

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



Effective Date and Time  
10/3/2022 11:30 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																					
Conforming 30 Year Fixed						Conforming 20 Year Fixed						Conventional Loan Level Price Adjustments									
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	Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	Property Type				
5.625	98.126	98.179	98.017	97.954	97.703	97.554	5.375	98.013	97.967	97.886	97.861	97.498	97.410	75,000 - 99,999	(0.500)	(0.500)	2 Unit (1,000)				
5.750	98.621	98.625	98.456	98.364	98.077	97.896	5.500	98.581	98.467	98.384	98.340	97.960	97.852	100,000 - 199,999	0.000	0.000	3-4 Unit (1,000)				
5.875	99.177	99.180	99.016	98.915	98.637	98.448	5.625	99.113	99.030	98.937	98.897	98.483	98.372	200,000 - 299,999	0.025	0.025	Condo LTV > 75 and term > 15 (0.750)				
6.000	99.585	99.591	99.427	99.326	99.048	98.860	5.750	99.583	99.531	99.438	99.394	98.983	98.872	300,000 - 399,999	0.050	0.050	Manufactured Home (2,000)				
6.125	99.967	99.982	99.803	99.729	99.423	99.256	5.875	99.975	99.951	99.856	99.816	99.402	99.293	400,000 - 548,250	0.075	0.075	High Balance Cash-Out Refinance (0.750)				
6.250	100.424	100.389	100.201	100.102	99.754	99.558	6.000	100.348	100.346	100.251	100.212	99.797	99.688	548,251 - 647,200	0.100	0.100					
6.375	100.898	100.874	100.690	100.584	100.243	100.042	6.125	100.733	100.739	100.644	100.604	100.189	100.081	State Adjustments			Investment Property				
6.500	101.283	101.299	101.109	101.016	100.662	100.470	6.250	100.810	100.717	100.610	100.551	100.090	99.957	PA FL TX	0.075	0.050	LTV <= 75 (2,125)				
6.625	101.676	101.710	101.515	101.429	101.068	100.883	6.375	101.142	101.088	100.979	100.924	100.458	100.329	DC DE VA MD	0.025	0.000	LTV 75.01 - 80.00 (3,375)				
6.750	102.003	101.701	101.514	101.374	100.568	100.331	6.500	101.475	101.431	101.322	101.267	100.801	100.672	CT NC NJ NH OR SC GA WA	0.000	0.000	LTV > 80 (4,125)				
6.875	102.348	102.061	101.859	101.751	100.912	100.700	6.625	101.745	101.702	101.593	101.541	101.072	100.943	IL	(0.050)	(0.025)					
7.000	102.636	102.442	102.233	102.133	101.286	101.081	6.750	101.689	101.359	101.238	101.185	100.217	100.063	AZ CO MA	(0.100)	(0.075)					
7.125	102.996	102.802	102.593	102.493	101.646	101.441	6.875	102.029	101.738	101.615	101.545	100.593	100.443	CA	(0.150)	(0.125)					
7.250	102.970	102.571	102.371	102.121	101.423	101.166	7.000	102.282	102.014	101.881	101.830	100.859	100.723	Second Home and High Balance Adjustments for All Lock Periods							
7.375	103.289	102.975	102.775	102.525	101.806	101.578	7.125	102.606	102.295	102.162	102.110	101.140	101.004	\$60LTV	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	
7.500	103.618	103.332	103.132	102.882	102.160	101.935	7.250	103.015	102.590	102.455	102.366	101.432	101.258	2nd Home	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	N/A
7.625	103.446	103.418	103.218	102.968	102.246	102.021	7.375	103.341	102.962	102.820	102.748	101.797	101.635	All HB	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)
Conforming 15 Year Fixed						Conforming 10 Year Fixed						FICO / LTV - Terms > 15 Year									
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	\$60LTV	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95	95.01-97	
4.750	97.526	97.498	97.437	97.433	97.032	96.972	4.750	97.696	97.672	97.620	97.600	97.216	97.143	740+	0.000	(0.250)	(0.250)	(0.500)	(0.250)	(0.750)	
4.875	97.879	97.866	97.802	97.802	97.397	97.340	4.875	98.007	97.991	97.940	97.919	97.535	97.463	720-735	0.000	(0.250)	(0.500)	(0.750)	(0.500)	(1.000)	
5.000	98.254	98.238	98.175	98.174	97.770	97.712	5.000	98.332	98.317	98.265	98.245	97.861	97.788	700-715	0.000	(0.500)	(1.000)	(1.250)	(1.000)	(1.500)	
5.125	98.781	98.631	98.555	98.538	98.011	97.931	5.125	98.652	98.494	98.429	98.393	97.885	97.791	680-695	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.500)	
5.250	99.634	99.232	99.153	99.099	98.514	98.419	5.250	99.409	99.010	98.930	98.878	98.234	98.140	660-675	0.000	(1.000)	(2.250)	(2.750)	(2.250)	(2.250)	
5.375	99.982	99.615	99.532	99.484	98.599	98.527	5.375	99.801	99.438	99.355	99.309	98.561	98.465	640-655	(0.500)	(1.250)	(2.750)	(3.000)	(3.250)	(2.750)	
5.500	100.373	100.045	99.958	99.917	98.983	98.910	5.500	100.190	99.865	99.779	99.740	98.864	98.767	620-635	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.500)	
5.625	100.568	100.274	100.184	100.150	99.141	99.039	5.625	100.595	100.296	100.216	100.165	99.175	99.060	CASH OUT: All terms			SUBORDINATE FINANCING: All terms				
5.750	100.820	100.555	100.462	100.434	99.418	99.321	5.750	100.902	100.634	100.555	100.504	99.514	99.399	\$60LTV	60.01-75	75.01-80	LTV	CLTV	FICO < 720	FICO > 720	
5.875	101.163	100.910	100.815	100.790	99.772	99.677	5.875	101.185	100.927	100.848	100.797	99.807	99.692	740+	(0.375)	(0.625)	(0.875)	ALL	<= 80%	(0.875)	(0.625)
												Home Ready Mortgages - All LTV/CLTV									
												2023 Loan Limits - All Counties									
												Units									
												1									
												2									
												3									
												4									
												HomeReady/Home Possible Adjustment Caps									
												Extension Costs Per Day:									
												Admin Fees:									
												FICO Score									
												>=680									
												<680									
												LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS									
												Escrow Waiver									

Rate, 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.

