

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



Effective Date and Time  
11/23/2022 3:30 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				
5.500	99.296	99.229	99.129	99.022	98.668	98.437	5.500	100.232	100.230	100.216	100.140	99.665	99.497	75,000 - 99,999	(0.500)	(0.500)	2 Unit	(1.000)			
5.625	99.773	99.720	99.624	99.492	99.145	98.895	5.625	100.908	100.887	100.870	100.792	100.318	100.153	100,000 - 199,999	0.000	0.000	3-4 Unit	(1.000)			
5.750	100.437	100.385	100.272	100.147	99.794	99.541	5.750	101.416	101.383	101.364	101.283	100.811	100.649	200,000 - 299,999	0.025	0.025	Condo LTV > 75 and term > 15	(0.750)			
5.875	100.961	100.884	100.790	100.665	100.312	100.059	5.875	101.842	101.802	101.780	101.697	101.227	101.067	300,000 - 399,999	0.050	0.050	Manufactured Home	(2.000)			
6.000	101.374	101.289	101.195	101.071	100.717	100.464	6.000	102.241	102.195	102.172	102.088	101.618	101.459	400,000 - 548,250	0.075	0.075	High Balance Cash-Out Refinance	(0.750)			
6.125	101.710	101.624	101.520	101.381	101.039	100.797	6.125	102.667	102.623	102.592	102.498	102.035	101.886	548,251 - 647,200	0.100	0.100					
6.250	101.906	101.814	101.716	101.570	101.201	100.927	6.250	102.573	102.521	102.496	102.395	101.906	101.724								
6.375	102.301	102.205	102.107	101.962	101.592	101.317	6.375	102.965	102.907	102.880	102.776	102.289	102.109	State Adjustments	20/25/30 Yr	10/15 Yr	Investment Property				
6.500	102.729	102.626	102.528	102.384	102.013	101.738	6.500	103.330	103.267	103.239	103.134	102.648	102.468	PA FL TX	0.075	0.050	LTV <=75	(2.125)			
6.625	103.048	102.946	102.836	102.672	102.316	102.055	6.625	103.675	103.612	103.576	103.460	102.981	102.811	DC DE VA MD	0.025	0.000	LTV 75.01 - 80.00	(3.375)			
6.750	102.873	102.760	102.643	102.480	102.078	101.780	6.750	103.379	103.308	103.263	103.140	102.622	102.419	CT NC NJ NH OR SC GA WA	0.000	0.000	LTV > 80	(4.125)			
6.875	103.166	103.050	102.932	102.769	102.367	102.070	6.875	103.686	103.608	103.560	103.435	102.919	102.718	IL	(0.050)	(0.025)					
7.000	103.448	103.327	103.208	103.044	102.643	102.347	7.000	103.926	103.844	103.796	103.670	103.154	102.954	AZ CO MA	(0.100)	(0.075)					
7.125	103.638	103.518	103.318	103.068	102.815	102.535	7.125	104.194	104.116	104.060	103.923	103.415	103.224	CA	(0.150)	(0.125)					
7.250	103.131	103.007	102.807	102.557	102.128	101.818															
7.375	103.434	103.302	103.102	102.852	102.423	102.113															
7.500	103.695	103.561	103.361	103.111	102.671	102.369															
7.625	103.953	103.822	103.622	103.372	102.931	102.630															
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	s60LTV	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
4.750	98.802	98.900	98.876	98.829	98.522	98.393	4.750	98.729	98.738	98.729	98.678	98.374	98.267	740+	0.000	(0.250)	(0.250)	(0.500)	(0.250)	(0.250)	(0.750)
4.875	99.176	99.244	99.219	99.173	98.865	98.737	4.875	99.021	99.035	99.010	98.963	98.657	98.541	720-735	0.000	(0.250)	(0.500)	(0.750)	(0.500)	(0.500)	(1.000)
5.000	99.472	99.561	99.535	99.489	99.181	99.053	5.000	99.505	99.508	99.482	99.436	99.129	99.001	700-715	0.000	(0.500)	(1.000)	(1.250)	(1.000)	(1.000)	(1.500)
5.125	100.003	99.992	99.965	99.919	99.611	99.484	5.125	99.890	99.873	99.846	99.800	99.492	99.365	680-695	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.250)	(1.500)
5.250	100.373	100.362	100.335	100.289	99.981	99.853	5.250	100.180	100.146	100.120	100.074	99.766	99.639	660-675	0.000	(1.000)	(2.250)	(2.750)	(2.750)	(2.250)	(2.250)
5.375	100.691	100.609	100.582	100.537	100.228	100.101	5.375	100.451	100.415	100.387	100.342	100.034	99.907	640-655	(0.500)	(1.250)	(2.750)	(3.000)	(3.250)	(2.750)	(2.750)
5.500	100.971	100.860	100.815	100.759	100.445	100.336	5.500	100.724	100.691	100.654	100.610	100.301	100.179	620-635	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(3.500)
5.625	101.248	101.215	101.170	101.114	100.785	100.637	5.625	100.962	100.932	100.887	100.831	100.506	100.358								
5.750	101.615	101.581	101.537	101.481	101.152	101.004	5.750	101.255	101.225	101.180	101.124	100.799	100.650								
5.875	101.956	101.862	101.816	101.760	101.431	101.284	5.875	101.546	101.507	101.461	101.405	101.079	100.932								
High Balance 30 Year Fixed						High Balance 15 Year Fixed						2023 Loan Limits - All Counties									
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	Units	Loan Balance						
5.500	98.876	98.890	98.870	98.809	98.509	98.276	5.500	99.430	99.386	99.332	99.099	98.841	98.341	1	647,201 to 700,000	-0.125					
5.625	99.465	99.411	99.391	99.309	99.017	98.797	5.625	99.585	99.399	99.230	98.934	98.434	97.934	2	828,701 to 895,000	-0.125					
5.750	100.037	99.965	99.947	99.872	99.574	99.351	5.750	100.058	99.871	99.702	99.407	99.107	99.107	3	1,001,651 to 1,080,000	-0.125					
5.875	100.454	100.377	100.358	100.283	99.985	99.762	5.875	100.427	100.241	100.072	99.777	99.477	99.477	4	1,244,851 to 1,345,000	-0.125					
6.000	100.836	100.751	100.732	100.657	100.359	100.136	6.000	100.688	100.501	100.332	100.037	99.737	99.737								
6.125	101.173	101.087	101.058	100.969	100.682	100.469															
6.250	101.451	101.360	101.336	101.240	100.926	100.682															
6.375	101.830	101.733	101.710	101.616	101.300	101.046															
6.500	102.194	102.091	102.067	101.974	101.658	101.403															
6.625	102.510	102.411	102.373	102.259	101.958	101.729															
6.750	102.370	102.257	102.215	102.102	101.755	101.508															
6.875	102.681	102.564	102.522	102.408	102.062	101.815															
HomeReady/Home Possible Adjustment Caps																					
FICO Score	LTV<=80	LTV>80																			
>=680	0.000	0.000																			
<680	0.000	0.000																			
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS																					
Escrow Waiver (0.100)																					
Extension Costs Per Day:																					
First Request (0.020) Underwriting \$1,125																					
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)																					
Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.																					
Admin Fees:																					

