

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



Effective Date and Time
10/3/2022 2:15 PM

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	98.333	98.386	98.223	98.160	97.894	97.745	5.375	98.227	98.173	98.093	98.068	97.688	97.600	75,000 - 99,999	(0.500)	(0.500)	2 Unit	(1,000)			
5.750	98.827	98.816	98.647	98.555	98.251	98.070	5.500	98.788	98.665	98.582	98.538	98.142	98.039	100,000 - 199,999	0.000	0.000	3-4 Unit	(1,000)			
5.875	99.384	99.371	99.207	99.106	98.811	98.623	5.625	99.319	99.221	99.128	99.087	98.658	98.547	200,000 - 299,999	0.025	0.025	Condo LTV > 75 and term > 15	(0.750)			
6.000	99.779	99.782	99.618	99.517	99.222	99.034	5.750	99.789	99.722	99.628	99.585	99.158	99.046	300,000 - 399,999	0.050	0.050	Manufactured Home	(2,000)			
6.125	100.114	100.173	99.994	99.920	99.598	99.431	5.875	100.181	100.142	100.047	100.007	99.576	99.467	400,000 - 548,250	0.075	0.075	High Balance Cash-Out Refinance	(0.750)			
6.250	100.568	100.517	100.329	100.230	99.866	99.671	6.000	100.555	100.537	100.442	100.403	99.971	99.863	548,251 - 647,200	0.100	0.100					
6.375	101.042	101.002	100.818	100.712	100.355	100.154	6.125	100.940	100.930	100.835	100.795	100.364	100.256				Investment Property				
6.500	101.427	101.428	101.237	101.144	100.774	100.582	6.250	100.954	100.845	100.738	100.680	100.202	100.069	PA FL TX	0.075	0.050	LTV <=75	(2,125)			
6.625	101.820	101.820	101.644	101.558	101.180	100.995	6.375	101.286	101.216	101.107	101.052	100.571	100.441	DC DE VA MD	0.025	0.000	LTV 75.01 - 80.00	(3,375)			
6.750	102.307	101.990	101.802	101.662	100.840	100.604	6.500	101.619	101.559	101.450	101.396	100.913	100.784	CT NC NJ NH OR SC GA WA	0.000	0.000	LTV > 80	(4,125)			
6.875	102.562	102.260	102.057	101.949	101.095	100.882	6.625	101.889	101.831	101.721	101.669	101.185	101.056	IL	(0.050)	(0.025)					
7.000	102.910	102.700	102.491	102.391	101.528	101.323	6.750	101.833	101.488	101.367	101.293	100.329	100.176	AZ CO MA	(0.100)	(0.075)					
7.125	103.190	102.980	102.771	102.671	101.808	101.603	6.875	102.173	101.866	101.744	101.673	100.706	100.555	CA	(0.150)	(0.125)					
7.250	103.114	102.700	102.500	102.250	101.535	101.278	7.000	102.426	102.142	102.009	101.958	100.971	100.836								
7.375	103.433	103.103	102.903	102.653	101.918	101.690	7.125	102.750	102.423	102.290	102.239	101.252	101.116								
7.500	103.762	103.460	103.260	103.010	102.273	102.047	7.250	103.159	102.718	102.583	102.494	101.544	101.370								
7.625	103.590	103.546	103.346	103.096	102.359	102.133	7.375	103.485	103.090	102.949	102.876	101.909	101.747								
Second Home and High Balance Adjustments for All Lock Periods																					
														\$60LTV	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
														All HB	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)
FICO / LTV - Terms > 15 Year																					
														\$60LTV	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95	95.01-97	
														740+	0.000	(0.250)	(0.250)	(0.500)	(0.250)	(0.250)	(0.750)
														720-735	0.000	(0.250)	(0.500)	(0.750)	(0.500)	(0.500)	(1.000)
														700-715	0.000	(0.500)	(1.000)	(1.250)	(1.000)	(1.000)	(1.500)
														680-695	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.250)	(1.500)
														660-675	0.000	(1.000)	(2.250)	(2.750)	(2.250)	(2.250)	(2.250)
														640-655	(0.500)	(1.250)	(2.750)	(3.000)	(3.250)	(2.750)	(2.750)
														620-635	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(3.500)
CASH OUT: All terms																					
														\$60LTV	60.01-75	75.01-80	SUBORDINATE FINANCING: All terms				
														740+	(0.375)	(0.625)	(0.875)	LTV	CLTV	FICO < 720	FICO > 720
														720-735	(0.375)	(1.000)	(1.125)	ALL	<=80%	(0.875)	(0.625)
														700-715	(0.375)	(1.000)	(1.125)	65.01% - 75%	80.01% - 95.00%	(1.125)	(0.875)
														680-695	(0.375)	(1.125)	(1.750)	75.01% - 90.00%	76.01% - 90.00%	(1.375)	(1.125)
														660-675	(0.625)	(1.125)	(1.875)	75.01% - 95.00%	90.01% - 95.00%	(1.375)	(1.125)
														640-655	(0.625)	(1.625)	(2.625)	ALL	>95.00%	(1.875)	(1.875)
														620-635	(0.625)	(1.625)	(3.125)	Home Ready Mortgages - All LTV/CLTV	(0.500)	(0.500)	
2023 Loan Limits - All Counties																					
														Units	Loan Balance						
														1	647,201 to 715,000	-0.125					
														2	828,701 to 916,000	-0.125					
														3	1,001,651 to 1,107,000	-0.125					
														4	1,244,851 to 1,376,000	-0.125					
HomeReady/Home Possible Adjustment Caps																					
														FICO Score	LTV<=80	LTV>80	Extension Costs Per Day:		Admin Fees:		
														>=680	(1.500)	0.000	First Request	(0.020)	Underwriting	\$1,125	
														<680	(1.500)	(1.500)	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)			
														LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS							
														Escrow Waiver	(0.100)		Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.				

