



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	98.020	98.073	97.911	97.848	97.597	97.448	5.375	97.907	97.861	97.780	97.755	97.392	97.304	75,000 - 99,999	(0.500)	(0.500)	2 Unit	(1,000)																																																																																													
5.750	98.515	98.519	98.350	98.258	97.971	97.790	5.500	98.475	98.361	98.278	98.234	97.854	97.746	100,000 - 199,999	0.000	0.000	3-4 Unit	(1,000)																																																																																													
5.875	99.071	99.074	98.910	98.809	98.531	98.342	5.625	99.007	98.924	98.831	98.791	98.377	98.266	200,000 - 299,999	0.025	0.025	Condo LTV > 75 and term > 15	(0.750)																																																																																													
6.000	99.479	99.485	99.321	99.220	98.942	98.754	5.750	99.477	99.425	99.332	99.288	98.877	98.766	300,000 - 399,999	0.050	0.050	Manufactured Home	(2,000)																																																																																													
6.125	99.861	99.876	99.697	99.623	99.317	99.150	5.875	99.869	99.845	99.750	99.710	99.296	99.187	400,000 - 548,250	0.075	0.075	High Balance Cash-Out Refinance	(0.750)																																																																																													
6.250	100.318	100.283	100.095	99.996	99.648	99.452	6.000	100.242	100.240	100.145	100.106	99.691	99.582	548,251 - 647,200	0.100	0.100																																																																																															
6.375	100.792	100.768	100.584	100.478	100.137	99.936	6.125	100.627	100.633	100.538	100.498	100.083	99.975	State Adjustments						20/25/30 Yr	10/15 Yr	Investment Property																																																																																									
6.500	101.177	101.193	101.003	100.910	100.556	100.364	6.250	100.704	100.611	100.504	100.445	99.984	99.851	PA FL TX	0.075	0.050	LTV <=75	(2,125)																																																																																													
6.625	101.570	101.604	101.409	101.323	100.962	100.777	6.375	101.036	100.982	100.873	100.818	100.352	100.223	DC DE VA MD	0.025	0.000	LTV 75.01 - 80.00	(3,375)																																																																																													
6.750	101.897	101.595	101.408	101.268	100.462	100.225	6.500	101.369	101.325	101.216	101.161	100.695	100.566	CT NC NJ NH OR SC GA WA	0.000	0.000	LTV > 80	(4,125)																																																																																													
6.875	102.242	101.955	101.753	101.645	100.806	100.594	6.625	101.639	101.596	101.487	101.435	100.966	100.837	IL	(0.050)	(0.025)																																																																																															
7.000	102.530	102.336	102.127	102.027	101.180	100.975	6.750	101.583	101.253	101.132	101.059	100.111	99.957	AZ CO MA	(0.100)	(0.075)																																																																																															
7.125	102.890	102.696	102.487	102.387	101.540	101.335	6.875	101.923	101.632	101.509	101.439	100.487	100.337	CA	(0.150)	(0.125)																																																																																															
7.250	102.864	102.465	102.265	102.015	101.317	101.060	7.000	102.176	101.908	101.775	101.724	100.753	100.617	Second Home and High Balance Adjustments for All Lock Periods																																																																																																	
7.375	103.183	102.869	102.669	102.419	101.700	101.472	7.125	102.500	102.189	102.056	102.004	101.034	100.898	\$60LTV	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95																																																																																											
7.500	103.512	103.226	103.026	102.776	102.054	101.829	7.250	102.909	102.484	102.349	102.260	101.326	101.152	2nd Home	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	N/A																																																																																										
7.625	103.340	103.312	103.112	102.862	102.140	101.915	7.375	103.235	102.856	102.714	102.642	101.691	101.529	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	85.01-90	90.01-95	95.01-97																																																																																										
4.750	97.457	97.429	97.368	97.364	96.963	96.903	4.750	97.627	97.603	97.551	97.531	97.147	97.074	740+	0.000	(0.250)	(0.250)	(0.500)	(0.250)	(0.250)	(0.750)																																																																																										
4.875	97.810	97.797	97.733	97.733	97.328	97.271	4.875	97.938	97.922	97.871	97.850	97.466	97.394	720-735	0.000	(0.250)	(0.500)	(0.750)	(0.500)	(0.500)	(1.000)																																																																																										
5.000	98.185	98.169	98.106	98.105	97.701	97.643	5.000	98.263	98.248	98.196	98.176	97.792	97.719	700-715	0.000	(0.500)	(1.000)	(1.250)	(1.000)	(1.000)	(1.500)																																																																																										
5.125	98.712	98.562	98.486	98.469	97.942	97.862	5.125	98.583	98.425	98.360	98.324	97.816	97.722	680-695	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.250)	(1.500)																																																																																										
5.250	99.565	99.163	99.084	99.030	98.445	98.350	5.250	99.340	98.941	98.861	98.809	98.165	98.071	660-675	0.000	(1.000)	(2.250)	(2.750)	(2.250)	(2.250)	(2.250)																																																																																										
5.375	99.913	99.546	99.463	99.415	98.530	98.458	5.375	99.732	99.369	99.286	99.240	98.492	98.398	640-655	(0.500)	(1.250)	(2.750)	(3.000)	(3.250)	(2.750)	(2.750)																																																																																										
5.500	100.304	99.976	99.889	99.848	98.914	98.841	5.500	100.121	99.796	99.710	99.671	98.795	98.696	620-635	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(3.500)																																																																																										
5.625	100.499	100.205	100.115	100.081	99.072	98.970	5.625	100.526	100.227	100.147	100.096	99.106	98.991	CASH OUT: All terms						SUBORDINATE FINANCING: All terms																																																																																											
5.750	100.751	100.486	100.393	100.365	99.349	99.252	5.750	100.833	100.565	100.486	100.435	99.445	99.330	\$60LTV	60.01-75	75.01-80	LTV	CLTV	FICO < 720	FICO > 720																																																																																											
5.875	101.094	100.841	100.746	100.721	99.703	99.608	5.875	101.116	100.858	100.779	100.728	99.738	99.623	740+	(0.375)	(0.625)	(0.875)	ALL	<=80%	(0.875)	(0.625)																																																																																										
<table border="1"> <tr> <td>720-735</td><td>(0.375)</td><td>(1.000)</td><td>(1.125)</td> <td>65.01% - 75%</td><td>80.01% - 95.00%</td><td>(1.125)</td><td>(0.875)</td> </tr> <tr> <td>700-715</td><td>(0.375)</td><td>(1.000)</td><td>(1.125)</td> <td>75.01% - 90.00%</td><td>76.01% - 90.00%</td><td>(1.375)</td><td>(1.125)</td> </tr> <tr> <td>680-695</td><td>(0.375)</td><td>(1.125)</td><td>(1.750)</td> <td>75.01% - 95.00%</td><td>90.01% - 95.00%</td><td>(1.375)</td><td>(1.125)</td> </tr> <tr> <td>660-675</td><td>(0.625)</td><td>(1.125)</td><td>(1.875)</td> <td>ALL</td><td>&gt;95.00%</td><td>(1.875)</td><td>(1.875)</td> </tr> <tr> <td>640-655</td><td>(0.625)</td><td>(1.625)</td><td>(2.625)</td> <td>Home Ready Mortgages - All LTV/CLTV</td><td></td><td>(0.500)</td><td>(0.500)</td> </tr> <tr> <td>620-635</td><td>(0.625)</td><td>(1.625)</td><td>(3.125)</td> <td colspan="4">2023 Loan Limits - All Counties</td> </tr> <tr> <td colspan="2">Units</td><td colspan="2">Loan Balance</td><td colspan="4"></td> </tr> <tr> <td>1</td><td>647,201 to 715,000</td><td colspan="2"></td><td colspan="4">-0.125</td> </tr> <tr> <td>2</td><td>828,701 to 916,000</td><td colspan="2"></td><td colspan="4">-0.125</td> </tr> <tr> <td>3</td><td>1,001,651 to 1,107,000</td><td colspan="2"></td><td colspan="4">-0.125</td> </tr> <tr> <td>4</td><td>1,244,851 to 1,376,000</td><td colspan="2"></td><td colspan="4">-0.125</td> </tr> </table>																								720-735	(0.375)	(1.000)	(1.125)	65.01% - 75%	80.01% - 95.00%	(1.125)	(0.875)	700-715	(0.375)	(1.000)	(1.125)	75.01% - 90.00%	76.01% - 90.00%	(1.375)	(1.125)	680-695	(0.375)	(1.125)	(1.750)	75.01% - 95.00%	90.01% - 95.00%	(1.375)	(1.125)	660-675	(0.625)	(1.125)	(1.875)	ALL	>95.00%	(1.875)	(1.875)	640-655	(0.625)	(1.625)	(2.625)	Home Ready Mortgages - All LTV/CLTV		(0.500)	(0.500)	620-635	(0.625)	(1.625)	(3.125)	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			
720-735	(0.375)	(1.000)	(1.125)	65.01% - 75%	80.01% - 95.00%	(1.125)	(0.875)																																																																																																								
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HomeReady/Home Possible Adjustment Caps												Extension Costs Per Day:			Admin Fees:																																																																																																
FICO Score												LTV<=80			LTV>80			First Request			(0.020)			Underwriting			\$1,125																																																																																				
>=680												(1.500)			0.000			Second Request			(0.020)			Condo New Project Approval			\$700																																																																																				
<680												(1.500)			(1.500)			Third Request			(0.040)			Condo Established Project			\$295																																																																																				
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS												Fourth Request			(0.040)			Relock Fee			(0.125)			Condo Limited Review			\$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: 144760