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**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
5.125	98.040	98.014	97.936	97.889	97.543	97.413	3.375	92.012	92.011	91.975	91.992	91.657	91.635
5.250	98.496	98.469	98.392	98.344	97.998	97.868	3.500	92.499	92.498	92.462	92.479	92.144	92.122
5.375	98.998	98.940	98.843	98.779	98.397	98.246	3.625	92.980	92.980	92.943	92.960	92.625	92.603
5.500	99.487	99.430	99.333	99.269	98.886	98.735	3.750	93.952	93.930	93.881	93.881	93.529	93.486
5.625	99.940	99.883	99.786	99.722	99.339	99.189	3.875	94.429	94.407	94.358	94.359	94.006	93.963
5.750	100.361	100.303	100.206	100.142	99.760	99.609	4.000	94.896	94.874	94.824	94.825	94.473	94.429
5.875	100.807	100.719	100.414	100.333	99.694	99.522	4.125	95.348	95.326	95.276	95.277	94.924	94.881
6.000	101.308	101.220	100.915	100.835	100.195	100.024	4.250	96.180	96.137	96.075	96.059	95.689	95.625
6.125	101.810	101.722	101.417	101.336	100.697	100.525	4.375	96.628	96.584	96.522	96.506	96.136	96.072
6.250	101.695	101.607	101.302	101.221	100.582	100.410	4.500	97.057	97.013	96.951	96.935	96.565	96.501
6.375	101.933	101.815	101.410	101.313	100.190	99.997	4.625	97.464	97.421	97.359	97.343	96.973	96.909
6.500	102.407	102.288	101.883	101.786	100.663	100.471	4.750	97.643	97.484	97.410	97.377	96.883	96.868
6.625	102.778	102.659	102.254	102.157	101.034	100.842	4.875	98.045	97.887	97.812	97.779	97.285	97.201
6.750	101.874	101.725	101.274	101.160	100.062	99.849	5.000	98.422	98.263	98.189	98.156	97.662	97.577
6.875	102.221	102.072	101.621	101.507	100.409	100.196							
7.000	102.544	102.396	101.945	101.831	100.733	100.520							
7.125	102.845	102.696	102.246	102.132	101.034	100.820							

  

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
5.125	97.915	97.889	97.811	97.764	97.418	97.288	3.375	91.887	91.886	91.850	91.867	91.532	91.510
5.250	98.371	98.344	98.267	98.219	97.873	97.743	3.500	92.374	92.373	92.337	92.354	92.019	91.997
5.375	98.873	98.815	98.718	98.654	98.272	98.121	3.625	92.855	92.855	92.818	92.835	92.500	92.478
5.500	99.362	99.305	99.208	99.144	98.761	98.610	3.750	93.827	93.805	93.756	93.756	93.404	93.361
5.625	99.815	99.758	99.661	99.597	99.214	99.064	3.875	94.304	94.282	94.233	94.234	93.881	93.838
5.750	100.236	100.178	100.081	100.017	99.635	99.484	4.000	94.771	94.749	94.699	94.700	94.348	94.304
5.875	100.682	100.594	100.289	100.208	99.569	99.397	4.125	95.223	95.201	95.151	95.152	94.799	94.756
6.000	101.183	101.095	100.790	100.710	100.070	99.899	4.250	96.055	96.012	95.950	95.934	95.564	95.500
6.125	101.685	101.597	101.292	101.211	100.572	100.400	4.375	96.503	96.459	96.397	96.381	96.011	95.947
6.250	101.570	101.482	101.177	101.096	100.457	100.285	4.500	96.932	96.888	96.826	96.810	96.440	96.376
6.375	101.808	101.690	101.285	101.188	100.065	99.872	4.625	97.339	97.296	97.234	97.218	96.848	96.784
6.500	102.282	102.163	101.758	101.661	100.538	100.346	4.750	97.518	97.359	97.285	97.252	96.758	96.673
6.625	102.653	102.534	102.129	102.032	100.909	100.717							
6.750	101.749	101.600	101.149	101.035	99.937	99.724							
6.875	102.096	101.947	101.496	101.382	100.284	100.071							
7.000	102.419	102.271	101.820	101.706	100.608	100.395							
7.125	102.720	102.571	102.121	102.007	100.909	100.695							

  

FHA 30 HB Standard							FHA 30 HB 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
5.250	98.354	98.307	98.237	98.181	98.101	97.955	5.250	98.229	98.182	98.112	98.056	97.976	97.830
5.375	98.829	98.770	98.673	98.609	98.477	98.326	5.375	98.704	98.645	98.548	98.484	98.352	98.201
5.500	99.319	99.260	99.163	99.099	98.966	98.815	5.500	99.194	99.135	99.038	98.974	98.841	98.690
5.625	99.772	99.713	99.616	99.552	99.419	99.269	5.625	99.647	99.588	99.491	99.427	99.294	99.144
5.750	100.192	100.133	100.036	99.972	99.840	99.689	5.750	100.067	100.008	99.911	99.847	99.715	99.564
5.875	100.574	100.464	100.168	100.077	99.706	99.515	5.875	100.449	100.339	100.043	99.952	99.581	99.390
6.000	101.076	100.965	100.670	100.579	100.208	100.017							
6.125	101.528	101.417	101.122	101.030	100.659	100.469							
6.250	101.913	101.802	101.507	101.415	101.044	100.854							
6.375	101.463	101.345	100.940	100.843	99.970	99.777							
6.500	102.087	101.968	101.563	101.466	100.593	100.401							
6.625	102.558	102.439	102.034	101.937	101.064	100.872							