Rate, comparison, 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	99.620	99.645	99.617	99.620	99.323	99.278	4.500	97.561	97.572	97.575	97.510	97.253	97.179
5.250	100.141	100.166	100.138	100.141	99.844	99.799	4.625	97.982	97.993	97.995	97.930	97.673	97.599
5.375	100.633	100.639	100.594	100.605	100.276	100.250	4.750	98.342	98.334	98.319	98.264	97.975	97.904
5.500	101.142	101.148	101.103	101.114	100.785	100.759	4.875	98.755	98.747	98.732	98.677	98.388	98.317
5.625	101.556	101.562	101.517	101.528	101.199	101.173	5.000	99.141	99.132	99.118	99.062	98.774	98.703
5.750	102.023	102.028	101.984	101.995	101.666	101.639	5.125	99.498	99.490	99.475	99.420	99.131	99.060
5.875	101.642	101.629	101.567	101.539	101.178	101.109	5.250	99.754	99.726	99.695	99.634	99.313	99.231
6.000	102.097	102.083	102.022	101.994	101.633	101.564	5.375	100.113	100.085	100.054	99.992	99.672	99.590
6.125	102.415	102.402	102.340	102.313	101.951	101.882							
6.250	102.680	102.666	102.605	102.577	102.216	102.147							
6.375	102.258	102.225	102.147	102.080	101.687	101.575							
6.500	102.625	102.591	102.513	102.447	102.053	101.942							
6.625	102.947	102.913	102.835	102.769	102.375	102.264							
6.750	103.095	103.062	102.983	102.917	102.523	102.412							
6.875	102.856	102.643	102.549	102.303	101.873	101.584							
7.000	103.139	102.927	102.832	102.586	102.157	101.867							
7.125	103.491	103.279	103.184	102.938	102.509	102.219							

