zip Code: [input field]
 - County: [input field]
 - State: [input field]
 - First Name: [input field]
 - Last Name: [input field]
 - Purchase Price: [input field]
 - Doc Type: Full Doc
 - UW Decision: Any
 - Escrows: Taxes & Insurance
 - DTI: [input field]
 - Months of Reserves: 0
 - Property Address: [input field]
 - Property City: [input field]
- COMPENSATION:**
 - Compensation Source: Lender Paid
 - Lender Fee is Included: No
 - First Time Buyer: No
- PRODUCT TERMS:**
 - Product Type: Conv (checked), FHA, VA, USDA, Jumbo
 - Product Term: 30 (checked), 20, 15, 10
 - Amortization Type: Fixed (checked)
 - Target Price: 100
 - Target Lock Term: 45
 - Target Rate: [input field]

Annotations include:

- "Select Product Type" pointing to the Product Type dropdown.
- "Lender Fee In or Out" pointing to the Lender Fee is Included dropdown.
- A green arrow pointing to the "Run Search" button at the bottom right.

At the bottom, there is a "Filters (0)" button and a "Run Search" button.

Step 4:

Rate Stack will appear after you click on the "Run Search" Tab in Step 3.

SEARCH RESULTS [Quick Price](#) Lock Desk Open

LOAN SCENARIO [Hide](#)

Loan Purpose	Purchase	Representative FICO	780	Product Type	Conv
1st Loan Amount	\$400,000.00	State	FL	Amortization Type	Fixed
2nd Loan Amount	\$0.00	Property Type	SFR	Product Term	30
Property Value	\$500,000.00	Occupancy	Owner Occ		
LTV/CLTV	80/80				

QUALIFIED DISQUALIFIED

Conforming 30 Year Fixed [v](#)

*Pricing is indicative until a U/W Decision is chosen.

Rate	P&I + MI	03/17/2022	04/01/2022	04/18/2022	05/02/2022
		15 Day %/\$	30 Day %/\$	45 Day %/\$	60 Day %/\$
3.250	\$1,740.83	98.914 \$4,344	98.821 \$4,716	98.697 \$5,212	98.628 \$5,488
3.375	\$1,768.38	99.513 \$1,948	99.410 \$2,360	99.282 \$2,872	99.219 \$3,124
3.500	\$1,796.18	100.083 (\$332)	99.973 \$108	99.842 \$632	99.783 \$868
3.625	\$1,824.21	100.656 (\$2,624)	100.540 (\$2,160)	100.415 (\$1,660)	100.349 (\$1,396)
3.750	\$1,852.46	101.205 (\$4,820)	101.051 (\$4,204)	100.914 (\$3,656)	100.820 (\$3,280)
3.875	\$1,880.95	101.728 (\$6,912)	101.564 (\$6,256)	101.422 (\$5,688)	101.334 (\$5,336)

* Please note that total premium shown is after your LPC comp is taken out when going Lender Paid

** Mortgage Insurance (MI) is shown below rate stack. MI Factor and Monthly Payment are shown

[View All Guidelines](#)

Mortgage Insurance

BPMI Monthly

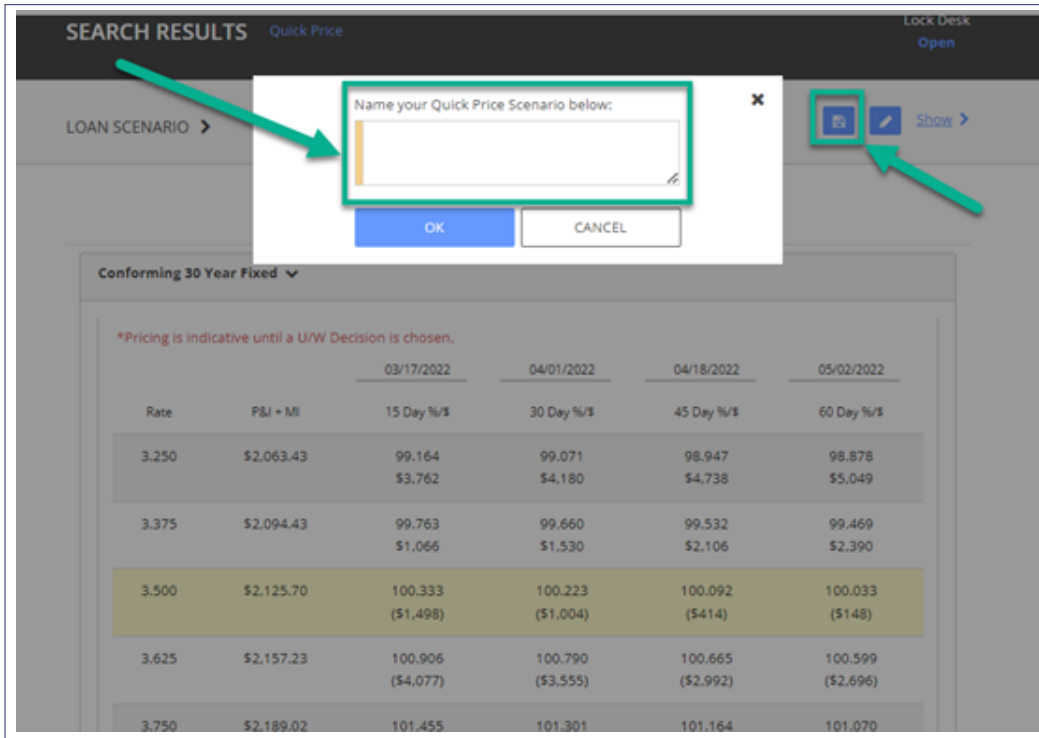
Mi Company	Up-Front Rate	Up-Front Premium	Initial Rate	Monthly Premium	Total Loan Amount
CPPE™ Estimated MI	N/A	N/A	0.28%	\$105.00	\$450,000

Questions?