All Purchase Transactions	0.000	
<b>State Adjustments</b>		
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
<b>Loan Amount Adjustments</b>		
<b>All Terms</b>		
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	
<b>All Standard FHA/USDA program Adjustments</b>		
2-4 Units	0.000	
Manufactured Home	(2.000)	
203k	NA	
USDA	0.000	
Non-Owner Occ. (SL only)	(3.000)	
<b>FICO Adjustments</b>		
FICO 740+	FHA 0.150	USDA 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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 Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.

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**VA Programs**

VA 30 Standard						VA 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
5.125	98.210	98.183	98.106	98.059	97.713	97.602	3.375	92.102	92.101	92.064	92.081	91.747	91.724
5.250	98.679	98.652	98.575	98.528	98.181	98.071	3.500	92.581	92.581	92.544	92.561	92.226	92.204
5.375	99.063	99.006	98.909	98.845	98.463	98.332	3.625	93.048	93.048	93.011	93.028	92.693	92.671
5.500	99.516	99.458	99.361	99.297	98.915	98.784	3.750	94.030	94.008	93.959	93.959	93.607	93.564
5.625	99.915	99.858	99.760	99.697	99.314	99.183	3.875	94.492	94.470	94.420	94.421	94.068	94.025
5.750	100.309	100.248	100.151	100.087	99.704	99.573	4.000	94.934	94.912	94.862	94.863	94.511	94.467
5.875	100.691	100.603	100.298	100.217	99.578	99.426	4.125	95.354	95.332	95.282	95.283	94.930	94.887
6.000	101.014	100.926	100.621	100.540	99.901	99.749	4.250	96.241	96.198	96.136	96.120	95.750	95.686
6.125	101.352	101.264	100.959	100.878	100.239	100.087	4.375	96.657	96.614	96.552	96.536	96.166	96.102
6.250	101.520	101.432	101.127	101.046	100.407	100.255	4.500	97.048	97.005	96.943	96.927	96.557	96.493
6.375	101.694	101.576	101.171	101.074	99.951	99.779	4.625	97.413	97.370	97.308	97.292	96.922	96.858
6.500	101.957	101.838	101.433	101.336	100.213	100.041	4.750	97.689	97.530	97.455	97.423	96.928	96.844
6.625	102.110	101.992	101.587	101.490	100.367	100.195	4.875	98.051	97.893	97.818	97.785	97.291	97.207
6.750	101.868	101.720	101.269	101.155	100.057	99.864	5.000	98.388	98.229	98.155	98.122	97.628	97.543
6.875	102.175	102.026	101.575	101.461	100.363	100.170							
7.000	102.462	102.313	101.863	101.749	100.651	100.457							
7.125	102.730	102.582	102.131	102.017	100.919	100.726							

VA 30 IRRRL						VA 15 IRRRL							
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
5.125	98.085	98.058	97.981	97.934	97.588	97.477	3.375	91.977	91.976	91.939	91.956	91.622	91.599
5.250	98.554	98.527	98.450	98.403	98.056	97.946	3.500	92.456	92.456	92.419	92.436	92.101	92.079
5.375	98.938	98.881	98.784	98.720	98.338	98.207	3.625	92.923	92.923	92.886	92.903	92.568	92.546
5.500	99.391	99.333	99.236	99.172	98.790	98.659	3.750	93.905	93.883	93.834	93.834	93.482	93.439
5.625	99.790	99.733	99.635	99.572	99.189	99.058	3.875	94.367	94.345	94.295	94.296	93.943	93.900
5.750	100.184	100.123	100.026	99.962	99.579	99.448	4.000	94.809	94.787	94.737	94.738	94.386	94.342
5.875	100.566	100.478	100.173	100.092	99.453	99.301	4.125	95.229	95.207	95.157	95.158	94.805	94.762
6.000	100.889	100.801	100.496	100.415	99.776	99.624	4.250	96.116	96.073	96.011	95.995	95.625	95.561
6.125	101.227	101.139	100.834	100.753	100.114	99.962	4.375	96.532	96.489	96.427	96.411	96.041	95.977
6.250	101.395	101.307	101.002	100.921	100.282	100.130	4.500	96.923	96.880	96.818	96.802	96.432	96.368
6.375	101.569	101.451	101.046	100.949	99.826	99.654	4.625	97.288	97.245	97.183	97.167	96.797	96.733
6.500	101.832	101.713	101.308	101.211	100.088	99.916	4.750	97.564	97.405	97.330	97.298	96.803	96.719
6.625	101.985	101.867	101.462	101.365	100.242	100.070	4.875	97.926	97.768	97.693	97.660	97.166	97.082
6.750	101.743	101.595	101.144	101.030	99.932	99.739	5.000	98.263	98.104	98.030	97.997	97.503	97.418
6.875	102.050	101.901	101.450	101.336	100.238	100.045							
7.000	102.337	102.188	101.738	101.624	100.526	100.332							

