



All locks, extensions, and cancellations can be requested through our FLEX portal

FHA/USDA Programs

FHA/USDA 30 Standard							FHA 15 Standard						
Rate	15-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	15-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.750	96.589	96.520	96.448	96.379	96.172	95.922	3.375	92.136	92.184	92.141	92.112	91.827	91.785
4.875	97.143	97.067	97.001	96.926	96.727	96.477	3.500	92.622	92.670	92.627	92.599	92.314	92.272
5.000	97.690	97.609	97.548	97.468	97.276	97.026	3.625	93.103	93.151	93.108	93.080	92.795	92.753
5.125	98.152	98.064	98.009	97.923	97.739	97.489	3.750	93.839	93.859	93.841	93.799	93.530	93.467
5.250	98.456	98.365	98.265	98.174	97.947	97.697	3.875	94.316	94.336	94.318	94.275	94.007	93.944
5.375	98.987	98.889	98.795	98.698	98.479	98.229	4.000	94.781	94.801	94.783	94.741	94.472	94.410
5.500	99.480	99.377	99.289	99.186	98.974	98.724	4.125	95.232	95.252	95.234	95.192	94.923	94.860
5.625	99.907	99.798	99.715	99.606	99.402	99.152	4.250	95.986	95.978	95.954	95.898	95.610	95.527
5.750	100.201	100.089	99.938	99.827	99.553	99.303	4.375	96.432	96.424	96.400	96.344	96.056	95.973
5.875	100.518	100.400	100.254	100.137	99.871	99.621	4.500	96.859	96.852	96.827	96.771	96.484	96.400
6.000	100.846	100.722	100.583	100.460	100.201	99.951	4.625	97.265	97.257	97.233	97.177	96.889	96.806
6.125	101.294	101.164	101.030	100.902	100.650	100.400	4.750	97.382	97.347	97.160	97.090	96.606	96.501
6.250	100.870	100.737	100.373	100.241	99.752	99.502	4.875	97.782	97.747	97.560	97.490	97.006	96.901
6.375	101.420	101.282	100.923	100.785	100.304	100.054	5.000	98.156	98.121	97.934	97.864	97.380	97.275
6.500	101.740	101.596	101.243	101.100	100.625	100.375							
6.625	102.008	101.859	101.511	101.362	100.895	100.645							

FHA/USDA 30 Streamline							FHA 15 Streamline						
Rate	15-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	15-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.750	96.464	96.395	96.323	96.254	96.047	95.797	3.375	92.011	92.059	92.016	91.987	91.702	91.660
4.875	97.018	96.942	96.876	96.801	96.602	96.352	3.500	92.497	92.545	92.502	92.474	92.189	92.147
5.000	97.565	97.484	97.423	97.343	97.151	96.901	3.625	92.978	93.026	92.983	92.955	92.670	92.628
5.125	98.027	97.939	97.884	97.798	97.614	97.364	3.750	93.714	93.734	93.716	93.674	93.405	93.342
5.250	98.331	98.240	98.140	98.049	97.822	97.572	3.875	94.191	94.211	94.193	94.150	93.882	93.819
5.375	98.862	98.764	98.670	98.573	98.354	98.104	4.000	94.656	94.676	94.658	94.616	94.347	94.285
5.500	99.355	99.252	99.164	99.061	98.849	98.599	4.125	95.107	95.127	95.109	95.067	94.798	94.735
5.625	99.782	99.673	99.590	99.481	99.277	99.027	4.250	95.861	95.853	95.829	95.773	95.485	95.402
5.750	100.076	99.964	99.813	99.702	99.428	99.178	4.375	96.307	96.299	96.275	96.219	95.931	95.848
5.875	100.393	100.275	100.129	100.012	99.746	99.496	4.500	96.734	96.727	96.702	96.646	96.359	96.275
6.000	100.721	100.597	100.458	100.335	100.076	99.826	4.625	97.140	97.132	97.108	97.052	96.764	96.681
6.125	101.169	101.039	100.905	100.777	100.525	100.275	4.750	97.257	97.222	97.035	96.965	96.481	96.376
6.250	100.745	100.612	100.248	100.116	99.627	99.377							
6.375	101.295	101.157	100.798	100.660	100.179	99.929							
6.500	101.615	101.471	101.118	100.975	100.500	100.250							
6.625	101.883	101.734	101.386	101.237	100.770	100.520							