Rate, comparison, fee 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	98.296	98.269	98.176	98.129	97.764	97.634	3.375	92.251	92.267	92.230	92.247	91.930	91.908
5.250	98.751	98.724	98.631	98.584	98.219	98.089	3.500	92.738	92.754	92.717	92.734	92.417	92.395
5.375	99.253	99.196	99.098	99.034	98.652	98.501	3.625	93.220	93.235	93.198	93.215	92.898	92.876
5.500	99.742	99.685	99.588	99.524	99.141	98.991	3.750	94.238	94.248	94.198	94.199	93.882	93.839
5.625	100.196	100.138	100.041	99.977	99.595	99.444	3.875	94.716	94.725	94.676	94.676	94.359	94.316
5.750	100.616	100.559	100.461	100.397	100.015	99.864	4.000	95.182	95.191	95.142	95.143	94.826	94.783
5.875	100.968	100.880	100.591	100.510	99.889	99.717	4.125	95.634	95.643	95.594	95.594	95.277	95.234
6.000	101.470	101.382	101.092	101.012	100.391	100.219	4.250	96.311	96.298	96.237	96.220	95.886	95.822
6.125	101.971	101.884	101.594	101.513	100.892	100.721	4.375	96.758	96.746	96.684	96.668	96.333	96.269
6.250	101.856	101.769	101.479	101.398	100.777	100.606	4.500	97.187	97.175	97.113	97.097	96.762	96.698
6.375	102.095	101.976	101.587	101.490	100.385	100.193	4.625	97.595	97.582	97.521	97.504	97.170	97.106
6.500	102.568	102.450	102.060	101.963	100.859	100.666	4.750	97.742	97.567	97.493	97.460	96.948	96.864
6.625	102.939	102.821	102.431	102.334	101.230	101.037	4.875	98.144	97.970	97.896	97.863	97.351	97.266
6.750	102.035	101.886	101.451	101.337	100.258	100.044	5.000	98.521	98.346	98.272	98.239	97.727	97.643
6.875	102.382	102.233	101.798	101.684	100.605	100.391							
7.000	102.706	102.557	102.122	102.008	100.928	100.715							
7.125	103.007	102.858	102.423	102.309	101.229	101.016							