VA 30 HB Standard						VA 30 HB IRRRL							
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
5.250	98.514	98.487	98.410	98.363	98.016	97.906	5.250	98.389	98.362	98.285	98.238	97.891	97.781
5.375	98.898	98.841	98.744	98.680	98.298	98.167	5.375	98.773	98.716	98.619	98.555	98.173	98.042
5.500	99.351	99.293	99.196	99.132	98.750	98.619	5.500	99.226	99.168	99.071	99.007	98.625	98.494
5.625	99.750	99.693	99.595	99.532	99.149	99.018	5.625	99.625	99.568	99.470	99.407	99.024	98.893
5.750	100.144	100.083	99.986	99.922	99.539	99.408	5.750	100.019	99.958	99.861	99.797	99.414	99.283
5.875	100.526	100.438	100.133	100.052	99.413	99.261	5.875	100.401	100.313	100.008	99.927	99.288	99.136
6.000	100.849	100.761	100.456	100.375	99.736	99.584	6.000	100.724	100.636	100.331	100.250	99.611	99.459
6.125	101.187	101.099	100.794	100.713	100.074	99.922	6.125	101.062	100.974	100.669	100.588	99.949	99.797
6.250	101.355	101.267	100.962	100.881	100.242	100.090	6.250	101.230	101.142	100.837	100.756	100.117	99.965
6.375	101.429	101.311	100.906	100.809	99.886	99.514	6.375	101.304	101.186	100.781	100.684	99.561	99.389
6.500	101.792	101.673	101.268	101.171	100.048	99.876	6.500	101.667	101.548	101.143	101.046	99.923	99.751
6.625	102.045	101.927	101.522	101.425	100.302	100.130	6.625	101.920	101.802	101.397	101.300	100.177	100.005

All Purchase Transactions	0.000		
<b>State Adjustments</b>			
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
<b>Loan Amount Adjustments</b>			
			<b>All Terms</b>
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 - 549,250			0.075
549,251 - 647,200			0.100
647,201 - 1,499,999			0.000
>= \$1,500,000			(0.500)
<b>All Standard VA program Adjustments</b>			
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)
<b>VA FICO Adjustments</b>			
FICO 740+			0.150
FICO 739 - 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)

<b>Extension Costs Per Day:</b>		<b>Admin Fees</b>	
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.

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



Effective Date and Time  
 10/3/2022 11:30 AM

Secondary Dept. Hours: M-F 10-6 ET  
 Secondary@KeystoneFunding.com

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

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 <sup>1</sup>	LTV/CLTV/VHCLTV <sup>2</sup>	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									
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									
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									
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)	(0.750)	(0.750)	(1.000)	(1.000)	na	na	na

STREAMLINE JUMBO									
Price Adjustments									
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 - 89.99
800+	0.000	0.000	0.000	(0.250)	(0.500)	(0.625)	(0.750)	(2.125)	(3.875)
780-799	0.000	0.000	0.000	(0.250)	(0.500)	(0.625)	(0.750)	(2.125)	(3.875)
760-779	(0.125)	(0.125)	(0.125)	(0.375)	(0.625)	(0.750)	(0.875)	(2.750)	(4.250)
740-759	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(0.875)	(1.000)	(2.250)	(3.250)
720-739	(0.500)	(0.500)	(0.500)	(0.625)	(0.875)	(1.000)	(1.250)	(1.875)	(2.000)
700-719	(0.625)	(0.625)	(0.750)	(1.000)	(1.125)	(1.375)	(1.625)	(2.000)	(2.000)
680-699	(1.125)	(1.125)	(2.875)	(3.000)	(3.250)	(3.500)	(3.750)	(10.000)	(10.000)
660-679	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	89.99	680	6	na				
Cash Out	2,000,000	80.00	680	3	500,000				
SECOND HOME									
Purchase & Rate/Term	2,000,000	89.99	680	6	na				
Cash Out	2,000,000	80.00	680	3	500,000				
INVESTMENT PROPERTY									
Purchase & Rate/Term	2,000,000	80.00	680	3	350,000				
Cash Out	2,000,000	75.00	720	3	350,000				
PRIMARY: FIRST TIME HOME BUYER									
Purchase & Rate/Term	2,000,000	80.00	680	3	45				

Extension Costs Per Day:		Max Final Price (Net of Adjustments)		Admin Fees	
First Request	(0.020)	102.500		Underwriting Fee	\$1,595
Second Request	(0.020)			Condo New Project Approval	\$700
Third Request	(0.040)			Condo Established Project	\$295
Fourth Request	(0.040)			Condo Limited Review	\$0
Relock Fee	(0.125)				

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



Effective Date and Time  
 10/3/2022 11:30 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 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
5.500	96.227	96.164	96.102	95.939	95.584	95.189	5.500	96.734	96.671	96.608	96.446	96.071	95.696	5.500	97.955	97.892	97.829	97.667	97.292	96.917
5.625	96.685	96.622	96.559	96.397	96.022	95.647	5.625	96.975	96.912	96.849	96.687	96.312	95.937	5.625	98.158	98.095	98.032	97.870	97.495	97.120
5.750	96.769	96.706	96.644	96.481	96.106	95.731	5.750	97.384	97.321	97.258	97.096	96.721	96.346	5.750	98.365	98.302	98.239	98.077	97.702	97.327
5.875	97.229	97.166	97.103	96.941	96.566	96.191	5.875	97.629	97.566	97.503	97.341	96.966	96.591	5.875	98.723	98.660	98.597	98.435	98.060	97.685
6.000	97.316	97.253	97.190	97.028	96.653	96.278	6.000	97.703	97.640	97.577	97.415	97.040	96.665	6.000	98.931	98.868	98.805	98.643	98.268	97.893
6.125	97.779	97.716	97.653	97.491	97.116	96.741	6.125	98.114	98.051	97.988	97.826	97.451	97.076	6.125	99.264	99.201	99.138	98.976	98.601	98.226