All Purchase Transactions	0.000		
State Adjustments			
DC	0.050	IL	0.050
DE	0.000	AZ	0.000
MD	0.000	MA	-0.100
NJ	-0.100	OR	-0.050
PA	0.100	NH	0.000
VA	0.050	TX	0.075
FL	0.025	SC	0.000
NC	0.100	CT	-0.025
CO	0.000	CA	-0.150
GA	0.000	WA	-0.050
Loan Amount Adjustments			
All Terms			
75,000 - 99,999	(0.500)		
100,000 - 199,999	0.000		
200,000 - 299,999	0.025		
300,000 - 399,999	0.050		
400,000 - 548,200	0.075		
548,251 - 647,200	0.100		
High Balance	0.000		
All Standard FHA/USDA program Adjustments			
2-4 Units	0.000		
Manufactured Home	(2.000)		
203k	NA		
USDA	0.000		
Non-Owner Occ. (SL only)	(3.000)		
FICO Adjustments			
		FHA	USDA
FICO 740+	0.150	0.075	
FICO 739 - 720	0.075	0.075	
FICO 719 - 700	0.075	0.075	
FICO 699-680	0.000	0.000	
FICO 679-660	0.000	0.000	
FICO 659-640	(0.150)	0.000	
FICO 639-620	(0.750)	(0.750)	
FICO 600-619	(1.250)	(2.000)	
FICO 580-599	(1.500)	(2.250)	

Extension Costs Per Day:			Admin Fees	
First Request	(0.020)		Underwriting Fee - Full Doc	\$1,125
Second Request	(0.020)		Underwriting Fee - Streamline	\$495
Third Request	(0.040)		FHA Single Unit Spot Approval	\$495
Fourth Request	(0.040)		FHA Established Full Project Approval	\$795
Relock Fee	(0.125)			

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 Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg. Z.
 All pricing and lock request subject to confirmation and does not commit Keystone Funding Inc to funding or purchase of loan.
 Price indicator sheet only - pricing determined by product and pricing system and not guaranteed.

Keystone Funding Inc
519 S Red Haven Lane
Dover, DE 19901
NMLS: 144760



Effective Date and Time
9/23/2022 10:45 AM

Secondary Dept. Hours: M-F 10-5 ET
Secondary@KeystoneFunding.com

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PLATINUM JUMBO														
30 Yr Fixed				15 Yr Fixed				10/6 SOFR ARM						
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	85.121	84.996	84.871	84.621	4.750	84.065	83.940	83.815	83.565	4.625	85.309	85.184	85.059	84.809
4.875	86.121	85.996	85.871	85.621	4.875	84.940	84.815	84.690	84.440	4.750	86.309	86.184	86.059	85.809
5.000	87.121	86.996	86.871	86.621	5.000	85.815	85.690	85.565	85.315	4.875	87.184	87.059	86.934	86.684
5.125	87.996	87.871	87.746	87.496	5.125	86.690	86.565	86.440	86.190	5.000	88.059	87.934	87.809	87.559
5.250	88.871	88.746	88.621	88.371	5.250	87.440	87.315	87.190	86.940	5.125	88.934	88.809	88.684	88.434
5.375	89.621	89.496	89.371	89.121	5.375	88.190	88.065	87.940	87.690	5.250	89.684	89.559	89.434	89.184
5.500	90.371	90.246	90.121	89.871	5.500	88.940	88.815	88.690	88.440	5.375	90.434	90.309	90.184	89.934
5.625	90.996	90.871	90.746	90.496	5.625	89.690	89.565	89.440	89.190	5.500	91.059	90.934	90.809	90.559
5.750	91.621	91.496	91.371	91.121	5.750	90.315	90.190	90.065	89.815	5.625	91.684	91.559	91.434	91.184
5.875	92.246	92.121	91.996	91.746	5.875	90.940	90.815	90.690	90.440	5.750	92.184	92.059	91.934	91.684
6.000	92.746	92.621	92.496	92.246	6.000	91.565	91.440	91.315	91.065	5.875	92.684	92.559	92.434	92.184
6.125	93.246	93.121	92.996	92.746	6.125	92.190	92.065	91.940	91.690					

PLATINUM JUMBO PROGRAM MATRIX											
PRIMARY RESIDENCE: 1-2 UNIT, INCLUDING PUDS, CONDOS											
Transaction Type	Max Loan	Market	LTV/CLTV/HCLTV	FICO	Max Cash-Out	Max DTI	Reserves				
Purchase & Rate Term Refinance	\$1,000,000	Stable	80% / 80% / 80%	720	N/A	43%	12				
	\$2,000,000		75% / 75% / 75%	720		41%	18				
Cash-Out Refinance	\$1,000,000	Stable	70% / 70% / 70%	740	\$350,000	43%	24				
	\$1,500,000		65% / 65% / 65%								
PRIMARY RESIDENCE: 3-4 UNIT											
Transaction Type	Max Loan	Market	LTV/CLTV/HCLTV	FICO	Max Cash-Out	Max DTI	Reserves				
Purchase & Rate Term Refinance	\$2,000,000	Stable	70% / 70% / 70%	720	N/A	43%	18				
CASH-OUT REFINANCE NOT PERMITTED ON 3-4 UNIT											
SECOND HOME: 1-UNIT, INCLUDING PUDS CONDOS											
Transaction Type	Max Loan	Market	LTV/CLTV/HCLTV	FICO	Max Cash-Out	Max DTI	Reserves				
Purchase & Rate Term Refinance	\$1,500,000	Stable	70% / 70% / 70%	740	N/A	43%	18				
SECOND HOME: CASH OUT: 2-4 UNITS, INCLUDING PUDS—NOT PERMITTED											
INVESTMENT PROPERTY: 1-UNIT, INCLUDING CONDOS AND PUDS											
Transaction Type	Max Loan	Market	LTV/CLTV/HCLTV	FICO	Max Cash-Out	Max DTI	Reserves				
Purchase & Rate Term Refinance	\$1,500,000	Stable	65% / 65% / 65%	760	N/A	40%	36				