  

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	99.495	99.520	99.492	99.495	99.198	99.153	4.500	97.436	97.447	97.450	97.385	97.128	97.054
5.250	100.016	100.041	100.013	100.016	99.719	99.674	4.625	97.857	97.868	97.870	97.805	97.548	97.474
5.375	100.508	100.514	100.469	100.480	100.151	100.125	4.750	98.217	98.209	98.194	98.139	97.850	97.779
5.500	101.017	101.023	100.978	100.989	100.660	100.634	4.875	98.630	98.622	98.607	98.552	98.263	98.192
5.625	101.431	101.437	101.392	101.403	101.074	101.048	5.000	99.016	99.007	98.993	98.937	98.649	98.578
5.750	101.898	101.903	101.859	101.870	101.541	101.514	5.125	99.373	99.365	99.350	99.295	99.006	98.935
5.875	101.517	101.504	101.442	101.414	101.053	100.984	5.250	99.629	99.601	99.570	99.509	99.188	99.106
6.000	101.972	101.958	101.897	101.869	101.508	101.439	5.375	99.988	99.960	99.929	99.867	99.547	99.465
6.125	102.290	102.277	102.215	102.188	101.826	101.757							
6.250	102.555	102.541	102.480	102.452	102.091	102.022							
6.375	102.133	102.100	102.022	101.955	101.562	101.450							
6.500	102.500	102.466	102.388	102.322	101.928	101.817							

  

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	99.431	99.420	99.375	99.386	99.289	99.283	5.250	99.306	99.295	99.250	99.261	99.164	99.158
5.375	99.968	99.956	99.911	99.922	99.826	99.819	5.375	99.843	99.831	99.786	99.797	99.701	99.694
5.500	100.398	100.387	100.342	100.353	100.256	100.250	5.500	100.273	100.262	100.217	100.228	100.131	100.125
5.625	100.718	100.706	100.662	100.673	100.576	100.570	5.625	100.593	100.581	100.537	100.548	100.451	100.445
5.750	100.605	100.578	100.517	100.489	100.364	100.315	5.750	100.480	100.453	100.392	100.364	100.239	100.190
5.875	100.986	100.959	100.897	100.869	100.744	100.695	5.875	100.861	100.834	100.772	100.744	100.619	100.570
6.000	101.269	101.242	101.181	101.153	101.028	100.979	6.000	101.144	101.117	101.056	101.028	100.903	100.854
6.125	101.594	101.567	101.505	101.478	101.353	101.304	6.125	101.469	101.442	101.380	101.353	101.228	101.179
6.250	101.167	101.120	101.042	100.975	100.817	100.726	6.250	101.042	100.995	100.917	100.850	100.692	100.601
6.375	101.567	101.520	101.442	101.375	101.217	101.126	6.375	101.442	101.395	101.317	101.250	101.092	101.001
6.500	101.781	101.733	101.655	101.588	101.430	101.339	6.500	101.656	101.608	101.530	101.463	101.305	101.214
6.625	101.977	101.929	101.851	101.785	101.626	101.535	6.625	101.852	101.804	101.726	101.660	101.501	101.410

