

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



Effective Date and Time
11/23/2022 10:45 AM

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

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

Conventional Products																					
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	99.265	99.198	99.098	98.991	98.637	98.406	5.500	100.201	100.199	100.185	100.109	99.634	99.466	75,000 - 99,999	(0.500)	(0.500)	2 Unit (1.000)				
5.625	99.742	99.689	99.593	99.461	99.114	98.864	5.625	100.877	100.856	100.839	100.761	100.287	100.122	100,000 - 199,999	0.000	0.000	3-4 Unit (1.000)				
5.750	100.343	100.271	100.178	100.053	99.700	99.447	5.750	101.385	101.352	101.333	101.252	100.780	100.618	200,000 - 299,999	0.025	0.025	Condo LTV > 75 and term > 15 (0.750)				
5.875	100.867	100.790	100.696	100.571	100.218	99.965	5.875	101.811	101.771	101.749	101.666	101.196	101.036	300,000 - 399,999	0.050	0.050	Manufactured Home (2.000)				
6.000	101.280	101.195	101.101	100.977	100.623	100.370	6.000	102.210	102.164	102.141	102.057	101.587	101.428	400,000 - 548,250	0.075	0.075	High Balance Cash-Out Refinance (0.750)				
6.125	101.616	101.530	101.426	101.287	100.945	100.703	6.125	102.636	102.592	102.561	102.467	102.004	101.855	548,251 - 647,200	0.100	0.100					
6.250	101.781	101.689	101.591	101.445	101.076	100.802	6.250	102.542	102.490	102.465	102.364	101.875	101.693	State Adjustments	20/25/30 Yr	10/15 Yr	Investment Property				
6.375	102.223	102.127	102.029	101.884	101.514	101.239	6.375	102.934	102.876	102.849	102.745	102.258	102.078	PA FL TX	0.075	0.050	LTV <=75 (2.125)				
6.500	102.651	102.548	102.450	102.306	101.935	101.660	6.500	103.299	103.236	103.208	103.103	102.617	102.437	DC DE VA MD	0.025	0.000	LTV 75.01 - 80.00 (3.375)				
6.625	102.970	102.868	102.758	102.594	102.238	101.977	6.625	103.644	103.581	103.545	103.429	102.950	102.780	CT NC NJ NH OR SC GA WA	0.000	0.000	LTV > 80 (4.125)				
6.750	102.827	102.714	102.597	102.434	102.032	101.734	6.750	103.348	103.277	103.232	103.109	102.591	102.388	IL	(0.050)	(0.025)					
6.875	103.120	103.004	102.886	102.723	102.321	102.024	6.875	103.655	103.577	103.529	103.404	102.888	102.687	AZ CO MA	(0.100)	(0.075)					
7.000	103.402	103.281	103.162	102.998	102.597	102.301	7.000	103.895	103.813	103.765	103.639	103.123	102.923	CA	(0.150)	(0.125)					
7.125	103.592	103.472	103.352	103.188	102.789	102.492	7.125	104.163	104.085	104.029	103.892	103.384	103.193								
7.250	103.085	102.961	102.841	102.677	102.282	101.985															
7.375	103.388	103.266	103.146	102.982	102.587	102.290															
7.500	103.649	103.515	103.385	103.221	102.826	102.529															
7.625	103.907	103.776	103.646	103.482	103.087	102.790															
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	98.740	98.838	98.814	98.767	98.460	98.331	4.750	98.730	98.739	98.730	98.679	98.375	98.268	740+	0.000	(0.250)	(0.250)	(0.500)	(0.250)	(0.500)	(0.750)
4.875	99.114	99.182	99.157	99.111	98.803	98.675	4.875	99.022	99.036	99.011	98.964	98.658	98.542	720-735	0.000	(0.250)	(0.500)	(0.750)	(0.500)	(1.000)	(1.000)
5.000	99.410	99.499	99.473	99.427	99.119	98.991	5.000	99.506	99.509	99.483	99.437	99.130	99.002	700-715	0.000	(0.500)	(1.000)	(1.250)	(1.000)	(1.000)	(1.500)
5.125	99.941	99.930	99.903	99.857	99.549	99.422	5.125	99.891	99.874	99.847	99.801	99.493	99.366	680-695	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.250)	(1.500)
5.250	100.311	100.300	100.273	100.227	99.919	99.791	5.250	100.181	100.147	100.121	100.075	99.767	99.640	660-675	0.000	(1.000)	(2.250)	(2.750)	(2.500)	(2.250)	(2.500)
5.375	100.629	100.547	100.520	100.475	100.166	100.039	5.375	100.452	100.416	100.388	100.343	100.035	99.908	640-655	(0.500)	(1.250)	(2.750)	(3.000)	(3.250)	(2.750)	(2.750)
5.500	100.909	100.798	100.753	100.697	100.383	100.274	5.500	100.725	100.692	100.655	100.611	100.302	100.180	620-635	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(3.500)
5.625	101.186	101.153	101.108	101.052	100.723	100.575	5.625	100.963	100.933	100.888	100.832	100.507	100.359								
5.750	101.553	101.519	101.475	101.419	101.090	100.942	5.750	101.256	101.226	101.181	101.125	100.800	100.651								
5.875	101.894	101.800	101.754	101.698	101.369	101.222	5.875	101.547	101.508	101.462	101.406	101.080	100.933								
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	Admin Fees:					
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															
<p>HomeReady/Home Possible Adjustment Caps</p> <p>FICO Score LTV<=80 LTV>80</p> <p>>=680 0.000 0.000</p> <p><680 0.000 0.000</p> <p>LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS</p> <p>Escrow Waiver (0.100)</p> <p>Extension Costs Per Day:</p> <p>First Request (0.020) Underwriting \$1,125</p> <p>Second Request (0.020) Condo New Project Approval \$700</p> <p>Third Request (0.040) Condo Established Project \$295</p> <p>Fourth Request (0.040) Condo Limited Review \$0</p> <p>Relock Fee (0.125)</p> <p>Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.</p>																					