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	98.171	98.144	98.051	98.004	97.639	97.509	3.375	92.126	92.142	92.105	92.122	91.805	91.783
5.250	98.626	98.599	98.506	98.459	98.094	97.964	3.500	92.613	92.629	92.592	92.609	92.292	92.270
5.375	99.128	99.071	98.973	98.909	98.527	98.376	3.625	93.095	93.110	93.073	93.090	92.773	92.751
5.500	99.617	99.560	99.463	99.399	99.016	98.866	3.750	94.113	94.123	94.073	94.074	93.757	93.714
5.625	***.***	***.***	***.***	***.***	***.***	***.***	3.875	94.591	94.600	94.551	94.551	94.234	94.191
5.750	100.491	100.434	100.336	100.272	99.890	99.739	4.000	95.057	95.066	95.017	95.018	94.701	94.658
5.875	100.843	100.755	100.466	100.385	99.764	99.592	4.125	95.509	95.518	95.469	95.469	95.152	95.109
6.000	101.345	101.257	100.967	100.887	100.266	100.094	4.250	96.186	96.173	96.112	96.095	95.761	95.697
6.125	101.846	101.759	101.469	101.388	100.767	100.596	4.375	96.633	96.621	96.559	96.543	96.208	96.144
6.250	101.731	101.644	101.354	101.273	100.652	100.481	4.500	97.062	97.050	96.988	96.972	96.637	96.573
6.375	101.970	101.851	101.462	101.365	100.260	100.068	4.625	97.470	97.457	97.396	97.379	97.045	96.981
6.500	102.443	102.325	101.935	101.838	100.734	100.541	4.750	97.617	97.442	97.368	97.335	96.823	96.739
6.625	102.814	102.696	102.306	102.209	101.105	100.912							
6.750	101.910	101.761	101.326	101.212	100.133	99.919							
6.875	102.257	102.108	101.673	101.559	100.480	100.266							
7.000	102.581	102.432	101.997	101.883	100.803	100.590							
7.125	102.882	102.733	102.298	102.184	101.104	100.891							

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	98.609	98.562	98.476	98.421	98.322	98.176	5.250	98.484	98.437	98.351	98.296	98.197	98.051
5.375	99.084	99.026	98.928	98.864	98.732	98.581	5.375	98.959	98.901	98.803	98.739	98.607	98.456
5.500	99.574	99.515	99.418	99.354	99.221	99.071	5.500	99.449	99.390	99.293	99.229	99.096	98.946
5.625	100.027	99.968	99.871	99.807	99.675	99.524	5.625	99.902	99.843	99.746	99.682	99.550	99.399
5.750	100.447	100.389	100.291	100.227	100.095	99.944	5.750	100.322	100.264	100.166	100.102	99.970	99.819
5.875	100.736	100.625	100.345	100.254	99.901	99.711	5.875	100.611	100.500	100.220	100.129	99.776	99.586
6.000	101.238	101.127	100.847	100.756	100.403	100.212							
6.125	101.689	101.578	101.299	101.207	100.855	100.664							
6.250	102.074	101.963	101.684	101.592	101.240	101.049							
6.375	101.625	101.506	101.117	101.020	100.165	99.973							
6.500	102.248	102.130	101.740	101.643	100.789	100.596							
6.625	102.719	102.601	102.211	102.114	101.260	101.067							

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		
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	98.495	98.469	98.375	98.328	97.964	97.854	3.375	92.371	92.386	92.350	92.367	92.050	92.027
5.250	98.964	98.937	98.844	98.797	98.433	98.322	3.500	92.851	92.866	92.829	92.846	92.529	92.507
5.375	99.349	99.291	99.194	99.130	98.748	98.617	3.625	93.318	93.333	93.296	93.313	92.996	92.974
5.500	99.801	99.744	99.646	99.582	99.200	99.069	3.750	94.347	94.356	94.307	94.307	93.990	93.947
5.625	100.200	100.143	100.046	99.982	99.599	99.468	3.875	94.808	94.817	94.768	94.768	94.452	94.408
5.750	100.590	100.533	100.436	100.372	99.989	99.859	4.000	95.250	95.259	95.210	95.211	94.894	94.851
5.875	100.882	100.795	100.505	100.424	99.804	99.652	4.125	95.670	95.679	95.630	95.630	95.314	95.270
6.000	101.205	101.118	100.828	100.747	100.126	99.975	4.250	96.402	96.389	96.327	96.311	95.977	95.913
6.125	101.543	101.455	101.166	101.085	100.464	100.312	4.375	96.817	96.805	96.743	96.727	96.393	96.329
6.250	101.711	101.624	101.334	101.253	100.632	100.481	4.500	97.209	97.196	97.134	97.118	96.784	96.720
6.375	101.886	101.768	101.378	101.281	100.177	100.004	4.625	97.574	97.561	97.499	97.483	97.149	97.085
6.500	102.148	102.030	101.640	101.543	100.439	100.266	4.750	97.817	97.643	97.569	97.536	97.024	96.939
6.625	102.302	102.184	101.794	101.697	100.592	100.420	4.875	98.180	98.006	97.932	97.899	97.387	97.302
6.750	102.060	101.911	101.476	101.362	100.282	100.089	5.000	98.517	98.342	98.268	98.235	97.723	97.639
6.875	102.366	102.217	101.782	101.668	100.588	100.395							
7.000	102.653	102.505	102.070	101.956	100.876	100.682							
7.125	102.922	102.773	102.338	102.224	101.144	100.951							