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
FICO	739 - 720	USDA	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		(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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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
5.000	99.394	99.419	99.390	99.394	99.097	99.072	4.000	95.008	95.039	95.058	95.030	94.805	94.742
5.125	99.944	99.969	99.941	99.944	99.647	99.623	4.125	95.440	95.471	95.490	95.462	95.237	95.174
5.250	100.444	100.469	100.440	100.444	100.147	100.122	4.250	96.694	96.705	96.707	96.643	96.386	96.311
5.375	100.779	100.785	100.740	100.751	100.422	100.415	4.375	97.121	97.132	97.134	97.069	96.813	96.738
5.500	101.252	101.258	101.213	101.225	100.896	100.889	4.500	97.524	97.535	97.537	97.473	97.216	97.141
5.625	101.601	101.607	101.562	101.573	101.244	101.237	4.625	97.900	97.911	97.914	97.849	97.592	97.518
5.750	102.027	102.033	101.988	102.000	101.670	101.664	4.750	98.359	98.350	98.336	98.281	97.992	97.921
5.875	101.665	101.651	101.590	101.562	101.201	101.152	4.875	98.731	98.723	98.709	98.653	98.364	98.294
6.000	102.025	102.012	101.950	101.923	101.561	101.512	5.000	99.076	99.067	99.053	98.998	98.709	98.638
6.125	102.353	102.339	102.278	102.250	101.889	101.840	5.125	99.393	99.385	99.370	99.315	99.026	98.955
6.250	102.620	102.607	102.545	102.518	102.156	102.107	5.250	99.766	99.738	99.707	99.645	99.325	99.243
6.375	102.217	102.184	102.106	102.039	101.646	101.554	5.375	100.088	100.060	100.029	99.968	99.647	99.565
6.500	102.528	102.495	102.417	102.350	101.956	101.865							
6.625	102.818	102.785	102.707	102.641	102.247	102.155							
6.750	103.027	102.994	102.916	102.849	102.456	102.364							

  

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
5.000	99.269	99.294	99.265	99.269	98.972	98.947	4.000	94.883	94.914	94.933	94.905	94.680	94.617
5.125	99.819	99.844	99.816	99.819	99.522	99.498	4.125	95.315	95.346	95.365	95.337	95.112	95.049
5.250	100.319	100.344	100.315	100.319	100.022	99.997	4.250	96.569	96.580	96.582	96.518	96.261	96.186
5.375	100.654	100.660	100.615	100.626	100.297	100.290	4.375	96.996	97.007	97.009	96.944	96.688	96.613
5.500	101.127	101.133	101.088	101.100	100.771	100.764	4.500	97.399	97.410	97.412	97.348	97.091	97.016
5.625	101.476	101.482	101.437	101.448	101.119	101.112	4.625	97.775	97.786	97.789	97.724	97.467	97.393
5.750	101.902	101.908	101.863	101.875	101.545	101.539	4.750	98.234	98.225	98.211	98.156	97.867	97.796
5.875	101.540	101.526	101.465	101.437	101.076	101.027	4.875	98.606	98.598	98.584	98.528	98.239	98.169
6.000	101.900	101.887	101.825	101.798	101.436	101.387	5.000	98.951	98.942	98.928	98.873	98.584	98.513
6.125	102.228	102.214	102.153	102.125	101.764	101.715	5.125	99.268	99.260	99.245	99.190	98.901	98.830
6.250	102.495	102.482	102.420	102.393	102.031	101.982	5.250	99.641	99.613	99.582	99.520	99.200	99.118
6.375	102.092	102.059	101.981	101.914	101.521	101.429	5.375	99.963	99.935	99.904	99.843	99.522	99.440