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.
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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	99.526	99.551	99.523	99.526	99.229	99.184	4.500	97.530	97.541	97.544	97.479	97.222	97.148
5.250	100.047	100.072	100.044	100.047	99.750	99.705	4.625	97.951	97.962	97.964	97.899	97.642	97.568
5.375	100.539	100.545	100.500	100.511	100.182	100.156	4.750	98.311	98.303	98.288	98.233	97.944	97.873
5.500	101.048	101.054	101.009	101.020	100.691	100.665	4.875	98.724	98.716	98.701	98.646	98.357	98.286
5.625	101.462	101.468	101.423	101.434	101.105	101.079	5.000	99.110	99.101	99.087	99.031	98.743	98.672
5.750	101.929	101.934	101.890	101.901	101.572	101.545	5.125	99.467	99.459	99.444	99.389	99.100	99.029
5.875	101.548	101.535	101.473	101.445	101.084	101.015	5.250	99.723	99.695	99.664	99.603	99.282	99.200
6.000	102.004	101.990	101.929	101.901	101.540	101.471	5.375	100.082	100.054	100.023	99.961	99.641	99.559
6.125	102.321	102.308	102.246	102.219	101.857	101.788							
6.250	102.586	102.572	102.511	102.483	102.122	102.053							
6.375	102.196	102.163	102.085	102.018	101.625	101.513							
6.500	102.563	102.529	102.451	102.385	101.991	101.880							
6.625	102.885	102.851	102.773	102.707	102.313	102.202							
6.750	103.049	103.016	102.937	102.871	102.477	102.366							
6.875	102.810	102.597	102.503	102.257	101.827	101.538							
7.000	103.093	102.881	102.786	102.540	102.111	101.821							
7.125	103.445	103.233	103.138	102.892	102.463	102.173							

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	99.401	99.426	99.398	99.401	99.104	99.059	4.500	97.405	97.416	97.419	97.354	97.097	97.023
5.250	99.922	99.947	99.919	99.922	99.625	99.580	4.625	97.826	97.837	97.839	97.774	97.517	97.443
5.375	100.414	100.420	100.375	100.386	100.057	100.031	4.750	98.186	98.178	98.163	98.108	97.819	97.748
5.500	100.923	100.929	100.884	100.895	100.566	100.540	4.875	98.599	98.591	98.576	98.521	98.232	98.161
5.625	101.337	101.343	101.298	101.309	100.980	100.954	5.000	98.985	98.976	98.962	98.906	98.618	98.547
5.750	101.804	101.809	101.765	101.776	101.447	101.420	5.125	99.342	99.334	99.319	99.264	98.975	98.904
5.875	101.423	101.410	101.348	101.320	100.959	100.890	5.250	99.598	99.570	99.539	99.478	99.157	99.075
6.000	101.879	101.865	101.804	101.776	101.415	101.346	5.375	99.957	99.929	99.898	99.836	99.516	99.434
6.125	102.196	102.183	102.121	102.094	101.732	101.663							
6.250	102.461	102.447	102.386	102.358	101.997	101.928							
6.375	102.071	102.038	101.960	101.893	101.500	101.388							
6.500	102.438	102.404	102.326	102.260	101.866	101.755							