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
5.125	97.937	97.911	97.833	97.786	97.440	97.310	3.375	91.909	91.908	91.872	91.889	91.554	91.532
5.250	98.393	98.366	98.289	98.241	97.895	97.765	3.500	92.396	92.395	92.359	92.376	92.041	92.019
5.375	98.895	98.837	98.740	98.676	98.294	98.143	3.625	92.877	92.877	92.840	92.857	92.522	92.500
5.500	99.384	99.327	99.230	99.166	98.783	98.632	3.750	93.849	93.827	93.778	93.778	93.426	93.383
5.625	99.837	99.780	99.683	99.619	99.236	99.086	3.875	94.326	94.304	94.255	94.256	93.903	93.860
5.750	100.258	100.200	100.103	100.039	99.657	99.506	4.000	94.793	94.771	94.721	94.722	94.370	94.326
5.875	100.704	100.616	100.311	100.230	99.591	99.419	4.125	95.245	95.223	95.173	95.174	94.821	94.778
6.000	101.205	101.117	100.812	100.732	100.092	99.921	4.250	96.077	96.034	95.972	95.956	95.586	95.522
6.125	101.707	101.619	101.314	101.233	100.594	100.422	4.375	96.525	96.481	96.419	96.403	96.033	95.969
6.250	101.592	101.504	101.199	101.118	100.479	100.307	4.500	96.954	96.910	96.848	96.832	96.462	96.398
6.375	101.830	101.712	101.307	101.210	100.087	99.894	4.625	97.361	97.318	97.256	97.240	96.870	96.806
6.500	102.304	102.185	101.780	101.683	100.560	100.368	4.750	97.540	97.381	97.307	97.274	96.780	96.695
6.625	102.675	102.556	102.151	102.054	100.931	100.739	4.875	97.942	97.784	97.709	97.676	97.182	97.098
6.750	101.771	101.622	101.171	101.057	99.959	99.746	5.000	98.319	98.160	98.086	98.053	97.559	97.474
6.875	102.118	101.969	101.518	101.404	100.306	100.093							
7.000	102.441	102.293	101.842	101.728	100.630	100.417							
7.125	102.742	102.593	102.143	102.029	100.931	100.717							

  

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	97.812	97.786	97.708	97.661	97.315	97.185	3.375	91.784	91.783	91.747	91.764	91.429	91.407
5.250	98.268	98.241	98.164	98.116	97.770	97.640	3.500	92.271	92.270	92.234	92.251	91.916	91.894
5.375	98.770	98.712	98.615	98.551	98.169	98.018	3.625	92.752	92.752	92.715	92.732	92.397	92.375
5.500	99.259	99.202	99.105	99.041	98.658	98.507	3.750	93.724	93.702	93.653	93.653	93.301	93.258
5.625	99.712	99.655	99.558	99.494	99.111	98.961	3.875	94.201	94.179	94.130	94.131	93.778	93.735
5.750	100.133	100.075	99.978	99.914	99.532	99.381	4.000	94.668	94.646	94.596	94.597	94.245	94.201
5.875	100.579	100.491	100.186	100.105	99.466	99.294	4.125	95.120	95.098	95.048	95.049	94.696	94.653
6.000	101.080	100.992	100.687	100.607	99.967	99.796	4.250	95.952	95.909	95.847	95.831	95.461	95.397
6.125	101.582	101.494	101.189	101.108	100.469	100.297	4.375	96.400	96.356	96.294	96.278	95.908	95.844
6.250	101.467	101.379	101.074	100.993	100.354	100.182	4.500	96.829	96.785	96.723	96.707	96.337	96.273
6.375	101.705	101.587	101.182	101.085	99.962	99.769	4.625	97.236	97.193	97.131	97.115	96.745	96.681
6.500	102.179	102.060	101.655	101.558	100.435	100.243	4.750	97.415	97.256	97.182	97.149	96.655	96.570
6.625	102.550	102.431	102.026	101.929	100.806	100.614							
6.750	101.646	101.497	101.046	100.932	99.834	99.621							
6.875	101.993	101.844	101.393	101.279	100.181	99.968							
7.000	102.316	102.168	101.717	101.603	100.505	100.292							
7.125	102.617	102.468	102.018	101.904	100.806	100.592							

  