  

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	99.499	99.587	99.542	99.553	99.207	99.200	5.250	99.374	99.462	99.417	99.428	99.082	99.075
5.375	99.932	100.020	99.975	99.987	99.640	99.633	5.375	99.807	99.895	99.850	99.862	99.515	99.508
5.500	100.301	100.389	100.345	100.356	100.009	100.003	5.500	100.176	100.264	100.220	100.231	99.884	99.878
5.625	100.541	100.629	100.585	100.596	100.249	100.243	5.625	100.416	100.504	100.460	100.471	100.124	100.118
5.750	100.547	100.620	100.558	100.531	100.156	100.106	5.750	100.422	100.495	100.433	100.406	100.031	99.981
5.875	100.851	100.923	100.862	100.834	100.459	100.410	5.875	100.726	100.798	100.737	100.709	100.334	100.285
6.000	101.106	101.179	101.117	101.089	100.714	100.665	6.000	100.981	101.054	100.992	100.964	100.589	100.540
6.125	101.322	101.395	101.334	101.306	100.931	100.882	6.125	101.197	101.270	101.209	101.181	100.806	100.757
6.250	101.195	101.248	101.170	101.103	100.695	100.604							
6.375	101.425	101.477	101.399	101.332	100.924	100.833							
6.500	101.625	101.677	101.599	101.533	101.124	101.033							
6.625	101.742	101.794	101.716	101.649	101.241	101.150							

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
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		(1.250)
FICO 600-619		(1.750)
FICO 580-599		(2.000)

<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)		
Rebook 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  
11/23/2022 3:30 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 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	97.276	97.213	97.151	96.988	96.813	96.238	5.500	97.813	97.750	97.687	97.525	97.150	96.775	5.500	96.634	96.571	96.508	96.346	95.971	95.596
5.625	97.730	97.667	97.605	97.442	97.067	96.692	5.625	98.215	98.152	98.089	97.927	97.552	97.177	5.625	96.838	96.775	96.712	96.550	96.175	95.800
5.750	98.184	98.121	98.059	97.896	97.521	97.146	5.750	98.621	98.558	98.495	98.333	97.958	97.583	5.750	97.185	97.122	97.059	96.897	96.522	96.147
5.875	98.829	98.766	98.703	98.541	98.166	97.791	5.875	99.029	98.966	98.903	98.741	98.366	97.991	5.875	97.531	97.468	97.405	97.243	96.868	96.493
6.000	99.289	99.226	99.163	99.001	98.626	98.251	6.000	99.610	99.547	99.484	99.322	98.947	98.572	6.000	97.882	97.819	97.756	97.594	97.219	96.844
6.125	99.752	99.689	99.627	99.464	99.089	98.714	6.125	100.022	99.959	99.896	99.734	99.359	98.984	6.125	98.239	98.176	98.113	97.951	97.576	97.201
6.250	100.219	100.156	100.094	99.931	99.556	99.181	6.250	100.434	100.371	100.308	100.146	99.771	99.396	6.250	98.595	98.532	98.469	98.307	97.932	97.557
6.375	100.494	100.431	100.369	100.206	99.831	99.456	6.375	100.852	100.789	100.726	100.564	100.189	99.814	6.375	98.782	98.719	98.656	98.494	98.119	97.744
6.500	100.961	100.898	100.835	100.673	100.298	99.923	6.500	101.104	101.041	100.978	100.816	100.441	100.066	6.500	99.113	99.050	98.987	98.825	98.450	98.075
6.625	101.433	101.370	101.307	101.145	100.770	100.395	6.625	101.526	101.463	101.400	101.238	100.863	100.488	6.625	99.447	99.384	99.321	99.159	98.784	98.409
6.750	101.911	101.848	101.785	101.623	101.248	100.873	6.750	101.751	101.688	101.625	101.463	101.088	100.713	6.750	99.815	99.752	99.689	99.527	99.152	98.777
6.875	102.193	102.130	102.068	101.905	101.530	101.155	6.875	102.149	102.086	102.023	101.861	101.486	101.111	6.875	100.004	99.941	99.878	99.716	99.341	98.966
7.000	102.646	102.583	102.520	102.358	101.983	101.608	7.000	102.549	102.486	102.423	102.261	101.886	101.511							