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	99.368	99.357	99.312	99.323	99.226	99.220	5.250	99.243	99.232	99.187	99.198	99.101	99.005
5.375	99.905	99.893	99.848	99.859	99.763	99.756	5.375	99.780	99.768	99.723	99.734	99.638	99.631
5.500	100.335	100.324	100.279	100.290	100.193	100.187	5.500	100.210	100.199	100.154	100.165	100.068	100.062
5.625	100.655	100.643	100.599	100.610	100.513	100.507	5.625	100.530	100.518	100.474	100.485	100.388	100.382
5.750	100.542	100.515	100.454	100.426	100.301	100.252	5.750	100.417	100.390	100.329	100.301	100.176	100.127
5.875	100.923	100.896	100.834	100.806	100.681	100.632	5.875	100.798	100.771	100.709	100.681	100.556	100.507
6.000	101.206	101.179	101.118	101.090	100.965	100.916	6.000	101.081	101.054	100.993	100.965	100.840	100.791
6.125	101.532	101.505	101.443	101.416	101.291	101.242	6.125	101.407	101.380	101.318	101.291	101.166	101.117
6.250	101.104	101.057	100.979	100.912	100.754	100.663	6.250	100.979	100.932	100.854	100.787	100.629	100.538
6.375	101.504	101.457	101.379	101.312	101.154	101.063	6.375	101.379	101.332	101.254	101.187	101.029	100.938
6.500	101.750	101.702	101.624	101.557	101.399	101.308	6.500	101.625	101.577	101.499	101.432	101.274	101.183
6.625	101.946	101.898	101.820	101.754	101.595	101.504	6.625	101.821	101.773	101.695	101.629	101.470	101.379

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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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	99.269	99.294	99.265	99.269	98.972	98.947	4.000	94.976	95.007	95.026	94.998	94.773	94.710
5.125	99.819	99.844	99.816	99.819	99.522	99.498	4.125	95.408	95.439	95.458	95.430	95.205	95.142
5.250	100.319	100.344	100.315	100.319	100.022	99.997	4.250	96.662	96.673	96.675	96.611	96.354	96.279
5.375	100.654	100.660	100.615	100.626	100.297	100.290	4.375	97.089	97.100	97.102	97.037	96.781	96.706
5.500	101.127	101.133	101.088	101.100	100.771	100.764	4.500	97.492	97.503	97.505	97.441	97.184	97.109
5.625	101.476	101.482	101.437	101.448	101.119	101.112	4.625	97.868	97.879	97.882	97.817	97.560	97.486
5.750	101.902	101.908	101.863	101.875	101.545	101.539	4.750	98.327	98.318	98.304	98.249	97.960	97.889
5.875	101.540	101.526	101.465	101.437	101.076	101.027	4.875	98.699	98.691	98.677	98.621	98.332	98.262
6.000	101.900	101.887	101.825	101.798	101.436	101.387	5.000	99.044	99.035	99.021	98.966	98.677	98.606
6.125	102.228	102.214	102.153	102.125	101.764	101.715	5.125	99.361	99.353	99.338	99.283	98.994	98.923
6.250	102.495	102.482	102.420	102.393	102.031	101.982	5.250	99.734	99.706	99.675	99.613	99.293	99.211
6.375	102.154	102.121	102.043	101.976	101.583	101.491	5.375	100.056	100.028	99.997	99.936	99.615	99.533
6.500	102.465	102.432	102.354	102.287	101.893	101.802							
6.625	102.755	102.722	102.644	102.578	102.184	102.092							
6.750	102.964	102.931	102.853	102.786	102.393	102.301							

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	99.144	99.169	99.140	99.144	98.847	98.822	4.000	94.851	94.882	94.901	94.873	94.648	94.585
5.125	99.694	99.719	99.691	99.694	99.397	99.373	4.125	95.283	95.314	95.333	95.305	95.080	95.017
5.250	100.194	100.219	100.190	100.194	99.897	99.872	4.250	96.537	96.548	96.550	96.486	96.229	96.154
5.375	100.529	100.535	100.490	100.501	100.172	100.165	4.375	96.964	96.975	96.977	96.912	96.656	96.581
5.500	101.002	101.008	100.963	100.975	100.646	100.639	4.500	97.367	97.378	97.380	97.316	97.059	96.984
5.625	101.351	101.357	101.312	101.323	100.994	100.987	4.625	97.743	97.754	97.757	97.692	97.435	97.361
5.750	101.777	101.783	101.738	101.750	101.420	101.414	4.750	98.202	98.193	98.179	98.124	97.835	97.764
5.875	101.415	101.401	101.340	101.312	100.951	100.902	4.875	98.574	98.566	98.552	98.496	98.207	98.137
6.000	101.775	101.762	101.700	101.673	101.311	101.262	5.000	98.919	98.910	98.896	98.841	98.552	98.481
6.125	102.103	102.089	102.028	102.000	101.639	101.590	5.125	99.236	99.228	99.213	99.158	98.869	98.798
6.250	102.370	102.357	102.295	102.268	101.906	101.857	5.250	99.609	99.581	99.550	99.488	99.168	99.086
6.375	102.029	101.996	101.918	101.851	101.458	101.366	5.375	99.931	99.903	99.872	99.811	99.490	99.408