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															
5.750	96.726	96.663	96.600	96.438	96.063	95.688	5.500	96.691	96.628	96.565	96.403	96.028	95.653	5.500	97.912	97.849	97.786	97.624	97.374	96.999															
5.875	97.186	97.123	97.060	96.898	96.523	96.148	5.625	96.932	96.869	96.806	96.644	96.269	95.894	5.625	98.115	98.052	97.989	97.827	97.577	97.202															
6.000	97.273	97.210	97.147	96.985	96.610	96.235	5.750	97.341	97.278	97.215	97.053	96.678	96.303	5.750	98.322	98.259	98.196	98.034	97.784	97.409															
6.125	97.736	97.673	97.610	97.448	97.073	96.698	5.875	97.586	97.523	97.460	97.298	96.923	96.548	5.875	98.680	98.617	98.554	98.392	98.142	97.767															
							6.000	97.660	97.597	97.534	97.372	96.997	96.622	6.000	98.887	98.824	98.761	98.599	98.349	97.974															
							6.125	98.071	98.008	97.945	97.783	97.408	97.033	6.125	99.221	99.158	99.095	98.933	98.683	98.308															

Conventional Loan Level Price Adjustments											
Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	Property Type	SUBORDINATE FINANCING: All terms							
75,000 - 99,999	(0.500)	(0.500)	2 Unit	LTV	CLTV	FICO < 720	FICO > 720				
100,000 - 199,999	0.000	0.000	3-4 Unit	ALL	<=80%	(0.875)	(0.625)				
200,000 - 299,999	0.025	0.025	Condo LTV > 75 and term > 15	65.01% - 75%	80.01% - 95.00%	(1.125)	(0.875)				
300,000 - 399,999	0.050	0.050	Manufactured Home	75.01% - 90.00%	75.01% - 90.00%	(1.375)	(1.125)				
400,000 - 548,250	0.075	0.075	High Balance Cash-Out Refinance	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)	(1.875)				
State Adjustments	20/25/30 Yr	10/15 Yr	Investment Property	Home Ready Mortgages - All LTV/CLTV							
PA FL TX	0.075	0.050	LTV <=75	CASH OUT: All terms							
DC DE VA MD	0.025	0.000	LTV 75.01 - 80.00	59.01-75	59.01-75	75.01-90	75.01-90				
CT NC NJ NH OR SC GA WA	0.000	0.000	LTV > 80	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)				
				600-639	(0.625)	(1.625)	(3.125)				
Second Home and High Balance Adjustments	SR LTV	80.01-70	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 & RT	(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)				

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

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



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30 Yr Fixed		NON PRIME PRODUCT MATRIX										PROGRAM RESTRICTIONS / NOTES					
Non-Prime		Primary Residence					Second Home and Investor					Max Price 102,000					
Rate	30 Day	45 Day	60 Day	Loan Amount	FICO	Purch & R/T	Full Doc Cash-Out	Alt Doc Purch & R/T	Cash-Out	Max DTI	Loan Amount	FICO	Purch & R/T	Full Doc Cash-Out	Alt Doc Purch & R/T	Cash-Out	Max DTI
11.250	82,000	82,000	82,000	≤\$1.0mm	700	85	75	85	75	55%	700	85	75	85	75	70	50%
11.125	82,000	82,000	82,000		680	85	75	85	75		680	85	75	85	75	70	
10.875	82,000	82,000	82,000		660	80	75	80	75		660	75	70	75	70		
10.750	82,000	82,000	82,000		640	80	70	80	70		640	75	70	75	70		
10.625	82,000	82,000	82,000		620	70	65	70	65		620	70	65	70	65		
10.500	82,000	82,000	82,000		700	85	75	85	75		700	75	70	75	70		
10.375	82,000	82,000	82,000	\$.01 - 2.0mm	680	80	75	80	70	50%	680	75	70	75	70	50%	
10.250	82,000	82,000	82,000		660	75	75	75	70		660	75	70	75	70		
10.125	82,000	82,000	82,000		640	75	70	75	70		640	75	70	75	70		
10.000	82,000	82,000	82,000		620	70	NA	70	NA		620	NA	NA	NA	NA		
9.875	82,000	82,000	82,000		600	70	NA	70	NA		600	NA	NA	NA	NA		
9.750	82,000	82,000	82,000		580	70	NA	70	NA		580	NA	NA	NA	NA		

30 Yr Fixed		NEAR PRIME PRODUCT MATRIX										PROGRAM RESTRICTIONS / NOTES					
Near-Prime		Primary Residence					Second Home and Investor					Max Price 102,000					
Rate	30 Day	45 Day	60 Day	Loan Amount	FICO	Purch & R/T	Full Doc Cash-Out	Alt Doc Purch & R/T	Cash-Out	Max DTI	Loan Amount	FICO	Purch & R/T	Full Doc Cash-Out	Alt Doc Purch & R/T	Cash-Out	Max DTI
10.500	82,000	82,000	82,000	≤\$1.0mm	740	90	80	90	80	55%	740	90	80	90	80	75	50%
10.375	82,000	82,000	82,000		720	90	80	90	80		720	90	80	90	80	75	
10.250	82,000	82,000	82,000		700	85	80	80	80		700	85	80	80	80	75	
10.125	82,000	82,000	82,000		680	85	75	85	75		680	80	75	80	75		
10.000	82,000	82,000	82,000		660	80	75	80	75		660	80	75	80	75		
9.875	82,000	82,000	82,000		640	80	75	80	75		640	80	75	80	75		
9.750	82,000	82,000	82,000	\$.01 - 2.0mm	740	90	80	90	80	50%	740	80	75	80	75	50%	
9.625	82,000	82,000	82,000		720	90	80	90	75		720	80	75	80	75		
9.500	82,000	82,000	82,000		700	85	80	80	75		700	80	75	80	75		
9.375	82,000	82,000	82,000		680	80	75	80	70		680	80	75	80	75		
9.250	82,000	82,000	82,000		660	75	70	75	70		660	75	70	75	70		
9.125	82,000	82,000	82,000		640	75	70	75	70		640	75	70	75	70		