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Step 5:

Save scenario if you choose

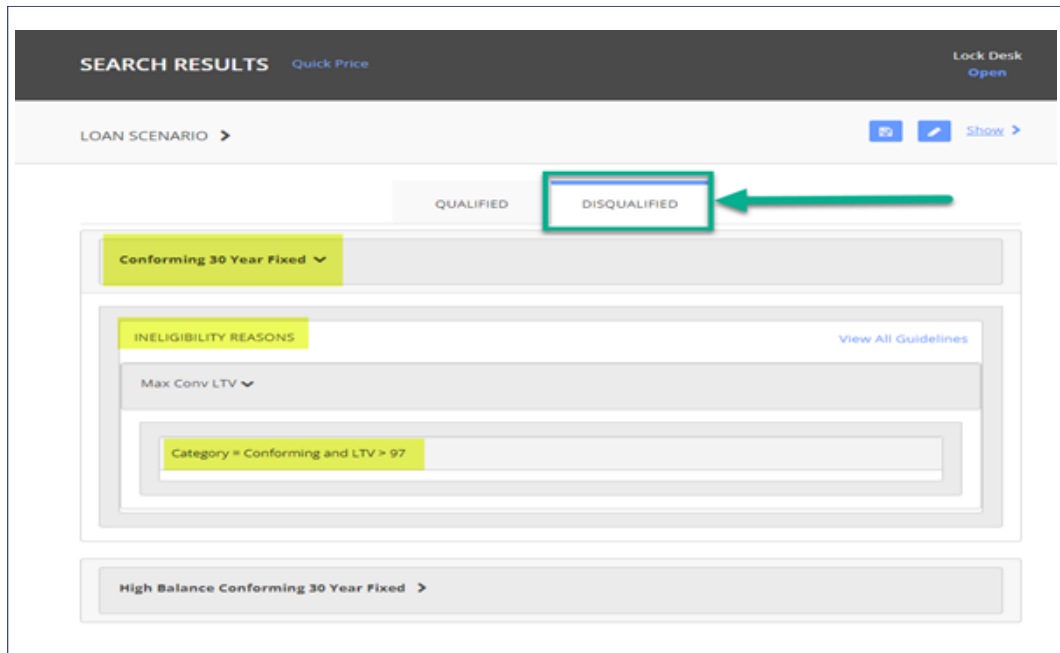


The screenshot shows the 'SEARCH RESULTS' page for a 'Quick Price' scenario. A dialog box is open, prompting the user to 'Name your Quick Price Scenario below:'. The dialog has 'OK' and 'CANCEL' buttons. A green arrow points to the dialog box, and another green arrow points to the 'Show' button in the top right corner of the search results area.

Below the dialog box, there is a table of pricing data for a 'Conforming 30 Year Fixed' scenario. The table includes columns for Rate, P&I + MI, and pricing for various dates (03/17/2022, 04/01/2022, 04/18/2022, 05/02/2022) with sub-columns for 15 Day %/\$, 30 Day %/\$, 45 Day %/\$, and 60 Day %/\$.

Rate	P&I + MI	03/17/2022		04/01/2022		04/18/2022		05/02/2022	
		15 Day %/\$	30 Day %/\$	15 Day %/\$	30 Day %/\$	45 Day %/\$	60 Day %/\$	45 Day %/\$	60 Day %/\$
3.250	\$2,063.43	99.164 \$3,762	99.071 \$4,180	98.947 \$4,738	98.878 \$5,049				
3.375	\$2,094.43	99.763 \$1,066	99.660 \$1,530	99.532 \$2,106	99.469 \$2,390				
3.500	\$2,125.70	100.333 (\$1,498)	100.223 (\$1,004)	100.092 (\$414)	100.033 (\$148)				
3.625	\$2,157.23	100.906 (\$4,077)	100.790 (\$3,555)	100.665 (\$2,992)	100.599 (\$2,696)				
3.750	\$2,189.02	101.455	101.301	101.164	101.070				

*** If pricing comes back as "No Products Qualified for you Loan Scenario" Click on DQ'd Box below



The screenshot shows the 'SEARCH RESULTS' page for a 'Quick Price' scenario. The status is 'DISQUALIFIED', which is highlighted with a green box and a green arrow. Below the status, there is a section titled 'INELIGIBILITY REASONS' with a 'View All Guidelines' link. The reasons listed include 'Category = Conforming and LTV > 97'. There is also a 'High Balance Conforming 30 Year Fixed' link at the bottom.

Questions?

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