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	99.406	99.494	99.449	99.460	99.114	99.107	5.250	99.281	99.369	99.324	99.335	98.989	98.982
5.375	99.839	99.927	99.882	99.894	99.547	99.540	5.375	99.714	99.802	99.757	99.769	99.422	99.415
5.500	100.208	100.296	100.252	100.263	99.916	99.910	5.500	100.083	100.171	100.127	100.138	99.791	99.785
5.625	100.448	100.536	100.492	100.503	100.156	100.150	5.625	100.323	100.411	100.367	100.378	100.031	100.025
5.750	100.454	100.527	100.465	100.438	100.063	100.013	5.750	100.329	100.402	100.340	100.313	99.938	99.888
5.875	100.758	100.830	100.769	100.741	100.366	100.317	5.875	100.633	100.705	100.644	100.616	100.241	100.192
6.000	101.013	101.086	101.024	100.996	100.621	100.572	6.000	100.888	100.961	100.899	100.871	100.496	100.447
6.125	101.229	101.302	101.241	101.213	100.838	100.789	6.125	101.104	101.177	101.116	101.088	100.713	100.664
6.250	101.102	101.155	101.077	101.010	100.602	100.511							
6.375	101.332	101.384	101.306	101.239	100.831	100.740							
6.500	101.532	101.584	101.506	101.440	101.031	100.940							
6.625	101.711	101.763	101.685	101.618	101.210	101.119							

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

Extension Costs Per Day:

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

Admin Fees

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

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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 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	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	98.986	98.923	98.860	98.698	98.323	97.948	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	58LTV	50.01LTV	75.01-80					
CT NC ND NH OR SC GA WA	0.000	0.000	LTV > 80	(0.375)	(0.625)	(0.875)					
IL	(0.050)	(0.025)		740+	(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)				
				640-659	(0.625)	(1.625)	(2.625)				
				620-639	(0.625)	(1.625)	(3.125)				
Second Home and High Balance Adjustments	SR0LTV	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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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 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
5.500	98.091	97.737	97.506	5.500	99.209	98.734	98.566	75,000 - 99,999	(0.500)	(0.500)		2 Unit
5.625	98.561	98.214	97.964	5.625	99.861	99.387	99.222	100,000 - 199,999	0.000	0.000		3-4 Unit
5.750	99.153	98.800	98.547	5.750	100.352	99.880	99.718	200,000 - 299,999	0.025	0.025		Condo LTV > 75 and term > 15
5.875	99.671	99.318	99.065	5.875	100.766	100.296	100.136	300,000 - 399,999	0.050	0.050		Manufactured Home
6.000	100.077	99.723	99.470	6.000	101.157	100.687	100.528	400,000 - 548,250	0.075	0.075		High Balance Cash-Out Refinance
6.125	100.387	100.045	99.803	6.125	101.567	101.104	100.955	548,251 - 847,200	0.100	0.100		
6.250	100.545	100.176	99.902	6.250	101.464	100.975	100.793					
6.375	100.984	100.614	100.339	6.375	101.845	101.358	101.178					
6.500	101.406	101.035	100.760	6.500	102.203	101.717	101.537					
6.625	101.694	101.338	101.077	6.625	102.529	102.050	101.880					
6.750	101.534	101.132	100.834	6.750	102.209	101.691	101.488					
6.875	101.823	101.421	101.124	6.875	102.504	101.988	101.787					
7.000	102.098	101.697	101.401	7.000	102.739	102.223	102.023					
7.125	102.122	101.869	101.589	7.125	102.992	102.484	102.293					
Conventional Loan Level Price Adjustments												
State Adjustments												
		20/25/30 Yr	10/15 Yr	Investment Property								
PA FL TX		0.075	0.050	LTV <= 75								
DC DE VA MD		0.025	0.000	LTV 75.01 - 80.00								
CT NC NJ NH OR SC GA WA		0.000	0.000	LTV > 80								
IL		(0.050)	(0.025)									
AZ CO MA		(0.100)	(0.075)									
CA		(0.150)	(0.125)									
Second Home and High Balance Adjustments for All Lock Periods												
		50LTV	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												
		50LTV	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95				
740+		0.000	(0.250)	(0.250)	(0.500)	(0.250)	(0.250)	(0.750)				
720-735		0.000	(0.250)	(0.500)	(0.500)	(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)				
SUBORDINATE FINANCING: All terms												
		CASH OUT: All terms		LTV		CLTV		FICO < 720		FICO > 720		
740+		(0.375)	(0.625)	(0.875)	ALL		->80%		(0.875)	(0.625)		
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%		(1.125)	(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)								
High Balance 30 Year Fixed												
Rate	15-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day		
5.500	97.909	97.609	97.376	5.500	98.199	97.941	97.441					
5.625	98.409	98.117	97.897	5.625	98.034	97.534	97.034					
5.750	98.972	98.674	98.451	5.750	98.507	98.207	98.207					
5.875	99.383	99.085	98.862	5.875	98.877	98.577	98.577					
6.000	99.757	99.459	99.236	6.000	99.137	98.837	98.837					
6.125	100.069	99.782	99.589									
6.250	100.340	100.026	99.782									
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									
High Balance 15 Year Fixed												
Rate	15-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day		
5.500	97.909	97.609	97.376	5.500	98.199	97.941	97.441					
5.625	98.409	98.117	97.897	5.625	98.034	97.534	97.034					
5.750	98.972	98.674	98.451	5.750	98.507	98.207	98.207					
5.875	99.383	99.085	98.862	5.875	98.877	98.577	98.577					
6.000	99.757	99.459	99.236	6.000	99.137	98.837	98.837					
6.125	100.069	99.782	99.589									
6.250	100.340	100.026	99.782									
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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 Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.