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	98.251	98.204	98.134	98.078	97.998	97.852	5.250	98.126	98.079	98.009	97.953	97.873	97.727
5.375	98.726	98.667	98.570	98.506	98.374	98.223	5.375	98.601	98.542	98.445	98.381	98.249	98.098
5.500	99.216	99.157	99.060	98.996	98.863	98.712	5.500	99.091	99.032	98.935	98.871	98.738	98.587
5.625	99.669	99.610	99.513	99.449	99.316	99.166	5.625	99.544	99.485	99.388	99.324	99.191	99.041
5.750	100.089	100.030	99.933	99.869	99.737	99.586	5.750	99.964	99.905	99.808	99.744	99.612	99.461
5.875	100.471	100.361	100.065	99.974	99.803	99.412	5.875	100.346	100.236	99.940	99.849	99.478	99.287
6.000	100.973	100.862	100.567	100.476	100.105	99.914							
6.125	101.425	101.314	101.019	100.927	100.556	100.366							
6.250	101.810	101.699	101.404	101.312	100.941	100.751							
6.375	101.360	101.242	100.837	100.740	99.867	99.674							
6.500	101.984	101.865	101.460	101.363	100.490	100.298							
6.625	102.455	102.336	101.931	101.834	100.961	100.769							

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	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:

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 - Streamline	\$495
FHA Single Unit Spot Approval	\$495
FHA Established Full Project Approval	\$795

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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.



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

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	98.107	98.080	98.003	97.956	97.610	97.499	3.375	91.999	91.998	91.961	91.978	91.644	91.621
5.250	98.576	98.549	98.472	98.425	98.078	97.968	3.500	92.478	92.478	92.441	92.458	92.123	92.101
5.375	98.960	98.903	98.806	98.742	98.360	98.229	3.625	92.945	92.945	92.908	92.925	92.590	92.568
5.500	99.413	99.355	99.258	99.194	98.812	98.681	3.750	93.927	93.905	93.856	93.856	93.504	93.461
5.625	99.812	99.755	99.657	99.594	99.211	99.080	3.875	94.389	94.367	94.317	94.318	93.965	93.922
5.750	100.206	100.145	100.048	99.984	99.601	99.470	4.000	94.831	94.809	94.759	94.760	94.408	94.364
5.875	100.588	100.500	100.195	100.114	99.475	99.323	4.125	95.251	95.229	95.179	95.180	94.827	94.784
6.000	100.911	100.823	100.518	100.437	99.798	99.646	4.250	96.138	96.095	96.033	96.017	95.647	95.583
6.125	101.249	101.161	100.856	100.775	100.136	99.984	4.375	96.554	96.511	96.449	96.433	96.063	95.999
6.250	101.417	101.329	101.024	100.943	100.304	100.152	4.500	96.945	96.902	96.840	96.824	96.454	96.390
6.375	101.591	101.473	101.068	100.971	99.848	99.676	4.625	97.310	97.267	97.205	97.189	96.819	96.755
6.500	101.854	101.735	101.330	101.233	100.110	99.938	4.750	97.586	97.427	97.352	97.320	96.825	96.741
6.625	102.007	101.889	101.484	101.387	100.264	100.092	4.875	97.948	97.790	97.715	97.682	97.188	97.104
6.750	101.765	101.617	101.166	101.052	99.954	99.761	5.000	98.285	98.126	98.052	98.019	97.525	97.440
6.875	102.072	101.923	101.472	101.358	100.260	100.067							
7.000	102.359	102.210	101.760	101.646	100.548	100.354							
7.125	102.627	102.479	102.028	101.914	100.816	100.623							

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	97.982	97.955	97.878	97.831	97.485	97.374	3.375	91.874	91.873	91.836	91.853	91.519	91.496
5.250	98.451	98.424	98.347	98.300	97.953	97.843	3.500	92.353	92.353	92.316	92.333	91.998	91.976
5.375	98.835	98.778	98.681	98.617	98.235	98.104	3.625	92.820	92.820	92.783	92.800	92.465	92.443
5.500	99.288	99.230	99.133	99.069	98.687	98.556	3.750	93.802	93.780	93.731	93.731	93.379	93.336
5.625	99.687	99.630	99.532	99.469	99.086	98.955	3.875	94.264	94.242	94.192	94.193	93.840	93.797
5.750	100.081	100.020	99.923	99.859	99.476	99.345	4.000	94.706	94.684	94.634	94.635	94.283	94.239
5.875	100.463	100.375	100.070	99.989	99.350	99.198	4.125	95.126	95.104	95.054	95.055	94.702	94.659
6.000	100.786	100.698	100.393	100.312	99.673	99.521	4.250	96.013	95.970	95.908	95.892	95.522	95.458
6.125	101.124	101.036	100.731	100.650	100.011	99.859	4.375	96.429	96.386	96.324	96.308	95.938	95.874
6.250	101.292	101.204	100.899	100.818	100.179	100.027	4.500	96.820	96.777	96.715	96.699	96.329	96.265
6.375	101.466	101.348	100.943	100.846	99.723	99.551	4.625	97.185	97.142	97.080	97.064	96.694	96.630
6.500	101.729	101.610	101.205	101.108	99.985	99.813	4.750	97.461	97.302	97.227	97.195	96.700	96.616
6.625	101.882	101.764	101.359	101.262	100.139	99.967	4.875	97.823	97.665	97.590	97.557	97.063	96.979
6.750	101.640	101.492	101.041	100.927	99.829	99.636	5.000	98.160	98.001	97.927	97.894	97.400	97.315
6.875	101.947	101.798	101.347	101.233	100.135	99.942							
7.000	102.234	102.085	101.635	101.521	100.423	100.229							