30 Yr Fixed		DSCR MATRIX INVESTOR OCCUPANCY					PROGRAM RESTRICTIONS / NOTES										
Non-Prime		DSCR ≥ 1.10		DSCR < 1.10			Max Price 102,000										
Rate	30 Day	45 Day	60 Day	Loan Amount	FICO	Purch & R/T	Cash-Out	Purch & R/T	Cash-Out	Max DTI	Loan Amount	FICO	Purch & R/T	Full Doc Cash-Out	Alt Doc Purch & R/T	Cash-Out	Max DTI
10.750	82,000	82,000	82,000	≤\$1.0mm	740	80	75	75	70	55%	740	80	75	80	75	70	50%
10.625	82,000	82,000	82,000		720	80	75	75	70		720	80	75	80	75		
10.500	82,000	82,000	82,000		700	80	75	75	70		700	80	75	80	75		
10.375	82,000	82,000	82,000		680	75	70	70	65		680	75	70	70	65		
10.250	82,000	82,000	82,000		660	75	70	70	65		660	75	70	70	65		
10.125	82,000	82,000	82,000		640	70	65	65	60		640	70	65	65	60		
10.000	82,000	82,000	82,000	\$.01 - 2.0MM	740	80	75	75	70	50%	740	80	75	80	75	70	50%
9.875	82,000	82,000	82,000		720	80	75	75	70		720	80	75	80	75		
9.750	82,000	82,000	82,000		700	75	70	70	65		700	75	70	70	65		
9.625	82,000	82,000	82,000		680	70	65	65	60		680	70	65	65	60		
9.500	82,000	82,000	82,000		660	70	65	65	60		660	70	65	65	60		
9.375	82,000	82,000	82,000		640	65	60	60	55		640	65	60	60	55		

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

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														
										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					
6.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000															
5.875	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000															
5.750	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000															
5.625	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000															
5.500	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000															
5.375	85.000	85.000	85.000	85.000	5.375	85.000	85.000	85.000	85.000															
5.250	85.000	85.000	85.000	85.000	5.250	85.000	85.000	85.000	85.000															
5.125	85.000	85.000	85.000	85.000	5.125	85.000	85.000	85.000	85.000															
5.000	85.000	85.000	85.000	85.000	5.000	85.000	85.000	85.000	85.000															
4.875	85.000	85.000	85.000	85.000	4.875	85.000	85.000	85.000	85.000															
4.750	85.000	85.000	85.000	85.000	4.750	85.000	85.000	85.000	85.000															
										Rate Term Refinance														
										800+	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	na	na	na				
										780-799	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	na	na	na				
										760-779	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	na	na	na				
										740-759	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	na	na	na				
										720-739	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)	na	na	na				
										700-719	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	na	na	na	na	na				
										680-699	na	na	na	na	na	na	na	na	na	na				
										660-679	na	na	na	na	na	na	na	na	na	na				
										Cash Out Refinance														
										800+	(0.125)	(0.125)	(0.250)	(0.375)	na	na	na	na	na	na				
										780-799	(0.125)	(0.125)	(0.250)	(0.375)	na	na	na	na	na	na				
										760-779	(0.250)	(0.250)	(0.250)	(0.375)	na	na	na	na	na	na				
										740-759	(0.375)	(0.375)	(0.375)	(0.375)	na	na	na	na	na	na				
										720-739	(0.375)	(0.375)	(0.375)	(0.375)	na	na	na	na	na	na				
										700-719	na	na	na	na	na	na	na	na	na	na				
										680-699	na	na	na	na	na	na	na	na	na	na				
										FICO														
										< 50.00	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.01 - 95.00	95.00				
										2nd Home	na	na	na	na	na	na	na	na	na	na				
										NOO	na	na	na	na	na	na	na	na	na	na				
										Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na				
										No Escrow	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na				
										<=\$1M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na				
										>\$1M <=\$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na				
										>\$1.5M <=\$2.0M	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	na	na	na				
										California	0.000	0.000	0.000	(0.500)	(0.750)	(1.000)	(1.250)	na	na	na				
										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				
										FTHB	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na				
SILVER JUMBO																								
30 YR FIXED					FICO/LTV LLPs					BPMI														
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	<= 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	90.01 - 95.00	>= 90						
5.750	85.000	85.000	85.000	85.000	<= 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	90.01 - 95.00	>= 90	>= 800	0.625	0.500	0.375	0.250	0.125	-0.125	-0.125	-0.250	-1.000	na
5.875	85.000	85.000	85.000	85.000	780 - 799	0.500	0.500	0.375	0.250	0.125	-0.125	-0.125	-0.125	-0.375	-1.250	na								
6.000	85.000	85.000	85.000	85.000	760 - 779	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	-0.125	-0.500	-1.500	na								
6.125	85.000	85.000	85.000	85.000	740 - 759	0.500	0.375	0.375	0.125	0.000	-0.250	-0.125	-0.125	-0.750	-2.000	na								
6.250	85.000	85.000	85.000	85.000	720 - 739	0.375	0.250	0.000	-0.250	-0.500	-0.625	-1.250	-2.250	-2.250	na									
6.375	85.000	85.000	85.000	85.000	700 - 719	0.250	0.250	0.000	-0.375	-0.750	-0.875	-1.250	-3.500	-3.500	na									
6.500	85.000	85.000	85.000	85.000	680 - 699	0.250	0.125	-0.125	-0.500	-1.250	-1.125	-1.375	-4.000	-4.000	na									
6.625	85.000	85.000	85.000	85.000											Jumbo Feature Adjusters									
6.750	85.000	85.000	85.000	85.000	Condo*	0.000	0.000	0.000	-0.375	-0.500	-0.500	-0.500	na											
6.875	85.000	85.000	85.000	85.000	2nd Home	0.000	-0.250	-0.250	na	na	na	na	na											
7.000	85.000	85.000	85.000	85.000	Investment	na	na	na	na	na	na	na	na											
7.125	85.000	85.000	85.000	85.000	Cashout	-0.250	-0.375	-0.625	-0.875	na	na	na	na											
7.250	85.000	85.000	85.000	85.000	3-4 Unit	-0.250	-0.500	na	na	na	na	na	na											
										Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	na						
										GI w/ Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	na						
										DTI > 43%	-0.125	-0.375	-0.500	-0.750	-1.000	-1.000	-1.250	na						
										Loans with Original Amounts greater than or equal to \$ 1 million														
										>=\$1MM<=\$1.5MM	0.000	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	na						
										>\$1.5MM<=\$2MM	0.000	-0.125	-0.125	-0.250	-0.500	na	na	na						
										>\$2MM<=\$2.5MM	na	na	na	na	na	na	na	na						
Extension Costs Per Day:										Admin Fees														
First Request	(0.020)	Max Final Price (Net of Adjustments)								102.500	Underwriting Fee					\$1,595								
Second Request	(0.020)										Condo New Project Approval					\$700								
Third Request	(0.040)										Condo Established Project					\$295								
Fourth Request	(0.040)										Condo Limited Review					\$0								
Retock Fee	(0.125)																							