HomeReady/Home Possible Adjustment Caps		Extension Costs Per Day:		Admin Fees:	
FICO Score	LTV<=80	LTV>80	First Request	Underwriting	\$1,125
>=680	(1.500)	0.000	Second Request	Condo New Project Approval	\$700
<680	(1.500)	(1.500)	Third Request	Condo Established Project	\$295
			Fourth Request	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				98.625	98.329	98.284	4.500	98.579	96.322	95.248
5.250				99.147	98.850	98.805	4.625	98.599	96.742	96.668
5.375				99.611	99.282	99.256	4.750	97.333	97.044	96.973
5.500				100.120	99.791	99.765	4.875	97.746	97.457	97.386
5.625				100.534	100.205	100.179	5.000	98.131	97.843	97.772
5.750				101.001	100.672	100.645	5.125	98.489	98.200	98.129
5.875				100.545	100.184	100.115	5.250	98.703	98.382	98.300
6.000				101.001	100.640	100.571	5.375	99.061	98.741	98.659
6.125				101.319	100.957	100.888				
6.250				101.583	101.222	101.153				
6.375				101.118	100.725	100.613				
6.500				101.485	101.091	100.980				

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	98.423	98.326	98.320
5.375	98.959	98.863	98.856
5.500	99.390	99.293	99.297
5.625	99.710	99.613	99.607
5.750	99.526	99.401	99.352
5.875	99.906	99.781	99.732

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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 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	98.369	98.072	98.047	4.000	94.098	93.873	93.810
5.125	98.919	98.622	98.598	4.125	94.530	94.305	94.242
5.250	99.419	99.122	99.097	4.250	95.711	95.454	95.379
5.375	99.726	99.397	99.390	4.375	96.137	95.881	95.806
5.500	100.200	99.871	99.864	4.500	96.541	96.284	96.209
5.625	100.548	100.219	100.212	4.625	96.917	96.660	96.586
5.750	100.975	100.645	100.639	4.750	97.349	97.060	96.989
5.875	100.537	100.176	100.127	4.875	97.721	97.432	97.362
6.000	100.898	100.536	100.487	5.000	98.066	97.777	97.706
6.125	101.225	100.864	100.815	5.125	98.383	98.094	98.023
6.250	101.493	101.131	101.082	5.250	98.713	98.393	98.311
6.375	101.076	100.683	100.591	5.375	99.036	98.715	98.633

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.250	98.173	98.076	98.070
5.375	98.709	98.613	98.606
5.500	99.140	99.043	99.037
5.625	99.460	99.363	99.357
5.750	99.276	99.151	99.102
5.875	99.656	99.531	99.482

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