NON AGENCY PRICE ADJUSTMENTS											
FICO/LTV - All Terms											
	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-90	> 90		
800+	0.000	0.000	(0.250)	(0.250)	(0.500)	(0.500)	(0.750)	na	na		
780-799	0.000	0.000	(0.250)	(0.250)	(0.500)	(0.500)	(0.750)	na	na		
760-779	(0.250)	(0.250)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	na	na		
740-759	(0.250)	(0.250)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	na	na		
720-739	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	na	na		

STREAMLINE JUMBO											
Price Adjustments											
		LTV									
		0-50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-89.99	> 89.99
800+	0.000	0.000	0.000	0.000	(0.250)	(0.500)	(0.625)	(0.750)	(2.125)	(3.875)	na
780-799	0.000	0.000	0.000	0.000	(0.250)	(0.500)	(0.625)	(0.750)	(2.125)	(3.875)	na
760-779	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.625)	(0.750)	(0.875)	(2.750)	(4.250)	na
740-759	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.750)	(0.875)	(1.000)	(3.250)	(5.250)	na
720-739	(0.500)	(0.500)	(0.500)	(0.500)	(0.875)	(1.000)	(1.125)	(1.250)	(3.875)	(10.000)	na
700-719	(0.625)	(0.625)	(0.625)	(0.625)	(1.000)	(1.125)	(1.375)	(1.625)	(10.000)	(10.000)	na
680-699	(1.125)	(1.125)	(1.125)	(1.125)	(1.375)	(1.625)	(2.000)	(2.500)	(10.000)	(10.000)	na
660-679	na	na	na	na	na	na	na	na	na	na	na

STREAMLINE JUMBO PRODUCT MATRIX											
PRIMARY RESIDENCE: 1 UNIT, INCLUDING PUDS, CONDOS											
Loan Amount	LTV / CLTV	FICO	Reserves	Max DTI	Max Cash						
Purchase & Rate/Term	2,000,000	80.00	680	3	45	na	na	na	na	na	na
Cash Out	2,000,000	80.00	680	3	45	500,000	na	na	na	na	na

SECOND HOME											
Loan Amount	LTV / CLTV	FICO	Reserves	Max DTI	Max Cash						
Purchase & Rate/Term	2,000,000	80.00	680	3	45	na	na	na	na	na	na
Cash Out	2,000,000	80.00	680	3	45	500,000	na	na	na	na	na

INVESTMENT PROPERTY											
Loan Amount	LTV / CLTV	FICO	Reserves	Max DTI	Max Cash						
Purchase & Rate/Term	2,000,000	80.00	680	3	45	na	na	na	na	na	na
Cash Out	2,000,000	80.00	680	3	45	350,000	na	na	na	na	na

INVESTMENT: 2-4 UNITS											
Loan Amount	LTV / CLTV	FICO	Reserves	Max DTI	Max Cash						
Purchase & Rate/Term	2,000,000	75.00	680	3	45	na	na	na	na	na	na
Cash Out	2,000,000	75.00	680	3	45	350,000	na	na	na	na	na

PRIMARY: FIRST TIME HOME BUYER											
Loan Amount	LTV / CLTV	FICO	Reserves	Max DTI	Max Cash						
Purchase	2,000,000	80.00	680	3	45	na	na	na	na	na	na

Extension Costs Per Day: (0.020)
First Request (0.020)
Second Request (0.020)
Third Request (0.040)
Fourth Request (0.040)
Relock Fee (0.125)

Max Final Price (Net of Adjustments) 102.500

Admin Fees
Underwriting Fee \$1,596
Condo New Project Approval \$700
Condo Established Project \$295
Condo Limited Review \$0

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Price indicator sheet only - pricing determined by product and pricing system and not guaranteed.