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	98.141	98.078	98.015	97.853	97.478	97.103	5.500	97.770	97.707	97.644	97.482	97.107	96.732	5.500	96.591	96.528	96.465	96.303	95.928	95.553															
5.875	98.785	98.722	98.659	98.497	98.122	97.747	5.625	98.172	98.109	98.046	97.884	97.509	97.134	5.625	96.795	96.732	96.669	96.507	96.132	95.757															
6.000	99.246	99.183	99.120	98.958	98.583	98.208	5.750	98.578	98.515	98.452	98.290	97.915	97.540	5.750	97.142	97.079	97.016	96.854	96.479	96.104															
6.125	99.709	99.646	99.583	99.421	99.046	98.671	5.875	98.966	98.903	98.840	98.678	98.303	97.928	5.875	97.488	97.425	97.362	97.200	96.825	96.450															
6.250	100.176	100.113	100.050	99.888	99.513	99.138	6.000	99.566	99.503	99.440	99.278	98.903	98.528	6.000	97.839	97.776	97.713	97.551	97.176	96.801															
6.375	100.451	100.388	100.325	100.163	99.788	99.413	6.125	99.979	99.916	99.853	99.691	99.316	98.941	6.125	98.196	98.133	98.070	97.908	97.533	97.158															
6.500	100.918	100.855	100.792	100.630	100.255	99.880	6.250	100.391	100.328	100.265	100.103	99.728	99.353	6.250	98.552	98.489	98.426	98.264	97.889	97.514															
6.625	101.389	101.326	101.263	101.101	100.726	100.351	6.375	100.809	100.746	100.683	100.521	100.146	99.771	6.375	98.739	98.676	98.613	98.451	98.076	97.701															
6.750	101.868	101.805	101.742	101.580	101.205	100.830	6.500	101.061	100.998	100.935	100.773	100.398	100.023	6.500	99.070	99.007	98.944	98.782	98.407	98.032															
6.875	102.150	102.087	102.024	101.862	101.487	101.112	6.625	101.483	101.420	101.357	101.195	100.820	100.445	6.625	99.404	99.341	99.278	99.116	98.741	98.366															