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	98.411	98.384	98.307	98.260	97.913	97.803	5.250	98.286	98.259	98.182	98.135	97.788	97.678
5.375	98.795	98.738	98.641	98.577	98.195	98.064	5.375	98.670	98.613	98.516	98.452	98.070	97.939
5.500	99.248	99.190	99.093	99.029	98.647	98.516	5.500	99.123	99.065	98.968	98.904	98.522	98.391
5.625	99.647	99.590	99.492	99.429	99.046	98.915	5.625	99.522	99.465	99.367	99.304	98.921	98.790
5.750	100.041	99.980	99.883	99.819	99.436	99.305	5.750	99.916	99.855	99.758	99.694	99.311	99.180
5.875	100.423	100.335	100.030	99.949	99.310	99.158	5.875	100.298	100.210	99.905	99.824	99.185	99.033
6.000	100.746	100.658	100.353	100.272	99.633	99.481	6.000	100.621	100.533	100.228	100.147	99.508	99.356
6.125	101.084	100.996	100.691	100.610	99.971	99.819	6.125	100.959	100.871	100.566	100.485	99.846	99.694
6.250	101.252	101.164	100.859	100.778	100.139	99.987	6.250	101.127	101.039	100.734	100.653	100.014	99.862
6.375	101.326	101.208	100.803	100.706	99.583	99.411	6.375	101.201	101.083	100.678	100.581	99.458	99.286
6.500	101.689	101.570	101.165	101.068	99.945	99.773	6.500	101.564	101.445	101.040	100.943	99.820	99.648
6.625	101.942	101.824	101.419	101.322	100.199	100.027	6.625	101.817	101.699	101.294	101.197	100.074	99.902

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 -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
<b>Loan Amount Adjustments</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
>= \$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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Keystone Funding Inc  
519 S Red Haven Lane  
Dover, DE 19901  
NMLS: 144760



Effective Date and Time  
10/3/2022 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

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									
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	\$2,000,000	Stable	70% / 70% / 70%	720	N/A	43%	18		

SECOND HOME: 1-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	\$1,500,000	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 <sup>1</sup>	LTV/CLTV/VHCLTV <sup>2</sup>	FICO	Max Cash-Out	Max DTI	Reserves		
Purchase & Rate Term Refinance	\$1,500,000	Stable	65%/65%/65%	760	N/A	40%	36		

INVESTMENT PROPERTY: CASH-OUT, CO-OP AND 2-4 UNIT, INCLUDING PUDS—NOT PERMITTED									
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	\$1,500,000	Stable	65%/65%/65%	760	N/A	40%	36		

STATE ADJUSTMENTS																																		
DE NC PA CO AZ MA NH OR TX SC GA WA																																		
0-50					60.01-65					65.01-70					70.01-75					75.01-80					80.01-90					> 90				

STREAMLINE JUMBO																					
30 Yr Fixed					15 Yr Fixed					Price Adjustments											
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	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	> 89.99	
6.375	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000												
6.250	85.000	85.000	85.000	85.000	5.375	85.000	85.000	85.000	85.000												
6.125	85.000	85.000	85.000	85.000	5.250	85.000	85.000	85.000	85.000												
6.000	85.000	85.000	85.000	85.000	5.125	85.000	85.000	85.000	85.000												
5.875	85.000	85.000	85.000	85.000	5.000	85.000	85.000	85.000	85.000												
5.750	85.000	85.000	85.000	85.000	4.875	85.000	85.000	85.000	85.000												
5.625	85.000	85.000	85.000	85.000	4.750	85.000	85.000	85.000	85.000												
5.500	85.000	85.000	85.000	85.000	4.625	85.000	85.000	85.000	85.000												
5.375	85.000	85.000	85.000	85.000	4.500	85.000	85.000	85.000	85.000												
5.250	85.000	85.000	85.000	85.000	4.375	85.000	85.000	85.000	85.000												

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

SECOND HOME									
Loan Amount	LTV / CLTV	FICO	Reserves	Max DTI	Max Cash				
Purchase & Rate/Term	2,000,000	89.99	680	6	45	na			
		80.00	680	3		na			
		75.00	700	6		500,000			
Cash Out	80.00	680	3		500,000				

