



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	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.750	99.617	99.665	99.648	99.620	99.409	99.329	4.500	99.440	99.509	99.460	99.433	99.180	99.156
4.875	99.875	99.874	99.845	99.828	99.586	99.523	4.625	99.845	99.914	99.865	99.838	99.585	99.561
5.000	100.442	100.440	100.411	100.394	100.152	100.089	4.750	100.001	100.043	99.981	99.938	99.651	99.607
5.125	100.933	100.932	100.903	100.886	100.644	100.581	4.875	100.398	100.440	100.378	100.335	100.048	100.004
5.250	101.438	101.436	101.408	101.391	101.148	101.086	5.000	100.763	100.805	100.743	100.701	100.413	100.369
5.375	101.357	101.353	101.313	101.275	101.001	100.942	5.125	101.099	101.141	101.079	101.036	100.749	100.704
5.500	101.741	101.736	101.696	101.659	101.385	101.326	5.250	100.428	100.444	100.431	100.373	100.108	100.042
5.625	102.176	102.172	102.132	102.094	101.820	101.761	5.375	100.766	100.782	100.769	100.711	100.446	100.380
5.750	102.474	102.469	102.429	102.392	102.118	102.059							
5.875	102.073	102.034	101.983	101.925	101.618	101.534							
6.000	102.495	102.455	102.404	102.346	102.040	101.955							
6.125	102.815	102.776	102.725	102.667	102.361	102.276							
6.250	102.931	102.892	102.841	102.783	102.476	102.392							
6.375	102.844	102.755	102.693	102.599	102.261	102.136							
6.500	103.034	102.944	102.882	102.788	102.450	102.325							
6.625	103.425	103.336	103.274	103.180	102.841	102.716							
6.750	103.386	103.297	103.235	103.141	102.803	102.678							

FHA/USDA 30 Streamline							FHA 15 Streamline						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.750	99.492	99.540	99.523	99.495	99.284	99.204	4.500	99.315	99.384	99.335	99.308	99.055	99.031
4.875	99.750	99.749	99.720	99.703	99.461	99.398	4.625	99.720	99.789	99.740	99.713	99.460	99.436
5.000	100.317	100.315	100.286	100.269	100.027	99.964	4.750	99.876	99.918	99.856	99.813	99.526	99.482
5.125	100.808	100.807	100.778	100.761	100.519	100.456	4.875	100.273	100.315	100.253	100.210	99.923	99.879
5.250	101.313	101.311	101.283	101.266	101.023	100.961	5.000	100.638	100.680	100.618	100.576	100.288	100.244
5.375	101.232	101.228	101.188	101.150	100.876	100.817	5.125	100.974	101.016	100.954	100.911	100.624	100.579
5.500	101.616	101.611	101.571	101.534	101.260	101.201	5.250	100.303	100.319	100.306	100.248	99.983	99.917
5.625	102.051	102.047	102.007	101.969	101.695	101.636	5.375	100.641	100.657	100.644	100.586	100.321	100.255
5.750	102.349	102.344	102.304	102.267	101.993	101.934							
5.875	101.948	101.909	101.858	101.800	101.493	101.409							
6.000	102.370	102.330	102.279	102.221	101.915	101.830							
6.125	102.690	102.651	102.600	102.542	102.236	102.151							
6.250	102.806	102.767	102.716	102.658	102.351	102.267							
6.375	102.719	102.630	102.568	102.474	102.136	102.011							
6.500	102.909	102.819	102.757	102.663	102.325	102.200							