Keystone Funding Inc
519 S Red Haven Lane
Dover, DE 19901
NMLS: 144760



Effective Date and Time
9/23/2022 10:45 AM

Secondary Dept. Hours: M-F 10-5 ET
Secconfiar@keystonefunding.com

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Conventional ARM Products																				
Agency 10/6 SOFR ARM 5-1-5						Agency 7/6 SOFR ARM 5-1-5						Agency 5/6 SOFR ARM 2-1-5								
Rate	15-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	15-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	15-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.000	94.848	94.785	94.723	94.560	94.185	93.810	5.000	95.643	95.580	95.517	95.355	94.980	94.605	5.000	96.687	96.624	96.561	96.399	96.024	95.649
5.125	95.302	95.239	95.176	95.014	94.639	94.264	5.125	96.047	95.984	95.921	95.759	95.384	95.009	5.125	96.979	96.916	96.853	96.691	96.316	95.941
5.250	95.573	95.510	95.447	95.285	94.910	94.535	5.250	96.122	96.059	95.996	95.834	95.459	95.084	5.250	97.325	97.262	97.199	97.037	96.662	96.287
5.375	96.028	95.965	95.903	95.740	95.365	94.990	5.375	96.364	96.301	96.238	96.076	95.701	95.326	5.375	97.675	97.612	97.549	97.387	97.012	96.637
5.500	96.116	96.053	95.991	95.828	95.453	95.078	5.500	96.608	96.545	96.482	96.320	95.945	95.570	5.500	97.945	97.882	97.819	97.657	97.282	96.907
5.625	96.575	96.512	96.449	96.287	95.912	95.537	5.625	96.849	96.786	96.723	96.561	96.186	95.811	5.625	98.152	98.089	98.026	97.864	97.489	97.114
5.750	96.665	96.602	96.540	96.377	96.002	95.627	5.750	97.258	97.195	97.132	96.970	96.595	96.220	5.750	98.339	98.276	98.213	98.051	97.676	97.301
5.875	97.123	97.060	96.998	96.835	96.460	96.085	5.875	97.508	97.445	97.382	97.220	96.845	96.470	5.875	98.671	98.608	98.545	98.383	98.008	97.633
6.000	97.213	97.150	97.087	96.925	96.550	96.175	6.000	97.587	97.524	97.461	97.299	96.924	96.549	6.000	98.858	98.795	98.732	98.570	98.195	97.820
6.125	97.680	97.617	97.555	97.392	97.017	96.642	6.125	97.978	97.915	97.852	97.690	97.315	96.940	6.125	99.191	99.128	99.065	98.903	98.528	98.153

Agency 10/6 SOFR ARM 5-1-5 High Balance						Agency 7/6 SOFR ARM 5-1-5 High Balance						Agency 5/6 SOFR ARM 2-1-5 High Balance								
Rate	15-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	15-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	15-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.000	94.625	94.562	94.499	94.337	93.962	93.587	5.000	95.350	95.287	95.224	95.062	94.687	94.312	5.000	96.394	96.331	96.268	96.106	95.731	95.356
5.125	95.079	95.016	94.953	94.791	94.416	94.041	5.125	95.753	95.690	95.627	95.465	95.090	94.715	5.125	96.686	96.623	96.560	96.398	96.023	95.648
5.250	95.350	95.287	95.224	95.062	94.687	94.312	5.250	95.829	95.766	95.703	95.541	95.166	94.791	5.250	97.032	96.969	96.906	96.744	96.369	95.994
5.375	95.805	95.742	95.679	95.517	95.142	94.767	5.375	96.071	96.008	95.945	95.783	95.408	95.033	5.375	97.382	97.319	97.256	97.094	96.719	96.344
5.500	95.893	95.830	95.767	95.605	95.230	94.855	5.500	96.315	96.252	96.189	96.027	95.652	95.277	5.500	97.651	97.588	97.525	97.363	96.988	96.613
5.625	96.352	96.289	96.226	96.064	95.689	95.314	5.625	96.555	96.492	96.429	96.267	95.892	95.517	5.625	97.859	97.796	97.733	97.571	97.196	96.821
5.750	96.442	96.379	96.316	96.154	95.779	95.404	5.750	96.965	96.902	96.839	96.677	96.302	95.927	5.750	98.046	97.983	97.920	97.758	97.383	97.008
5.875	96.800	96.737	96.674	96.512	96.137	95.762	5.875	97.215	97.152	97.089	96.927	96.552	96.177	5.875	98.378	98.315	98.252	98.090	97.715	97.340
6.000	96.990	96.927	96.864	96.702	96.327	95.952	6.000	97.293	97.230	97.167	97.005	96.630	96.255	6.000	98.565	98.502	98.439	98.277	97.902	97.527
6.125	97.457	97.394	97.331	97.169	96.794	96.419	6.125	97.685	97.622	97.559	97.397	97.022	96.647	6.125	98.898	98.835	98.772	98.610	98.235	97.860