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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  
10/3/2022 11:30 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				
5.625	97.054	96.803	96.654	5.375	96.961	96.598	96.510	75,000 - 99,999	(0.500)	(0.500)	2 Unit				
5.750	97.464	97.177	96.996	5.500	97.440	97.060	96.952	100,000 - 199,999	0.000	0.000	3-4 Unit				
5.875	98.015	97.737	97.548	5.625	97.997	97.583	97.472	200,000 - 299,999	0.025	0.025	Condo LTV > 75 and term > 15				
6.000	98.426	98.148	97.960	5.750	98.494	98.083	97.972	300,000 - 399,999	0.050	0.050	Manufactured Home				
6.125	98.829	98.523	98.356	5.875	98.916	98.502	98.393	400,000 - 548,250	0.075	0.075	High Balance Cash-Out Refinance				
6.250	99.202	98.854	98.658	6.000	99.312	98.897	98.788	548,251 - 847,200	0.100	0.100					
6.375	99.684	99.343	99.142	6.125	99.704	99.289	99.181								
6.500	100.116	99.762	99.570	6.250	99.651	99.190	99.057	<b>State Adjustments</b>	<b>20/25/30 Yr</b>	<b>10/15 Yr</b>	<b>Investment Property</b>				
6.625	100.529	100.168	99.983	6.375	100.024	99.558	99.429	PA FL TX	0.075	0.050	LTV <=75				
6.750	100.474	99.668	99.431	6.500	100.367	99.901	99.772	DC DE VA MD	0.025	0.000	LTV 75.01 - 80.00				
6.875	100.851	100.012	99.800	6.625	100.641	100.172	100.043	CT NC NJ NH OR SC GA WA	0.000	0.000	LTV > 80				
7.000	101.233	100.386	100.181	6.750	100.851	100.172	100.043	IL	(0.050)	(0.025)					
7.125	101.593	100.746	100.541	6.875	100.265	99.317	99.163	AZ CO MA	(0.100)	(0.075)					
7.250	101.221	100.523	100.266	7.000	100.645	99.693	99.543	CA	(0.150)	(0.125)					
7.375	101.625	100.906	100.678	7.125	100.830	99.959	99.823								
7.500	101.982	101.260	101.035		101.210	100.240	100.104								
Conforming 15 Year Fixed															
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day	FICO / LTV Terms > 15 Year							
4.750	96.533	96.132	96.072	4.750	96.700	96.316	96.243	740+	0.000	(0.250)	(0.250)	(0.500)	(0.250)	(0.750)	
4.875	96.902	96.497	96.440	4.875	97.019	96.635	96.563	720-735	0.000	(0.250)	(0.500)	(0.750)	(0.500)	(1.000)	
5.000	97.274	96.870	96.812	5.000	97.345	96.961	96.888	700-715	0.000	(0.500)	(1.000)	(1.250)	(1.000)	(1.500)	
5.125	97.638	97.111	97.031	5.125	97.493	96.985	96.891	680-695	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.500)	
5.250	98.199	97.614	97.519	5.250	97.978	97.334	97.240	660-675	0.000	(1.000)	(2.250)	(2.750)	(2.250)	(2.250)	
5.375	98.584	97.899	97.627	5.375	98.409	97.661	97.567	640-655	(0.500)	(1.250)	(2.750)	(3.000)	(3.250)	(2.750)	
5.500	99.017	98.083	98.010	5.500	98.840	97.964	97.865	620-635	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.500)	
5.625	99.250	98.241	98.139	5.625	99.285	98.275	98.160								
5.750	99.534	98.518	98.421	5.750	99.604	98.614	98.499								
5.875	99.890	98.872	98.777	5.875	99.897	98.907	98.792								
6.000	-0.900	-0.900	-0.900	6.000	-0.900	-0.900	-0.900								
6.125	-0.900	-0.900	-0.900	6.125	-0.900	-0.900	-0.900								
6.250	-0.900	-0.900	-0.900	6.250	-0.900	-0.900	-0.900								
6.375	-0.900	-0.900	-0.900	6.375	-0.900	-0.900	-0.900								
6.500	-0.900	-0.900	-0.900	6.500	-0.900	-0.900	-0.900								
6.625	-0.900	-0.900	-0.900	6.625	-0.900	-0.900	-0.900								
6.750	-0.900	-0.900	-0.900	6.750	-0.900	-0.900	-0.900								
6.875	-0.900	-0.900	-0.900	6.875	-0.900	-0.900	-0.900								
7.000	-0.900	-0.900	-0.900	7.000	-0.900	-0.900	-0.900								
7.125	-0.900	-0.900	-0.900	7.125	-0.900	-0.900	-0.900								
High Balance 30 Year Fixed				High Balance 15 Year Fixed				CASH OUT: All terms							
Rate	15-Day	30-Day	45-Day	Rate	60-Day	75-Day	90-Day	560LTV	60.01-75	75.01-80	SUBORDINATE FINANCING: All terms				
5.750	97.902	97.489	97.285	5.000	96.435	96.197	96.697	740+	(0.375)	(0.625)	LTV	CLTV	FICO < 720	FICO > 720	
5.875	98.453	98.049	97.838	5.125	95.947	95.447	94.947	720-739	(0.375)	(1.000)	ALL	75.01% - 75%	80.01% - 95.00%	(0.875)	(0.625)
6.000	98.864	98.461	98.249	5.250	96.452	96.214	96.214	700-719	(0.375)	(1.000)	75.01% - 90.00%	78.01% - 90.00%	(1.125)	(1.125)	
6.125	99.267	98.836	98.646	5.375	96.830	96.591	96.591	680-699	(0.375)	(1.125)	75.01% - 95.00%	90.01% - 95.00%	(1.375)	(1.125)	
6.250	99.675	99.202	98.981	5.500	97.076	96.837	96.837	660-679	(0.625)	(1.125)	ALL	>95.00%	(1.875)	(1.875)	
6.375	100.157	99.691	99.465					640-659	(0.625)	(1.625)	Home Ready Mortgages - All LTV/CLTV		(0.500)	(0.500)	
6.500	100.589	100.110	99.893					620-639	(0.625)	(1.625)					
6.625	101.002	100.516	100.306												
6.750	100.944	100.013	99.742												
6.875	101.321	100.357	100.111												
7.000	101.653	100.681	100.442												
7.125	101.933	100.961	100.722												