FHA 30 HB Standard							FHA 30 HB Streamline						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.750	98.446	98.423	98.394	98.357	98.364	98.322	4.750	98.321	98.298	98.269	98.232	98.239	98.197
4.875	99.103	99.080	99.051	99.014	99.021	98.979	4.875	98.978	98.955	98.926	98.889	98.896	98.854
5.000	99.645	99.623	99.594	99.556	99.564	99.521	5.000	99.520	99.498	99.469	99.431	99.439	99.396
5.125	100.083	100.060	100.031	99.994	100.001	99.959	5.125	99.958	99.935	99.906	99.869	99.876	99.834
5.250	100.352	100.336	100.296	100.247	100.222	100.183	5.250	100.227	100.211	100.171	100.122	100.097	100.058
5.375	100.816	100.800	100.760	100.711	100.687	100.648	5.375	100.691	100.675	100.635	100.586	100.562	100.523
5.500	101.120	101.104	101.064	101.015	100.991	100.952	5.500	100.995	100.979	100.939	100.890	100.866	100.827
5.625	101.458	101.441	101.402	101.353	101.328	101.289	5.625	101.333	101.316	101.277	101.228	101.203	101.164
5.750	101.266	101.215	101.164	101.093	101.037	100.972	5.750	101.141	101.090	101.039	100.968	100.912	100.847
5.875	101.435	101.383	101.332	101.261	101.205	101.140	5.875	101.310	101.258	101.207	101.136	101.080	101.015
6.000	101.724	101.672	101.621	101.551	101.494	101.429	6.000	101.599	101.547	101.496	101.426	101.369	101.304
6.125	101.903	101.851	101.800	101.730	101.673	101.608	6.125	101.778	101.726	101.675	101.605	101.548	101.483
6.250	101.498	101.396	101.334	101.228	101.139	101.034							
6.375	102.138	102.036	101.974	101.867	101.779	101.674							
6.500	102.191	102.089	102.027	101.921	101.832	101.727							
6.625	102.443	102.341	102.279	102.173	102.084	101.979							

All Purchase Transactions	0.000		
<b>State Adjustments</b>			
DC	0.050	IL	NA
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 - 726,200		0.100
High Balance		0.000

<b>All Standard FHA/USDA program Adjustments</b>		
2-4 Units		0.000
Manufactured Home		(1.000)
203k		NA
USDA		0.000
Non-Owner Occ. (SL only)		(3.000)

<b>FICO Adjustments</b>	<b>FHA</b>	<b>USDA</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)

<b>Extension Costs Per Day:</b>		<b>Admin Fees</b>
First Request	(0.020)	Underwriting Fee - Full Doc
Second Request	(0.020)	Underwriting Fee - Streamline
Third Request	(0.040)	FHA Single Unit Spot Approval
Fourth Request	(0.040)	FHA Established Full Project Approval
Relock Fee	(0.125)	
		\$1,125
		\$495
		\$495
		\$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.

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

VA 30 Standard							VA 15 Standard						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.750	100.025	100.073	100.055	100.028	99.817	99.757	4.000	97.285	97.380	97.360	97.348	97.087	97.084
4.875	100.039	100.037	100.009	99.992	99.749	99.707	4.125	97.704	97.798	97.779	97.767	97.506	97.503
5.000	100.630	100.628	100.599	100.582	100.340	100.297	4.250	98.454	98.523	98.474	98.447	98.194	98.170
5.125	101.133	101.131	101.102	101.085	100.843	100.801	4.375	98.867	98.936	98.888	98.860	98.607	98.583
5.250	101.584	101.582	101.553	101.536	101.294	101.251	4.500	99.253	99.322	99.274	99.246	98.993	98.969
5.375	101.291	101.286	101.246	101.209	100.934	100.895	4.625	99.609	99.678	99.630	99.602	99.349	99.325
5.500	101.737	101.732	101.692	101.655	101.380	101.341	4.750	99.884	99.926	99.864	99.821	99.534	99.489
5.625	102.130	102.125	102.086	102.048	101.774	101.735	4.875	100.237	100.279	100.217	100.175	99.888	99.843
5.750	102.461	102.456	102.416	102.379	102.105	102.066	5.000	100.561	100.603	100.541	100.499	100.211	100.167
5.875	101.920	101.881	101.830	101.772	101.466	101.401	5.125	100.860	100.902	100.840	100.798	100.511	100.466
6.000	102.343	102.304	102.253	102.195	101.888	101.824	5.250	100.312	100.327	100.314	100.257	99.992	99.926
6.125	102.591	102.552	102.501	102.443	102.137	102.072	5.375	100.616	100.632	100.619	100.561	100.297	100.231
6.250	102.748	102.709	102.658	102.600	102.294	102.229							
6.375	102.693	102.603	102.541	102.447	102.109	102.004							
6.500	102.879	102.790	102.728	102.634	102.295	102.190							
6.625	103.116	103.028	102.966	102.872	102.534	102.429							
6.750	103.189	103.099	103.037	102.943	102.605	102.500							

  