INVESTMENT PROPERTY									
Loan Amount	LTV / CLTV	FICO	Reserves	Max DTI	Max Cash				
Purchase & Rate/Term	2,000,000	80.00	680	6	45	na			
		80.00	680	3		na			
		75.00	720	6		350,000			
Cash Out	80.00	680	3		350,000				

PRIMARY: FIRST TIME HOME BUYER									
Loan Amount	LTV / CLTV	FICO	Reserves	Max DTI	Max Cash				
Purchase & Rate/Term	2,000,000	75.00	680	6	45	na			
		65.00	680	3		na			
		70.00	720	6		350,000			
Cash Out	65.00	680	3		350,000				

EXTENSION COSTS PER DAY:									
First Request	Second Request	Third Request	Fourth Request	Relock Fee	Max Final Price (Net of Adjustments)	102.500	Admin Fees	Underwriting Fee	\$1,595
(0.020)	(0.020)	(0.040)	(0.040)	(0.125)			Condo New Project Approval	\$70	
							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  
 10/3/2022 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 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
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
5.625	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
5.750	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
5.875	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
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
6.125	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

Conventional ARM Products High Balance													
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
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
5.875	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
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
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
							6.000	97.660	97.597	97.534	97.372	96.997	96.622
							6.125	98.071	98.008	97.945	97.783	97.408	97.033