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	98.370	98.344	98.250	98.203	97.839	97.729	3.375	92.246	92.261	92.225	92.242	91.925	91.902
5.250	98.839	98.812	98.719	98.672	98.308	98.197	3.500	92.726	92.741	92.704	92.721	92.404	92.382
5.375	99.224	99.166	99.069	99.005	98.623	98.492	3.625	93.193	93.208	93.171	93.188	92.871	92.849
5.500	99.676	99.619	99.521	99.457	99.075	98.944	3.750	94.222	94.231	94.182	94.182	93.865	93.822
5.625	100.075	100.018	99.921	99.857	99.474	99.343	3.875	94.683	94.692	94.643	94.643	94.327	94.283
5.750	100.465	100.408	100.311	100.247	99.864	99.734	4.000	95.125	95.134	95.085	95.086	94.769	94.726
5.875	100.757	100.670	100.380	100.299	99.679	99.527	4.125	95.545	95.554	95.505	95.505	95.189	95.145
6.000	101.080	100.993	100.703	100.622	100.001	99.850	4.250	96.277	96.264	96.202	96.186	95.852	95.788
6.125	101.418	101.330	101.041	100.960	100.339	100.187	4.375	96.692	96.680	96.618	96.602	96.268	96.204
6.250	101.586	101.499	101.209	101.128	100.507	100.356	4.500	97.084	97.071	97.009	96.993	96.659	96.595
6.375	101.761	101.643	101.253	101.156	100.052	99.879	4.625	97.449	97.436	97.374	97.358	97.024	96.960
6.500	102.023	101.905	101.515	101.418	100.314	100.141	4.750	97.692	97.518	97.444	97.411	96.899	96.814
6.625	102.177	102.059	101.669	101.572	100.467	100.295	4.875	98.055	97.881	97.807	97.774	97.262	97.177
6.750	101.935	101.786	101.351	101.237	100.157	99.964	5.000	98.392	98.217	98.143	98.110	97.598	97.514
6.875	102.241	102.092	101.657	101.543	100.463	100.270							
7.000	102.528	102.380	101.945	101.831	100.751	100.557							

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	98.799	98.772	98.679	98.632	98.268	98.157	5.250	98.674	98.647	98.554	98.507	98.143	98.032
5.375	99.184	99.126	99.029	98.965	98.583	98.452	5.375	99.059	99.001	98.904	98.840	98.458	98.327
5.500	99.636	99.579	99.481	99.417	99.035	98.904	5.500	99.511	99.454	99.356	99.292	98.910	98.779
5.625	100.035	99.978	99.881	99.817	99.434	99.303	5.625	99.910	99.853	99.756	99.692	99.309	99.178
5.750	100.425	100.368	100.271	100.207	99.824	99.694	5.750	100.300	100.243	100.146	100.082	99.699	99.569
5.875	100.717	100.630	100.340	100.259	99.639	99.487	5.875	100.592	100.505	100.215	100.134	99.514	99.362
6.000	101.040	100.953	100.663	100.582	99.961	99.810	6.000	100.915	100.828	100.538	100.457	99.836	99.685
6.125	101.378	101.290	101.001	100.920	100.299	100.147	6.125	101.253	101.165	100.876	100.795	100.174	100.022
6.250	101.546	101.459	101.169	101.088	100.467	100.316	6.250	101.421	101.334	101.044	100.963	100.342	100.191
6.375	101.621	101.503	101.113	101.016	99.912	99.739	6.375	101.496	101.378	100.988	100.891	99.787	99.614
6.500	101.983	101.865	101.475	101.378	100.274	100.101	6.500	101.858	101.740	101.350	101.253	100.149	99.976
6.625	102.237	102.119	101.729	101.632	100.527	100.355	6.625	102.112	101.994	101.604	101.507	100.402	100.230