VA 30 IRRRL							VA 15 IRRRL						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.750	99.900	99.948	99.930	99.903	99.692	99.632	4.000	97.160	97.255	97.235	97.223	96.962	96.959
4.875	99.914	99.912	99.884	99.867	99.624	99.582	4.125	97.579	97.673	97.654	97.642	97.381	97.378
5.000	100.505	100.503	100.474	100.457	100.215	100.172	4.250	98.329	98.398	98.349	98.322	98.069	98.045
5.125	101.008	101.006	100.977	100.960	100.718	100.676	4.375	98.742	98.811	98.763	98.735	98.482	98.458
5.250	101.459	101.457	101.428	101.411	101.169	101.126	4.500	99.128	99.197	99.149	99.121	98.868	98.844
5.375	101.166	101.161	101.121	101.084	100.809	100.770	4.625	99.484	99.553	99.505	99.477	99.224	99.200
5.500	101.612	101.607	101.567	101.530	101.255	101.216	4.750	99.759	99.801	99.739	99.696	99.409	99.364
5.625	102.005	102.000	101.961	101.923	101.649	101.610	4.875	100.112	100.154	100.092	100.050	99.763	99.718
5.750	102.336	102.331	102.291	102.254	101.980	101.941	5.000	100.436	100.478	100.416	100.374	100.086	100.042
5.875	101.795	101.756	101.705	101.647	101.341	101.276	5.125	100.735	100.777	100.715	100.673	100.386	100.341
6.000	102.218	102.179	102.128	102.070	101.763	101.699	5.250	100.187	100.202	100.189	100.132	99.867	99.801
6.125	102.466	102.427	102.376	102.318	102.012	101.947	5.375	100.491	100.507	100.494	100.436	100.172	100.106
6.250	102.623	102.584	102.533	102.475	102.169	102.104							
6.375	102.568	102.478	102.416	102.322	101.984	101.879							
6.500	102.754	102.665	102.603	102.509	102.170	102.065							
6.625	102.993	102.903	102.841	102.747	102.409	102.304							

  

VA 30 HB Standard							VA 30 HB IRRRL						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.750	98.715	98.792	98.763	98.726	98.483	98.441	4.750	98.590	98.667	98.638	98.601	98.358	98.316
4.875	99.313	99.390	99.362	99.324	99.081	99.039	4.875	99.188	99.265	99.237	99.199	98.956	98.914
5.000	99.815	99.893	99.864	99.826	99.584	99.541	5.000	99.690	99.768	99.739	99.701	99.459	99.416
5.125	100.217	100.295	100.266	100.228	99.986	99.943	5.125	100.092	100.170	100.141	100.103	99.861	99.818
5.250	100.179	100.262	100.233	100.174	99.899	99.860	5.250	100.054	100.137	100.098	100.049	99.774	99.735
5.375	100.698	100.781	100.741	100.693	100.418	100.379	5.375	100.573	100.656	100.616	100.568	100.293	100.254
5.500	101.020	101.103	101.063	101.014	100.740	100.701	5.500	100.895	100.978	100.938	100.889	100.615	100.576
5.625	101.279	101.362	101.322	101.273	100.999	100.960	5.625	101.154	101.237	101.197	101.148	100.874	100.835
5.750	100.889	100.937	100.886	100.815	100.509	100.444	5.750	100.764	100.812	100.761	100.690	100.384	100.319
5.875	101.238	101.286	101.235	101.164	100.858	100.793	5.875	101.113	101.161	101.110	101.039	100.733	100.668
6.000	101.541	101.589	101.538	101.468	101.161	101.097	6.000	101.416	101.464	101.413	101.343	101.036	100.972
6.125	101.667	101.715	101.664	101.593	101.287	101.222	6.125	101.542	101.590	101.539	101.468	101.162	101.097
6.250	101.581	101.580	101.517	101.411	101.072	100.967							
6.375	101.994	101.992	101.930	101.823	101.485	101.380							
6.500	102.059	102.057	101.995	101.888	101.550	101.445							
6.625	102.178	102.176	102.113	102.007	101.669	101.564							

All Purchase Transactions 0.000

State Adjustments

DC	0.050	IL	NA
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 - 726,200	0.100
726,201 - 1,499,999	0.000
> = \$1,500,000	(0.500)

All Standard VA program Adjustments

2-4 Units	0.000
Manufactured Home	(1.000)
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)
Retlock 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  
1/25/2023 2:30 PM