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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



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
5.125				96.989	96.643	96.513	3.375	91.092	90.757	90.735
5.250				97.444	97.098	96.968	3.500	91.579	91.244	91.222
5.375				97.879	97.497	97.346	3.625	92.060	91.725	91.703
5.500				98.369	97.986	97.835	3.750	92.981	92.629	92.586
5.625				98.822	98.439	98.289	3.875	93.459	93.106	93.063
5.750				99.242	98.860	98.709	4.000	93.925	93.573	93.529
5.875				99.433	98.794	98.622	4.125	94.377	94.024	93.981
6.000				99.935	99.295	99.124	4.250	95.159	94.789	94.725
6.125				100.436	99.797	99.625	4.375	95.606	95.238	95.172
6.250				100.321	99.682	99.510	4.500	96.035	95.665	95.601
6.375				100.413	99.290	99.097	4.625	96.443	96.073	96.009
6.500				100.886	99.763	99.571	4.750	96.477	95.983	95.898
6.625				101.257	100.134	99.942	4.875	96.879	96.385	96.301
6.750				100.260	99.162	98.949	5.000	97.256	96.762	96.677
6.875				100.607	99.509	99.296				
7.000				100.931	99.833	99.620				

All Purchase Transactions				0.000
<b>State Adjustments</b>				
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
5.250	97.281	97.201	97.055
5.375	97.709	97.577	97.426
5.500	98.199	98.066	97.915
5.625	98.652	98.519	98.369
5.750	99.072	98.940	98.789
5.875	99.177	98.806	98.615

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
Rebook 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
5.125	97.159	96.813	96.702	3.375	91.181	90.847	90.824
5.250	97.628	97.281	97.171	3.500	91.661	91.326	91.304
5.375	97.945	97.563	97.432	3.625	92.128	91.793	91.771
5.500	98.397	98.015	97.884	3.750	93.059	92.707	92.664
5.625	98.797	98.414	98.283	3.875	93.521	93.168	93.125
5.750	99.187	98.804	98.673	4.000	93.963	93.611	93.567
5.875	99.317	98.678	98.526	4.125	94.383	94.030	93.987
6.000	99.640	99.001	98.849	4.250	95.220	94.850	94.786
6.125	99.978	99.339	99.187	4.375	95.636	95.266	95.202
6.250	100.146	99.507	99.355	4.500	96.027	95.657	95.593
6.375	100.174	99.051	98.879	4.625	96.392	96.022	95.958
6.500	100.436	99.313	99.141	4.750	96.523	96.028	95.944
6.625	100.590	99.467	99.295	4.875	96.885	96.391	96.307
6.750	100.255	99.157	98.964	5.000	97.222	96.728	96.643
6.875	100.561	99.463	99.270				
7.000	100.849	99.751	99.557				

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
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 739 - 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
5.250	97.031	96.351	96.305
5.375	97.459	97.327	97.176
5.500	97.949	97.816	97.665
5.625	98.402	98.269	98.119
5.750	98.822	98.690	98.539
5.875	98.927	98.556	98.365

**Extension Costs Per Day:**

First Request	(0.020)
Second Request	(0.020)
Third Request	(0.040)
Fourth Request	(0.040)
Relock Fee	(0.125)

**Admin Fees**

Underwriting Fee - Full Doc	\$1,125
Underwriting Fee - IRRRL	\$495
New Project Submission	\$795

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