All Purchase Transactions	0.000	
State Adjustments		
DC	0.050	IL 0.050
DE	0.000	AZ 0.000
MD	0.000	MA -1.100
NJ	-1.100	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 - 549,250		0.075
549,251 - 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)

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



Effective Date and Time
10/3/2022 2:15 PM

Secondary Dept. Hours: M-F 10-5 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 ¹	LTV/CLTV/VHCLTV ²	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%						

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

PRIMARY RESIDENCE: 3-4 UNIT									
Transaction Type	Max Loan	Market ¹	LTV/CLTV/VHCLTV ²	FICO	Max Cash-Out	Max DTI	Reserves		
Purchase & Rate Term Refinance	\$2,000,000	Stable	70% / 70% / 70%	720	N/A	43%	18		

SECOND HOME: 1-UNIT, INCLUDING PUDS CONDOS									
Transaction Type	Max Loan	Market ¹	LTV/CLTV/VHCLTV ²	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 ¹	LTV/CLTV/VHCLTV ²	FICO	Max Cash-Out	Max DTI	Reserves		
Purchase & Rate Term Refinance	\$1,500,000	Stable	65%/65%/65%	760	N/A	40%	36		

STATE ADJUSTMENTS										
DE NC PA CO AZ MA NH OR TX SC GA WA										
DC FL MD NJ VA IL CT CA										
					0.000					

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	89.99	680	6	45	na				
	80.00	680	3		500,000				
	89.99	740	6		500,000				
Cash Out	80.00	680	3	45	na				
	89.99	740	6		500,000				
	80.00	680	3		500,000				

SECOND HOME									
Loan Amount	LTV / CLTV	FICO	Reserves	Max DTI	Max Cash				
Purchase & Rate/Term	89.99	680	6	45	na				
	80.00	680	3		500,000				
	89.99	740	6		500,000				
Cash Out	80.00	680	3	45	na				
	89.99	740	6		500,000				
	80.00	680	3		500,000				

INVESTMENT PROPERTY									
Loan Amount	LTV / CLTV	FICO	Reserves	Max DTI	Max Cash				
Purchase & Rate/Term	80.00	680	3	45	na				
	80.00	680	3		350,000				
	75.00	720	3		350,000				
Cash Out	80.00	680	3	45	na				
	80.00	680	3		350,000				
	75.00	720	3		350,000				

INVESTMENT: 2-4 UNITS									
Loan Amount	LTV / CLTV	FICO	Reserves	Max DTI	Max Cash				
Purchase & Rate/Term	75.00	680	3	45	na				
	65.00	680	3		350,000				
	70.00	720	3		350,000				
Cash Out	75.00	680	3	45	na				
	65.00	680	3		350,000				
	70.00	720	3		350,000				

PRIMARY: FIRST TIME HOME BUYER									
Loan Amount	LTV / CLTV	FICO	Reserves	Max DTI	Max Cash				
Purchase & Rate/Term	80.00	680	3	45	na				
	80.00	680	3		350,000				
	80.00	680	3		350,000				
Cash Out	80.00	680	3	45	na				
	80.00	680	3		350,000				
	80.00	680	3		350,000				

Extension Costs Per Day:									
Request	Cost	Max Final Price (Net of Adjustments)							
First Request	(0.020)	102.500							
Second Request	(0.020)								
Third Request	(0.040)								
Fourth Request	(0.040)								
Relock Fee	(0.125)								

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

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



Effective Date and Time
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 Secondary@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
5.500	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	85.01% - 75%	80.01% - 95.00%	(1.125)	(0.875)				
300,000 - 399,999	0.050	0.050	Manufactured Home	75.01% - 90.00%	70.01% - 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	55.01-75	75.01-80					
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)				