Conventional Loan Level Price Adjustments											
Loan Amount Adjustments			Property Type			SUBORDINATE FINANCING: All terms					
20/25/30 Yr	10/15 Yr		2 Unit	3-4 Unit	Condo LTV > 75 and term > 15	LTV	CLTV	FICO < 720	FICO > 720		
75,000 - 99,999	(0.500)	(0.500)				ALL	<=80%	(0.875)	(0.625)		
100,000 - 199,999	0.000	0.000				65.01% - 75%	80.01% - 95.00%	(1.125)	(0.875)		
200,000 - 299,999	0.025	0.025				75.01% - 90.00%	75.01% - 90.00%	(1.375)	(1.125)		
300,000 - 399,999	0.050	0.050				75.01% - 95.00%	90.01% - 95.00%	(1.375)	(1.125)		
400,000 - 548,250	0.075	0.075				ALL	>95.00%	(1.875)	(1.875)		
548,251 - 647,200	0.100	0.100						(0.500)	(0.500)		
State Adjustments			Investment Property			Home Ready Mortgages - All LTV/CLTV					
20/25/30 Yr	10/15 Yr		LTV <=75	LTV 75.01 - 80.00	LTV > 80	CASH OUT: All terms					
PA FL TX	0.075	0.050				598-LTV	60-81.25	75-91-90			
DC DE VA MD	0.025	0.000				740+	(0.375)	(0.625)	(0.875)		
CT NC NJ NH OR SC GA WA	0.000	0.000				720-739	(0.375)	(1.000)	(1.125)		
IL	(0.050)	(0.025)				700-719	(0.375)	(1.000)	(1.125)		
AZ CO MA	(0.100)	(0.075)				680-699	(0.375)	(1.125)	(1.750)		
CA	(0.150)	(0.125)				660-679	(0.625)	(1.125)	(1.875)		
						640-659	(0.625)	(1.625)	(2.625)		
						620-639	(0.625)	(1.625)	(3.125)		
						640-659	(0.625)	(1.625)	(2.625)		
						620-639	(0.625)	(1.625)	(3.125)		
Second Home and High Balance Adjustments											
	SR/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 & 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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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	0 -	50.01 -	55.01 -	60.01 -	65.01 -	70.01 -	75.01 -	80.01 -	85.01 -	89.99	> 89.99	
5.875	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	Purchase											
5.750	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	Rate Term Refinance											
5.625	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000	Cash Out Refinance											
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												
SILVER JUMBO																					
30 YR FIXED					FICO/LTV LLPA's					BPMI			NO MI								
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	<=	60.01 -	65.01 -	70.01 -	75.01 -	80.01 -	85.01 -	89.99	>= 90			
5.750	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	<=	60.01 -	65.01 -	70.01 -	75.01 -	80.01 -	85.01 -	89.99	>= 90			
5.875	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	>= 800	0.625	0.500	0.375	0.250	0.125	-0.125	-0.250	-1.000	na		
6.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	780 - 799	0.500	0.500	0.375	0.250	0.125	-0.125	-0.375	-1.250	na		
6.125	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	800 - 799	0.500	0.500	0.375	0.250	0.000	-0.125	-0.250	-1.500	na		
6.250	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	740 - 759	0.500	0.375	0.375	0.125	0.000	-0.250	-0.125	-0.750	-2.000	na	
6.375	85.000	85.000	85.000	85.000	6.375	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	na		
6.500	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	700 - 719	0.250	0.250	0.000	-0.375	-0.750	-0.875	-2.000	-3.500	na		
6.625	85.000	85.000	85.000	85.000	6.625	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	na		
6.750	85.000	85.000	85.000	85.000	6.750	85.000	85.000	85.000	85.000	Jumbo Feature Adjusters											
6.875	85.000	85.000	85.000	85.000	6.875	85.000	85.000	85.000	85.000	Condo*	0.000	0.000	0.000	-0.375	-0.500	-0.500	-0.500	na			
7.000	85.000	85.000	85.000	85.000	7.000	85.000	85.000	85.000	85.000	2nd Home	0.000	-0.250	-0.250	na	na	na	na	na			
7.125	85.000	85.000	85.000	85.000	7.125	85.000	85.000	85.000	85.000	Investment	na	na	na	na	na	na	na	na			
7.250	85.000	85.000	85.000	85.000	7.250	85.000	85.000	85.000	85.000	Cashout	-0.250	-0.375	-0.625	-0.875	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							
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 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						
5.625	96.948	96.697	96.548	5.375	96.855	96.492	96.404	75,000 - 99,999		(0.500)	(0.500)	2 Unit						
5.750	97.358	97.071	96.890	5.500	97.334	96.954	96.846	100,000 - 199,999		0.000	0.000	3-4 Unit						
5.875	97.909	97.631	97.442	5.625	97.891	97.477	97.366	200,000 - 299,999		0.025	0.025	Condo LTV > 75 and term > 15						