Conventional Loan Level Price Adjustments									
Loan Amount Adjustments	2025/30 Yr	10/15 Yr	Property Type		SUBORDINATE FINANCING: All terms				
75,000 - 99,999	(0.500)	(0.500)	2 Unit	(1.000)	LTV	CLTV	FICO < 720	FICO > 720	
100,000 - 199,999	0.000	0.000	3-4 Unit	(1.000)	ALL	<=80%	(0.875)	(0.625)	
200,000 - 299,999	0.025	0.025	Condo LTV > 75 and term > 15	(0.750)	65.01% - 75%	80.01% - 95.00%	(1.125)	(0.875)	
300,000 - 399,999	0.050	0.050	Manufactured Home	(2.000)	75.01% - 90.00%	76.01% - 90.00%	(1.375)	(1.125)	
400,000 - 548,250	0.075	0.075	High Balance Cash-Out Refinance	(0.750)	75.01% - 95.00%	90.01% - 95.00%	(1.375)	(1.125)	
548,251 - 647,200	0.100	0.100			ALL	>=95.00%	(1.875)	(1.375)	
State Adjustments	2025/30 Yr	10/15 Yr	Investment Property		Home Ready Mortgages - All LTV/CLTV				
PA FL TX	0.075	0.050	LTV <=75	(2.125)	CASH OUT: All terms				
DC DE VA MD	0.025	0.000	LTV 75.01 - 80.00	(3.375)	≤60 LTV	60.01-75	75.01-80		
CT NC NJ NH OR SC GA WA	0.000	0.000	LTV > 80	(4.125)	740+	(0.375)	(0.625)	(0.875)	
IL	(0.050)	(0.025)			720-739	(0.375)	(1.000)	(1.125)	
AZ CO MA	(0.100)	(0.075)			700-719	(0.375)	(1.000)	(1.125)	
CA	(0.150)	(0.125)			680-699	(0.375)	(1.125)	(1.750)	
					660-679	(0.625)	(1.125)	(1.875)	
					640-659	(0.625)	(1.625)	(2.625)	
					620-639	(0.625)	(1.625)	(3.125)	
					600-619	(0.625)	(1.625)	(2.625)	
					620-639	(0.625)	(1.625)	(3.125)	
Second Home and High Balance Adjustments	≤60 LTV	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95		
2nd Home	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	N/A		
High Balance Purchase & R/T	(1.250)	(1.500)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)		
High Balance Cash Out	(1.250)	(1.500)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)		
High Balance ARM	(1.250)	(1.500)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)		

Rates, comparisons, fees and programs are subject to change without notice.
Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg. Z.
All pricing and lock request subject to confirmation and does not commit Keystone Funding, Inc to funding or purchase of loan.
Price indicator sheet only - pricing determined by product and pricing system and not guaranteed.

Admin Fees	
Underwriting Fee	\$1,595
Condo New Project Approval	\$700
Condo Established Project	\$295
Condo Limited Review	\$0

KeyStone Funding, Inc.
519 S Red Haven Lane
Dover, DE 19801
NMLS: 144760



Effective Date and Time
9/23/2022 10:45 AM

Secondary Dept. Hours: M-F 10-5 ET
Secondary@keystone-funding.com

All locks, extensions, and cancellations can be requested through our FLEX portal

KeyAdvantage Rate Sheet - NON PRIME PRODUCT MATRIX. Includes columns for 30 Yr Fixed (Non-Prime), Primary Residence, Second Home and Investor, and PROGRAM RESTRICTIONS / NOTES. Features sub-tables for ADJUSTMENTS TO PRICE and PREPAYMENT PENALTY PRICE ADJUSTER.

KeySelect Rate Sheet - NEAR PRIME PRODUCT MATRIX. Includes columns for 30 Yr Fixed (Near-Prime), Primary Residence, Second Home and Investor, and PROGRAM RESTRICTIONS / NOTES. Features sub-tables for ADJUSTMENTS TO PRICE and PREPAYMENT PENALTY PRICE ADJUSTER.

KeyInvest Rate Sheet. Includes columns for 30 Yr Fixed (Non-Prime), DSCR MATRIX, PROGRAM RESTRICTIONS / NOTES, and PREPAYMENT PENALTY PRICE ADJUSTER. Features sub-tables for ADJUSTMENTS TO PRICE and Admin Fees.