Secondary Dept. Hours: M-F 10-6 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	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.500	98.682	98.635	98.626	98.519	98.285	97.901	5.500	100.724	100.669	100.597	100.402	100.163	99.784	5.500	97.071	97.024	97.015	96.908	96.674	96.290
5.625	99.112	99.049	99.038	98.930	98.697	98.313	5.625	100.090	100.018	99.931	99.721	99.476	99.096	5.625	97.588	97.524	97.513	97.405	97.172	96.788
5.750	99.666	99.603	99.592	99.484	99.251	98.867	5.750	100.505	100.433	100.345	100.136	99.890	99.511	5.750	98.142	98.078	98.067	97.960	97.726	97.342
5.875	100.160	100.097	100.086	99.978	99.745	99.361	5.875	100.846	100.774	100.687	100.477	100.232	99.852	5.875	98.595	98.531	98.520	98.413	98.179	97.795
6.000	100.575	100.512	100.501	100.393	100.159	99.776								6.000	99.004	98.941	98.930	98.822	98.589	98.205
6.125	100.888	100.824	100.813	100.706	100.472	100.088								6.125	99.322	99.258	99.247	99.139	98.906	98.522
6.250	100.742	100.671	100.639	100.509	100.270	99.886								6.250	99.226	99.155	99.123	98.993	98.754	98.370
6.375	101.205	101.133	101.101	100.971	100.733	100.349								6.375	99.652	99.581	99.549	99.419	99.180	98.796
6.500	101.587	101.515	101.483	101.353	101.115	100.731								6.500	100.034	99.962	99.930	99.800	99.562	99.178
6.625	101.871	101.800	101.768	101.638	101.399	101.015								6.625	100.322	100.250	100.218	100.088	99.850	99.466
6.750	101.567	101.478	101.418	101.257	100.960	100.509								6.750	100.056	99.967	99.907	99.747	99.449	98.998

Agency 10/6 SOFR ARM 5-1-5 High Balance																				
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.750	99.666	99.603	99.592	99.484	99.251	98.867	5.500	98.571	98.524	98.515	98.408	98.174	97.790	5.500	98.971	98.916	98.944	98.849	98.410	98.031
5.875	100.160	100.097	100.086	99.978	99.745	99.361	5.625	99.088	99.024	99.013	98.905	98.672	98.288	5.625	98.417	98.345	98.258	98.048	97.803	97.423
6.000	100.575	100.512	100.501	100.393	100.159	99.776	5.750	99.642	99.578	99.567	99.460	99.226	98.842	5.750	98.761	98.689	98.602	98.392	98.147	97.768
6.125	100.888	100.824	100.813	100.706	100.472	100.088	5.875	100.095	100.031	100.020	99.913	99.679	99.295	5.875	99.069	98.997	98.910	98.700	98.455	98.076
6.250	100.742	100.671	100.639	100.509	100.270	99.886	6.000	100.504	100.441	100.430	100.322	100.089	99.705							
6.375	101.205	101.133	101.101	100.971	100.733	100.349	6.125	100.822	100.758	100.747	100.639	100.406	100.022							
6.500	101.587	101.515	101.483	101.353	101.115	100.731	6.250	100.726	100.655	100.623	100.493	100.254	99.870							
6.625	101.871	101.800	101.768	101.638	101.399	101.015	6.375	101.152	101.081	101.049	100.919	100.680	100.296							
6.750	101.567	101.478	101.418	101.257	100.960	100.509	6.500	101.534	101.462	101.430	101.300	101.062	100.678							
							6.625	101.822	101.750	101.718	101.588	101.350	100.966							

Conventional Loan Level Price Adjustments									
Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	Property Type	Investment Property	SUBORDINATE FINANCING: All terms				
75,000 - 99,999	(0.500)	(0.500)	2 Unit	LTV <=75	LTV	CLTV	FICO < 720	FICO > 720	
100,000 - 199,999	0.000	0.000	3-4 Unit	LTV 75.01 - 80.00	ALL	<=80%	(0.875)	(0.625)	
200,000 - 299,999	0.025	0.025	Condo LTV > 75 and term > 15	LTV > 80	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%	76.01% - 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 - 726,200	0.100	0.100			ALL	>95.00%	(1.875)	(1.875)	
State Adjustments	20/25/30 Yr	10/15 Yr			Home Ready Mortgages - All LTV/CLTV				
PA, FL, TX	0.075	0.050			CASH OUT: All terms				
DC, DE, VA, MD	0.025	0.000			560-639	560-639	560-639	560-639	560-639
CT, NC, NJ, NH, OR, SC, GA, WA	0.000	0.000			740+	(0.375)	(0.625)	(0.875)	
IL	(0.050)	(0.025)			720-739	(0.375)	(1.000)	(1.125)	
AZ, CO, MA	(0.100)	(0.075)			700-719	(0.375)	(1.000)	(1.125)	
CA	(0.150)	(0.125)			660-699	(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									
	560 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)		