Conventional Loan Level Price Adjustments											
Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	Property Type	SUBORDINATE FINANCING: All terms							
75,000 - 199,999	(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	58.01-75	58.01-75	75.01-90					
CT NC ND NH OR SC GA WA	0.000	0.000	LTV > 80	740+	58.01-75	58.01-75	75.01-90				
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)				
Second Home and High Balance Adjustments	SR0LTV	70.01-70	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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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  
11/23/2022 3:30 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 - 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				
5.500	98.122	97.768	97.537	5.500	99.240	98.765	98.597	75,000 - 99,999	(0.500)	(0.500)	(0.500)	2 Unit				
5.625	98.592	98.245	97.995	5.625	99.892	99.418	99.253	100,000 - 199,999	0.000	0.000	0.000	3-4 Unit				
5.750	99.247	98.894	98.641	5.750	100.383	99.911	99.749	200,000 - 299,999	0.025	0.025	0.025	Condo LTV > 75 and term > 15				
5.875	99.765	99.412	99.159	5.875	100.797	100.327	100.167	300,000 - 399,999	0.050	0.050	0.050	Manufactured Home				
6.000	100.171	99.817	99.564	6.000	101.188	100.718	100.559	400,000 - 548,250	0.075	0.075	0.075	High Balance Cash-Out Refinance				
6.125	100.481	100.139	99.897	6.125	101.598	101.135	100.986	548,251 - 647,200	0.100	0.100	0.100					
6.250	100.670	100.301	100.027	6.250	101.495	101.006	100.824									
6.375	101.062	100.692	100.417	6.375	101.876	101.389	101.209	<b>State Adjustments</b>	<b>20/25/30 Yr</b>	<b>10/15 Yr</b>	<b>Investment Property</b>					
6.500	101.484	101.113	100.838	6.500	102.234	101.748	101.568	PA FL TX	0.075	0.050	LTV <=75	(2.125)				
6.625	101.772	101.416	101.155	6.625	102.580	102.081	101.911	DC DE VA MD	0.025	0.000	LTV 75.01 - 80.00	(3.375)				
6.750	101.580	101.178	100.890	6.750	102.240	101.722	101.519	CT NC NJ NH OR SC GA WA	0.000	0.000	LTV > 80	(4.125)				
6.875	101.869	101.467	101.170	6.875	102.535	102.019	101.818	IL	(0.050)	(0.025)						
7.000	102.144	101.743	101.447	7.000	102.770	102.254	102.054	AZ CO MA	(0.100)	(0.075)						
7.125	102.168	101.915	101.635	7.125	103.023	102.515	102.324	CA	(0.150)	(0.125)						
<b>Second Home and High Balance Adjustments for All Lock Periods</b>																
								<b>50LTV</b>	<b>60.01-70</b>	<b>70.01-75</b>	<b>75.01-80</b>	<b>80.01-85</b>	<b>85.01-90</b>	<b>90.01-95</b>		
								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)	
<b>Conforming 15 Year Fixed</b>																
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day	<b>FICO / LTV Terms &gt; 15 Year</b>								
4.750	97.929	97.622	97.493	4.750	97.778	97.474	97.367	740+	50LTV	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	95.01-97	
4.875	98.273	97.965	97.837	4.875	98.063	97.757	97.641	740+	0.000	(0.250)	(0.250)	(0.500)	(0.250)	(0.750)		
5.000	98.589	98.281	98.153	5.000	98.536	98.229	98.101	720-735	0.000	(0.250)	(0.500)	(0.750)	(0.500)	(1.000)		
5.125	99.019	98.711	98.584	5.125	98.900	98.592	98.465	700-715	0.000	(0.500)	(1.000)	(1.250)	(1.000)	(1.500)		
5.250	99.389	99.081	98.953	5.250	99.174	98.866	98.739	680-695	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.500)		
5.375	99.637	99.328	99.201	5.375	99.442	99.134	99.007	660-675	0.000	(1.000)	(2.250)	(2.750)	(2.500)	(2.250)		
5.500	99.859	99.545	99.436	5.500	99.710	99.401	99.279	640-655	(0.500)	(1.250)	(2.750)	(3.000)	(3.250)	(2.750)		
5.625	100.214	99.885	99.737	5.625	99.931	99.606	99.458	620-635	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.500)		
5.750	100.581	100.252	100.104	5.750	100.224	99.899	99.750									
5.875	100.860	100.531	100.384	5.875	100.505	100.179	100.032									
<b>High Balance 30 Year Fixed</b>																
Rate	15-Day	30-Day	45-Day	Rate	60-Day	75-Day	90-Day	<b>Home Ready Mortgages - All LTV/CLTV</b>								
5.500	97.909	97.609	97.376	5.500	98.199	97.941	97.441	740+	(0.375)	(0.625)	(0.875)	ALL	65.01% - 75%	80.01% - 95.00%	FICO < 720	FICO > 720
5.625	98.409	98.117	97.897	5.625	98.034	97.534	97.034	720-739	(0.375)	(1.000)	(1.125)	ALL	75.01% - 90.00%	78.01% - 90.00%	(0.875)	(0.625)
5.750	98.972	98.674	98.451	5.750	98.507	98.207	98.207	700-719	(0.375)	(1.000)	(1.125)	ALL	75.01% - 95.00%	90.01% - 95.00%	(1.125)	(1.125)
5.875	99.383	99.085	98.862	5.875	98.877	98.577	98.577	680-699	(0.375)	(1.125)	(1.750)	ALL	>95.00%	(1.875)	(1.875)	
6.000	99.757	99.459	99.236	6.000	99.137	98.837	98.837	660-679	(0.625)	(1.125)	(1.875)	Home Ready Mortgages - All LTV/CLTV		(0.500)	(0.500)	
6.125	100.069	99.782	99.589					640-659	(0.625)	(1.625)	(2.625)					
6.250	100.340	100.026	99.782					620-639	(0.625)	(1.625)	(3.125)					
6.375	100.716	100.400	100.146													
6.500	101.074	100.758	100.503													
6.625	101.359	101.058	100.829													
6.750	101.202	100.855	100.608													
6.875	101.508	101.162	100.915													