STREAMLINE JUMBO ARMS																																																																																																																																																									
10/6 SOFR ARM					7/6 SOFR ARM					Price Adjustments																																																																																																																																															
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	LTV																																																																																																																																															
6.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	Purchase																																																																																																																																															
5.875	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	Rate Term Refinance																																																																																																																																															
5.750	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	Cash Out Refinance																																																																																																																																															
5.625	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000	30 YR FIXED																																																																																																																																															
5.500	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	SILVER JUMBO																																																																																																																																															
5.375	85.000	85.000	85.000	85.000	5.375	85.000	85.000	85.000	85.000	Extension Costs Per Day:																																																																																																																																															
5.250	85.000	85.000	85.000	85.000	5.250	85.000	85.000	85.000	85.000	Admin Fees																																																																																																																																															
5.125	85.000	85.000	85.000	85.000	5.125	85.000	85.000	85.000	85.000	First Request (0.020)																																																																																																																																															
5.000	85.000	85.000	85.000	85.000	5.000	85.000	85.000	85.000	85.000	Second Request (0.020)																																																																																																																																															
4.875	85.000	85.000	85.000	85.000	4.875	85.000	85.000	85.000	85.000	Third Request (0.040)																																																																																																																																															
4.750	85.000	85.000	85.000	85.000	4.750	85.000	85.000	85.000	85.000	Fourth Request (0.040)																																																																																																																																															
										Relock Fee (0.125)																																																																																																																																															
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FICO	0-50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.000																																																																																																																																															
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DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na																																																																																																																																															
Self Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na																																																																																																																																															
FTB	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na																																																																																																																																															
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Keystone Funding Inc
519 S Red Haven Lane
Dover, DE 19901
NMLS: 144760



Effective Date and Time
9/23/2022 10:45 AM

Secondary Dept. Hours: M-F 10-5 ET
Secondary@KeystoneFunding.com

All locks, extensions, and cancellations can be requested through our FLEX portal

Conventional Products - TBD Locks											
Conforming 30 Year Fixed				Conforming 20 Year Fixed				Conventional Loan Level Price Adjustments			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day	Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	Property Type
5.125	95.454	95.252	95.108	5.000	95.640	95.298	95.182	75,000 - 99,999	(0.500)	(0.500)	2 Unit
5.250	95.936	95.724	95.547	5.125	96.271	95.930	95.817	100,000 - 199,999	0.000	0.000	3-4 Unit
5.375	96.515	96.301	96.121	5.250	96.757	96.418	96.308	200,000 - 299,999	0.025	0.025	Condo LTV > 75 and term > 15
5.500	96.922	96.713	96.541	5.375	97.199	96.861	96.753	300,000 - 399,999	0.050	0.050	Manufactured Home
5.625	97.359	97.155	96.991	5.500	97.657	97.306	97.187	400,000 - 548,250	0.075	0.075	High Balance Cash-Out Refinance
5.750	97.756	97.525	97.328	5.625	98.162	97.801	97.674	548,251 - 647,200	0.100	0.100	
5.875	98.241	98.011	97.817	5.750	98.656	98.297	98.165				
6.000	98.587	98.362	98.175	5.875	99.061	98.704	98.575	State Adjustments	20/25/30 Yr	10/15 Yr	Investment Property
6.125	99.076	98.853	98.670	6.000	99.446	99.089	98.961	PA FL TX	0.075	0.050	LTV <= 75
6.250	99.401	99.084	98.870	6.125	99.833	99.475	99.347	DC DE VA MD	0.025	0.000	LTV 75.01 - 80.00
6.375	99.804	99.492	99.286	6.250	99.747	99.303	99.151	CT NC NJ NH OR SC GA WA	0.000	0.000	LTV > 80
6.500	100.267	99.956	99.752	6.375	100.088	99.656	99.507	IL	(0.050)	(0.025)	
6.625	100.674	100.363	100.160	6.500	100.431	99.989	99.841	AZ CO MA	(0.100)	(0.075)	
6.750	100.233	99.541	99.309	6.625	100.696	100.254	100.110	CA	(0.150)	(0.125)	
6.875	100.702	100.007	99.780	6.750	99.662	99.231	99.058				
7.000	101.072	100.374	100.151								

Conforming 15 Year Fixed															
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day	FICO / LTV: Terms > 15 Year							
4.250	95.370	95.062	94.977	3.750	93.398	93.091	93.046	740+	0.000	(0.250)	(0.250)	75.01-80	80.01-85	85.01-95	95.01-97
4.375	95.852	95.547	95.467	3.875	93.754	93.447	93.403	740-	0.000	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(1.000)
4.500	96.274	95.963	95.879	4.000	94.221	93.930	93.861	700-719	0.000	(0.500)	(1.000)	(1.250)	(1.000)	(1.000)	(1.500)
4.625	96.738	96.423	96.335	4.125	94.640	94.349	94.281	680-699	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.250)	(1.500)
4.750	96.985	96.679	96.603	4.250	95.035	94.724	94.642	660-679	0.000	(1.000)	(2.250)	(2.750)	(2.500)	(2.250)	(2.500)
4.875	97.315	97.012	96.941	4.375	95.533	95.223	95.131	640-659	(0.500)	(1.250)	(2.750)	(3.000)	(3.250)	(2.750)	(2.750)
5.000	97.670	97.368	97.299	4.500	96.008	95.698	95.608	620-639	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(3.500)
5.125	97.835	97.330	97.233	4.625	96.407	96.097	96.009								
5.250	98.241	97.739	97.648	4.750	96.737	96.428	96.341								
5.375	98.604	98.104	98.014	4.875	97.053	96.744	96.658								
5.500	99.289	98.789	98.699	5.000	97.399	97.068	96.982								
				5.125	97.791	97.284	97.175								
				5.250	98.127	97.620	97.513								
				5.375	98.445	97.940	97.832								
				5.500	98.754	98.250	98.137								