Admin Fees

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

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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	97.260	96.994	96.845	5.375	97.168	96.788	96.700	75,000 - 99,999	(0.500)	(0.500)		2 Unit	(1,000)		
5.750	97.655	97.351	97.170	5.500	97.638	97.242	97.139	100,000 - 199,999	0.000	0.000		3-4 Unit	(1,000)		
5.875	98.206	97.911	97.723	5.625	98.187	97.758	97.647	200,000 - 299,999	0.025	0.025		Condo LTV > 75 and term > 15	(0,750)		
6.000	98.617	98.322	98.134	5.750	98.685	98.258	98.146	300,000 - 399,999	0.050	0.050		Manufactured Home	(2,000)		
6.125	99.020	98.698	98.531	5.875	99.107	98.676	98.567	400,000 - 548,250	0.075	0.075		High Balance Cash-Out Refinance	(0,750)		
6.250	99.330	98.966	98.771	6.000	99.503	99.071	98.963	548,251 - 647,200	0.100	0.100					
6.375	99.812	99.455	99.254	6.125	99.895	99.464	99.356								
6.500	100.244	99.874	99.682	6.250	99.780	99.302	99.169	State Adjustments	20/25/30 Yr	10/15 Yr	Investment Property				
6.625	100.658	100.280	100.095	6.375	100.152	99.671	99.541	PA FL TX	0.075	0.050	LTV <=75	(2,125)			
6.750	100.762	99.940	99.704	6.500	100.496	100.013	99.884	DC DE VA MD	0.025	0.000	LTV 75.01 - 80.00	(3,375)			
6.875	101.049	100.195	99.962	6.625	100.769	100.285	100.156	CT NC NJ NH OR SC GA WA	0.000	0.000	LTV > 80	(4,125)			
7.000	101.491	100.628	100.423	6.750	100.393	99.429	99.276	IL	(0.050)	(0.025)					
7.125	101.771	100.908	100.703	6.875	100.773	99.806	99.655	AZ CO MA	(0.100)	(0.075)					
7.250	101.350	100.635	100.378	7.000	101.058	100.071	99.936	CA	(0.150)	(0.125)					
7.375	101.753	101.018	100.790	7.125	101.339	100.352	100.216								
7.500	102.110	101.373	101.147					Second Home and High Balance Adjustments for All Lock Periods							
								560LTV	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
								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	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day	560LTV	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	
4.750	96.698	96.333	96.272	4.750	96.865	96.517	96.444	740+	0.000	(0.250)	(0.250)	(0.500)	(0.250)	(0.750)	
4.875	97.068	96.698	96.641	4.875	97.185	96.836	96.764	720-735	0.000	(0.250)	(0.500)	(0.750)	(0.500)	(1,000)	
5.000	97.440	97.071	97.013	5.000	97.510	97.162	97.089	700-715	0.000	(0.500)	(1,000)	(1,250)	(1,000)	(1,500)	
5.125	97.725	97.180	97.100	5.125	97.580	97.055	96.961	680-695	0.000	(0.500)	(1,250)	(1,750)	(1,500)	(1,500)	
5.250	98.286	97.683	97.589	5.250	98.066	97.403	97.310	660-675	0.000	(1,000)	(2,250)	(2,750)	(2,250)	(2,250)	
5.375	98.671	97.768	97.696	5.375	98.497	97.730	97.637	640-655	(0.500)	(1,250)	(2,750)	(3,000)	(3,250)	(2,750)	
5.500	99.105	98.152	98.080	5.500	98.928	98.034	97.935	620-635	(0.500)	(1,500)	(3,000)	(3,000)	(3,250)	(3,500)	
5.625	99.337	98.311	98.208	5.625	99.352	98.345	98.230								
5.750	99.621	98.588	98.491	5.750	99.691	98.683	98.569								
5.875	99.977	98.941	98.846	5.875	99.984	98.976	98.862								
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								
7.250	-0.900	-0.900	-0.900	7.250	-0.900	-0.900	-0.900								
7.375	-0.900	-0.900	-0.900	7.375	-0.900	-0.900	-0.900								
7.500	-0.900	-0.900	-0.900	7.500	-0.900	-0.900	-0.900								
High Balance 30 Year Fixed				High Balance 15 Year Fixed				SUBORDINATE FINANCING: All terms							
Rate	15-Day	30-Day	45-Day	Rate	60-Day	75-Day	90-Day	CASH OUT: All terms		LTV					
5.750	98.179	97.750	97.546	5.000	96.403	96.165	95.665	740+	(0.375)	(0.625)	75.01-80	65.01% - 75%	80.01% - 95.00%	FICO < 720	FICO > 720
5.875	98.729	98.310	98.099	5.125	96.515	96.415	96.182	720-735	(0.375)	(1,000)	70.01-75	75.01% - 90.00%	76.01% - 90.00%	(0.875)	(0.625)
6.000	99.141	98.721	98.510	5.250	96.420	96.182	96.182	700-715	(0.375)	(1,000)	75.01-80	75.01% - 95.00%	90.01% - 95.00%	(1.125)	(1.125)
6.125	99.544	99.097	98.907	5.375	96.798	96.559	96.559	680-695	(0.375)	(1,125)	70-719	ALL	>95.00%	(1.875)	(1.875)
6.250	99.889	99.400	99.180	5.500	97.044	96.805	96.805	660-675	(0.625)	(1,125)	680-699	Home Ready Mortgages - All LTV/CLTV		(0.500)	(0.500)
6.375	100.371	99.889	99.663					640-655	(0.625)	(1,625)	620-639				
6.500	100.803	100.306	100.091					620-635	(0.625)	(1,625)					
6.625	101.217	100.714	100.504												
6.750	101.158	100.211	99.940												
6.875	101.535	100.556	100.309												
7.000	101.867	100.879	100.640												
7.125	102.147	101.159	100.920												