6.000	98.320	98.042	97.854	5.750	98.388	97.977	97.866	300,000 - 399,999		0.050	0.050	Manufactured Home						
6.125	98.723	98.417	98.250	5.875	98.810	98.396	98.287	400,000 - 548,250		0.075	0.075	High Balance Cash-Out Refinance						
6.250	99.096	98.748	98.552	6.000	99.206	98.791	98.682	548,251 - 847,200		0.100	0.100							
6.375	99.578	99.237	99.036	6.125	99.598	99.183	99.075	State Adjustments		20/25/30 Yr	10/15 Yr	Investment Property						
6.500	100.010	99.656	99.464	6.250	99.545	99.084	98.951	PA FL TX		0.075	0.050	LTV <= 75						
6.625	100.423	100.062	99.877	6.375	99.918	99.452	99.323	DC DE VA MD		0.025	0.000	LTV 75.01 - 80.00						
6.750	100.368	99.562	99.325	6.500	100.261	99.795	99.666	CT NC NJ NH OR SC GA WA		0.000	0.000	LTV > 80						
6.875	100.745	99.906	99.694	6.625	100.535	100.066	99.937	IL		(0.050)	(0.025)							
7.000	101.127	100.280	100.075	6.750	100.159	99.211	99.067	AZ CO MA		(0.100)	(0.075)							
7.125	101.487	100.640	100.435	6.875	100.539	99.587	99.437	CA		(0.150)	(0.125)							
7.250	101.115	100.417	100.160	7.000	100.824	99.853	99.717	Second Home and High Balance Adjustments for All Lock Periods										
7.375	101.519	100.800	100.572	7.125	101.104	100.134	99.998	560LTV	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95				
7.500	101.876	101.154	100.929					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	96.464	96.063	96.003	4.750	96.631	96.247	96.174	740+	0.000	(0.250)	(0.250)	(0.500)	(0.250)	(0.750)				
4.875	96.833	96.428	96.371	4.875	96.950	96.566	96.494	720-735	0.000	(0.250)	(0.500)	(0.750)	(0.500)	(1.000)				
5.000	97.205	96.801	96.743	5.000	97.276	96.892	96.819	700-715	0.000	(0.500)	(1.000)	(1.250)	(1.000)	(1.500)				
5.125	97.569	97.042	96.962	5.125	97.424	96.916	96.822	680-695	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(2.000)				
5.250	98.130	97.545	97.450	5.250	97.909	97.265	97.171	660-675	0.000	(1.000)	(2.250)	(2.750)	(2.250)	(2.750)				
5.375	98.515	97.630	97.558	5.375	98.340	97.592	97.498	640-655	(0.500)	(1.250)	(2.750)	(3.000)	(3.250)	(2.750)				
5.500	98.948	98.014	97.941	5.500	98.771	97.895	97.796	620-635	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.500)				
5.625	99.181	98.172	98.070	5.625	99.196	98.206	98.091	SUBORDINATE FINANCING: All terms										
5.750	99.465	98.449	98.352	5.750	99.535	98.545	98.430	CASH OUT: All terms		LTV								
5.875	99.821	98.803	98.708	5.875	99.828	98.838	98.723	560LTV		60.01-75		CLTV		FICO < 720				
6.000	-0.900	-0.900	-0.900	6.000	-0.900	-0.900	-0.900	70.01-75		75.01-80		720		FICO >				
6.125				6.125				75.01-80				720		720				
6.250				6.250								65.01% - 75%		80.01% - 95.00%				
6.375				6.375								75.01% - 90.00%		78.01% - 90.00%				
6.500				6.500								75.01% - 95.00%		90.01% - 95.00%				
6.625				6.625								ALL		>95.00%				
6.750				6.750								Home Ready Mortgages - All LTV/CLTV		(0.500) (0.500)				
6.875				6.875														
7.000				7.000														
7.125				7.125														
High Balance 30 Year Fixed				High Balance 15 Year Fixed				HomeReady/Home Possible Adjustment Caps		Extension Costs Per Day:			Admin Fees:					
Rate	15-Day	30-Day	45-Day	Rate	60-Day	75-Day	90-Day	FICO Score	LTV<=80	LTV>80	First Request	Second Request	Third Request	Fourth Request	Underwriting	Condo New Project Approval	Condo Established Project	Condo Limited Review
5.750	97.882	97.489	97.265	5.000	96.403	96.165	96.665	>=680	(1.500)	0.000	(0.020)	(0.020)	(0.040)	(0.040)	\$1,125	\$700	\$295	\$0
5.875	98.433	98.029	97.818	5.125	95.915	95.415	94.915	<=680	(1.500)	(1.500)								
6.000	98.844	98.441	98.229	5.250	96.420	96.182	96.182	LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS		Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.								
6.125	99.247	98.816	98.626	5.375	96.798	96.559	96.559	Escrow Waiver		(0.100)								
6.250	99.655	99.182	98.961	5.500	97.044	96.805	96.805											
6.375	100.137	99.671	99.445															
6.500	100.569	100.090	99.873															
6.625	100.982	100.496	100.268															
6.750	100.924	99.993	99.722															
6.875	101.301	100.337	100.091															
7.000	101.633	100.661	100.422															
7.125	101.913	100.941	100.702															