High Balance 30 Year Fixed				High Balance 15 Year Fixed			
Rate	15-Day	30-Day	45-Day	Rate	60-Day	75-Day	90-Day
5.250				5.000	96.661	96.449	96.085
5.375				5.125	96.295	96.066	95.702
5.500				5.250	96.794	96.565	96.201
5.625				5.375	97.171	96.942	96.578
5.750				5.500	97.418	97.189	96.825
5.875				5.625	95.779	95.532	95.168
6.000				5.750	96.261	96.014	95.651
6.125				5.875	96.600	96.353	95.990
6.250				6.000	96.814	96.567	96.203
6.375							
6.500							
6.625							

HomeReady/Home Possible Adjustment Caps				Extension Costs Per Day:		Admin Fees:	
FICO Score	LTV<=80	LTV>80	First Request	Second Request	Underwriting	Condo New Project Approval	Condo Established Project
>=80	(1.500)	0.000	(0.020)	(0.020)	\$1,125	\$700	\$295
>=80	(1.500)	(1.500)	(0.040)	(0.040)	\$0	\$0	\$0

Escrow Waiver	
(0.100)	Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.

Rates, comparisons, fees and programs are subject to change without notice.
Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg. Z.
All pricing and lock request subject to confirmation and does not commit Keystone Funding Inc to funding or purchase of loan.
Price indicator sheet only - pricing determined by product and pricing system and not guaranteed.

Keystone Funding Inc
 519 S Red Haven Lane
 Dover, DE 19901
 NMLS: 144750



All locks, extensions, and cancellations can be requested through our FLEX portal

FHA/USDA Programs - TBD Locks

FHA/USDA 30 Standard					FHA 15 Standard					
Rate	15-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.750				95.879	95.672	95.422	3.375	91.612	91.327	91.285
4.875				96.426	96.227	95.977	3.500	92.099	91.814	91.772
5.000				96.968	96.776	96.526	3.625	92.580	92.295	92.253
5.125				97.423	97.239	96.989	3.750	93.299	93.030	92.987
5.250				97.874	97.447	97.197	3.875	93.775	93.507	93.444
5.375				98.198	97.979	97.729	4.000	94.241	93.972	93.910
5.500				98.686	98.474	98.224	4.125	94.692	94.423	94.360
5.625				99.106	98.902	98.652	4.250	95.398	95.110	95.027
5.750				99.327	99.053	98.803	4.375	95.844	95.556	95.473
5.875				99.637	99.371	99.121	4.500	96.271	95.984	95.900
6.000				99.960	99.701	99.451	4.625	96.677	96.389	96.306
6.125				100.402	100.150	99.900	4.750	96.590	96.106	96.001
6.250				99.741	99.252	99.002	4.875	96.990	96.506	96.401
6.375				100.285	99.804	99.554	5.000	97.364	96.880	96.775
6.500				100.600	100.125	99.875				
6.625				100.862	100.395	100.145				

All Purchase Transactions				0.000
State Adjustments				
DC	0.050	IL	0.050	
DE	0.000	AZ	0.000	
MD	0.000	MA	-0.100	
NJ	-0.100	OR	-0.050	
PA	0.100	NH	0.000	
VA	0.050	TX	0.075	
FL	0.025	SC	0.000	
NC	0.100	CT	-0.025	
CO	0.000	CA	-0.150	
GA	0.000	WA	-0.050	

Loan Amount Adjustments		All Terms
75,000 - 99,999		(0.500)
100,000 - 199,999		0.000
200,000 - 299,999		0.025
300,000 - 399,999		0.050
400,000 - 548,250		0.075
548,251 - 647,200		0.100
High Balance		0.000

All Standard FHA/USDA program Adjustments	
2-4 Units	0.000
Manufactured Home	(2.000)
203k	NA
USDA	0.000
Non-Owner Occ. (SL only)	(3.000)

FICO Adjustments	FHA	USDA
FICO 740+	0.150	0.075
FICO 739 - 720	0.075	0.075
FICO 719 - 700	0.075	0.075
FICO 699-680	0.000	0.000
FICO 679-660	0.000	0.000
FICO 659-640	(0.150)	0.000
FICO 639-620	(0.750)	(0.750)
FICO 600-619	(1.250)	(2.000)
FICO 580-599	(1.500)	(2.250)