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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				97.229	96.864	96.734	3.375	91.347	91.030	91.008
5.250				97.664	97.319	97.189	3.500	91.834	91.517	91.495
5.375				98.134	97.752	97.601	3.625	92.315	91.998	91.976
5.500				98.624	98.241	98.091	3.750	93.299	92.982	92.939
5.625				99.077	98.695	98.544	3.875	93.776	93.459	93.416
5.750				99.497	99.115	98.964	4.000	94.243	93.926	93.883
5.875				99.610	98.989	98.817	4.125	94.694	94.377	94.334
6.000				100.112	99.491	99.319	4.250	95.320	94.986	94.922
6.125				100.613	99.992	99.821	4.375	95.768	95.433	95.369
6.250				100.498	99.877	99.706	4.500	96.197	95.862	95.798
6.375				100.590	99.485	99.293	4.625	96.604	96.270	96.206
6.500				101.063	99.959	99.766	4.750	96.560	96.048	95.964
6.625				101.434	100.330	100.137	4.875	96.963	96.451	96.366
6.750				100.437	99.358	99.144	5.000	97.339	96.827	96.743
6.875				100.784	99.705	99.491				
7.000				101.108	100.026	99.815				

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		
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	97.521	97.422	97.276
5.375	97.964	97.832	97.681
5.500	98.454	98.321	98.171
5.625	98.907	98.775	98.624
5.750	99.327	99.195	99.044
5.875	99.354	99.001	98.811

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)		

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 519 S Red Haven Lane
 Dover, DE 19901
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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	97.428	97.064	96.954	3.375	91.467	91.150	91.127
5.250	97.897	97.533	97.422	3.500	91.946	91.629	91.607
5.375	98.230	97.848	97.717	3.625	92.413	92.096	92.074
5.500	98.682	98.300	98.189	3.750	93.407	93.090	93.047
5.625	99.082	98.699	98.568	3.875	93.898	93.552	93.508
5.750	99.472	99.089	98.959	4.000	94.311	93.994	93.951
5.875	99.524	98.904	98.752	4.125	94.730	94.414	94.370
6.000	99.847	99.226	99.075	4.250	95.411	95.077	95.013
6.125	100.185	99.564	99.412	4.375	95.827	95.493	95.429
6.250	100.353	99.732	99.581	4.500	96.218	95.884	95.820
6.375	100.381	99.277	99.104	4.625	96.583	96.249	96.185
6.500	100.643	99.539	99.366	4.750	96.636	96.124	96.039
6.625	100.797	99.692	99.520	4.875	96.999	96.487	96.402
6.750	100.462	99.382	99.189	5.000	97.335	96.823	96.739
6.875	100.768	99.688	99.495				
7.000	101.056	99.976	99.782				

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.250	97.271	97.172	97.026
5.375	97.714	97.582	97.431
5.500	98.204	98.071	97.921
5.625	98.657	98.525	98.374
5.750	99.077	98.945	98.794
5.875	99.104	98.751	98.561

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)

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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