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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				96.886	96.540	96.410	3.375	90.689	90.654	90.632
5.250				97.341	96.995	96.865	3.500	91.476	91.141	91.119
5.375				97.776	97.394	97.243	3.625	91.957	91.622	91.600
5.500				98.266	97.883	97.732	3.750	92.878	92.526	92.483
5.625				98.719	98.336	98.186	3.875	93.356	93.003	92.960
5.750				99.139	98.757	98.606	4.000	93.822	93.470	93.426
5.875				99.330	98.691	98.519	4.125	94.274	93.921	93.878
6.000				99.832	99.192	99.021	4.250	95.056	94.686	94.622
6.125				100.333	99.694	99.522	4.375	95.503	95.133	95.069
6.250				100.218	99.579	99.407	4.500	95.932	95.562	95.498
6.375				100.310	99.187	98.994	4.625	96.340	95.970	95.906
6.500				100.783	99.660	99.468	4.750	96.374	95.880	95.795
6.625				101.154	100.031	99.839	4.875	96.776	96.282	96.198
6.750				100.157	99.059	98.846	5.000	97.153	96.659	96.574
6.875				100.504	99.406	99.193				
7.000				100.828	99.730	99.517				

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>		
75,000 - 99,999	All Terms (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+	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	97.178	97.098	96.952
5.375	97.606	97.474	97.323
5.500	98.096	97.963	97.812
5.625	98.549	98.416	98.266
5.750	98.969	98.837	98.686
5.875	99.074	98.703	98.512

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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 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	97.056	96.710	96.599	3.375	91.078	90.744	90.721
5.250	97.525	97.178	97.068	3.500	91.558	91.223	91.201
5.375	97.842	97.460	97.329	3.625	92.025	91.690	91.668
5.500	98.294	97.912	97.781	3.750	92.356	92.004	92.561
5.625	98.694	98.311	98.180	3.875	93.418	93.065	93.022
5.750	99.084	98.701	98.570	4.000	93.860	93.508	93.464
5.875	99.214	98.875	98.423	4.125	94.280	93.927	93.884
6.000	99.537	98.898	98.746	4.250	95.117	94.747	94.683
6.125	99.875	99.236	99.084	4.375	95.533	95.163	95.099
6.250	100.043	99.404	99.252	4.500	95.924	95.554	95.490
6.375	100.071	98.948	98.776	4.625	96.289	95.919	95.855
6.500	100.333	99.210	99.038	4.750	96.420	95.925	95.841
6.625	100.487	99.364	99.192	4.875	96.782	96.288	96.204
6.750	100.152	99.054	98.861	5.000	97.119	96.625	96.540
6.875	100.458	99.360	99.167				
7.000	100.746	99.648	99.454				

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	96.923	96.848	96.702
5.375	97.356	97.224	97.073
5.500	97.846	97.713	97.562
5.625	98.299	98.166	98.016
5.750	98.719	98.587	98.436
5.875	98.824	98.453	98.262

**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

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.