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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
			Fourth Request	(0.040)	Condo Limited Review	\$0
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS			Relock Fee	(0.125)		
Escrow Waiver			(0.100)	Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.		

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				98.720	98.423	98.378	4.500	98.610	96.353	96.279
5.250				99.241	98.944	98.899	4.625	97.030	96.773	96.699
5.375				99.705	99.376	99.350	4.750	97.364	97.075	97.004
5.500				100.214	99.885	99.859	4.875	97.777	97.488	97.417
5.625				100.628	100.299	100.273	5.000	98.162	97.874	97.803
5.750				101.095	100.766	100.739	5.125	98.520	98.231	98.160
5.875				100.639	100.278	100.209	5.250	98.734	98.413	98.331
6.000				101.094	100.733	100.664	5.375	99.092	98.772	98.690
6.125				101.413	101.051	100.982				
6.250				101.677	101.316	101.247				
6.375				101.180	100.787	100.675				
6.500				101.547	101.153	101.042				

  

FHA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.250	98.486	98.389	98.383
5.375	99.022	98.926	98.919
5.500	99.453	99.356	99.350
5.625	99.773	99.676	99.670
5.750	99.589	99.464	99.415
5.875	99.969	99.844	99.795

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)

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
5.000	98.494	98.197	98.172	4.000	94.130	93.905	93.842
5.125	99.044	98.747	98.723	4.125	94.562	94.337	94.274
5.250	99.544	99.247	99.222	4.250	95.743	95.486	95.411
5.375	99.851	99.522	99.515	4.375	96.169	95.913	95.838
5.500	100.325	99.996	99.989	4.500	96.573	96.316	96.241
5.625	100.673	100.344	100.337	4.625	96.949	96.692	96.618
5.750	101.100	100.770	100.764	4.750	97.381	97.092	97.021
5.875	100.662	100.301	100.252	4.875	97.753	97.464	97.394
6.000	101.023	100.661	100.612	5.000	98.098	97.809	97.738
6.125	101.350	100.989	100.940	5.125	98.415	98.126	98.055
6.250	101.618	101.256	101.207	5.250	98.745	98.425	98.343
6.375	101.139	100.746	100.654	5.375	99.068	98.747	98.665

  

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.250	98.236	98.139	98.133
5.375	98.772	98.676	98.669
5.500	99.203	99.106	99.100
5.625	99.523	99.426	99.420
5.750	99.339	99.214	99.165
5.875	99.719	99.594	99.545

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
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		(1.250)
FICO 600-619		(1.750)
FICO 580-599		(2.000)

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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