FHA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
4.375	93.268	92.793	92.418
4.500	94.010	93.535	93.160
4.625	94.337	93.862	93.487
4.750	94.824	94.349	93.974
4.875	95.168	94.693	94.318
4.990	95.388	94.913	94.538
5.000	95.733	95.258	94.883
5.125	96.425	95.950	95.575
5.250	97.745	97.270	96.895
5.375	97.699	97.224	96.849
5.500	98.344	97.869	97.494
5.625	98.823	98.348	97.973
5.750	98.195	97.720	97.345

Extension Costs Per Day:		Admin Fees	
First Request	(0.020)	Underwriting Fee - Full Doc	\$1,125
Second Request	(0.020)	Underwriting Fee - Streamline	\$495
Third Request	(0.040)	FHA Single Unit Spot Approval	\$495
Fourth Request	(0.040)	FHA Established Full Project Approval	\$795
Relock Fee	(0.125)		

Rates, comparisons, fees and programs are subject to change without notice.
 Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg. Z.
 All pricing and lock request subject to confirmation and does not commit Keystone Funding Inc to funding or purchase of loan.
 Price indicator sheet only - pricing determined by product and pricing system and not guaranteed.

Keystone Funding Inc
 519 S Red Haven Lane
 Dover, DE 19901
 NMLS: 144760



All locks, extensions, and cancellations can be requested through our FLEX portal

VA Programs - TBD Locks

VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.750	96.098	95.893	95.643	3.375	91.965	91.680	91.638
4.875	96.521	96.323	96.073	3.500	92.443	92.158	92.116
5.000	96.967	96.776	96.526	3.625	92.909	92.624	92.582
5.125	97.365	97.181	96.931	3.750	93.640	93.371	93.308
5.250	97.892	97.665	97.415	3.875	94.099	93.831	93.768
5.375	98.309	98.090	97.840	4.000	94.540	94.272	94.209
5.500	98.717	98.505	98.255	4.125	94.958	94.690	94.627
5.625	99.060	98.855	98.605	4.250	95.721	95.433	95.390
5.750	99.537	99.263	99.013	4.375	96.135	95.847	95.764
5.875	99.775	99.508	99.258	4.500	96.524	96.236	96.153
6.000	100.022	99.762	99.512	4.625	96.886	96.599	96.515
6.125	100.355	100.103	99.853	4.750	96.897	96.413	96.309
6.250	100.357	99.869	99.619	4.875	97.258	96.774	96.669
6.375	100.193	99.712	99.462	5.000	97.592	97.108	97.003
6.500	100.397	99.923	99.673				
6.625	100.546	100.080	99.830				

All Purchase Transactions	0.000
State Adjustments	
DC	0.050
DE	0.000
MD	0.000
NJ	-0.100
PA	0.100
VA	0.050
FL	0.035
NC	0.100
CO	0.000
GA	0.000
IL	0.050
AZ	0.000
MA	-0.100
OR	-0.050
NH	0.000
TX	0.075
SC	0.000
CT	-0.025
CA	-0.150
WA	-0.050
Loan Amount Adjustments	
75,000 - 99,999	(0.500)
100,000 - 199,999	0.000
200,000 - 299,999	0.025
300,000 - 399,999	0.050
400,000 - 548,250	0.075
548,251 - 647,200	0.100
647,201 - 1,499,999	0.000
> = \$1,500,000	(0.500)
All Standard VA program Adjustments	
2-4 Units	0.000
Manufactured Home	(2.000)
20 Year Term	(0.250)
Non-Owner Occ. (IRRRL only)	(3.000)
VA IRRRL CLTV > 100%	NA
Cash Out LTV, CLTV or HCLTV > 90 inclusive of funding fee	(3.000)
VA FICO Adjustments	
FICO 740+	0.150
FICO 730 - 720	0.075
FICO 719 - 700	0.075
FICO 699-680	0.000
FICO 679-660	0.000
FICO 659-640	(0.150)
FICO 639-620	(0.750)
FICO 600-619	(1.250)
FICO 580-599	(1.500)

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
4.375	93.018	92.543	92.168
4.500	93.760	93.285	92.910
4.625	94.067	93.612	93.237
4.750	94.574	94.099	93.724
4.875	94.918	94.443	94.068
4.990	95.138	94.663	94.288
5.000	95.483	95.008	94.633
5.125	96.175	95.700	95.325
5.250	97.495	97.020	96.645
5.375	97.449	96.974	96.599
5.500	98.094	97.619	97.244
5.625	98.573	98.098	97.723
5.750	97.945	97.470	97.095

Extension Costs Per Day:		Admin Fees	
First Request	(0.020)	Underwriting Fee - Full Doc	\$1,125
Second Request	(0.020)	Underwriting Fee - IRRRL	\$495
Third Request	(0.040)	New Project Submission	\$795
Fourth Request	(0.040)		
Relock Fee	(0.125)		

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 Price indicator sheet only - pricing determined by product and pricing system and not guaranteed.