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

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



Effective Date and Time  
1/25/2023 2:30 PM

Secondary Dept. Hours: M-F 10-5 ET  
[Secondary@keystonefunding.com](mailto: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			
5.250	99.208	98.609	98.401	5.250	100.193	99.482	99.375	75,000 - 99,999	(0.500)	(0.500)	2 Unit			
5.375	99.718	99.120	98.908	5.375	100.625	99.907	99.805	100,000 - 199,999	0.000	0.000	3-4 Unit			
5.500	100.196	99.597	99.386	5.500	101.009	100.289	100.188	200,000 - 299,999	0.025	0.025	Condo LTV > 75 and term > 15			
5.625	100.567	99.954	99.757	5.625	101.374	100.654	100.553	300,000 - 399,999	0.050	0.050	Manufactured Home			
5.750	100.814	100.211	99.979	5.750	101.503	100.791	100.658	400,000 - 548,250	0.075	0.075	High Balance Cash-Out Refinance			
5.875	101.314	100.709	100.478	5.875	101.917	101.196	101.071	548,251 - 726,200	0.100	0.100				
6.000	101.614	101.009	100.778	6.000	102.297	101.572	101.449	State Adjustments	20/25/30 Yr	10/15 Yr	Investment Property			
6.125	101.869	101.250	101.032	6.125	102.691	101.965	101.843	PA FL TX	0.075	0.050	LTV <= 75			
6.250	101.818	101.192	100.942	6.250	102.331	101.603	101.445	DC DE VA MD	0.025	0.000	LTV 75.01 - 80.00			
6.375	102.129	101.505	101.252	6.375	102.682	101.949	101.795	CT NC NJ NH OR SC GA WA	0.000	0.000	LTV > 80			
6.500	102.435	101.806	101.558	6.500	103.004	102.269	102.116	IL	NA	NA				
6.625	102.638	101.991	101.759	6.625	103.318	102.572	102.430	AZ CO MA	(0.100)	(0.075)				
6.750	102.529	101.904	101.627	0.000	-0.400	-0.400	-0.400	CA	(0.150)	(0.125)				
6.875	102.829	102.198	101.926	0.000	-0.400	-0.400	-0.400							
Second Home and High Balance Adjustments for All Lock Periods														
	\$60LTV	\$60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95							
2nd Home	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	N/A							
All HB	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)							
FICO / LTV: Terms > 15 Year														
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day	\$60LTV	\$60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	95.01-97
4.750	100.600	100.092	100.010	4.750	100.369	99.849	99.730	740+	0.000	(0.250)	(0.250)	(0.500)	(0.250)	(0.750)
4.875	100.886	100.379	100.296	4.875	100.649	100.119	100.059	720-739	0.000	(0.250)	(0.500)	(0.750)	(0.500)	(1.000)
5.000	101.275	100.768	100.685	5.000	100.924	100.395	100.335	700-719	0.000	(0.500)	(1.000)	(1.250)	(1.000)	(1.500)
5.125	101.330	100.790	100.686	5.125	101.132	100.592	100.488	680-699	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.500)
5.250	101.775	101.234	101.131	5.250	101.403	100.863	100.760	660-679	0.000	(1.000)	(2.250)	(2.750)	(2.250)	(2.250)
5.375	101.954	101.414	101.310	5.375	101.670	101.131	101.028	640-659	(0.500)	(1.250)	(2.750)	(3.000)	(3.250)	(2.750)
5.500	102.246	101.706	101.602	5.500	101.927	101.388	101.285	620-639	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.500)
5.625	102.122	101.605	101.481	5.625	101.513	100.997	100.873							
5.750	101.973	101.456	101.332	5.750	101.791	101.275	101.150							
5.875	102.334	101.818	101.693	5.875	102.070	101.553	101.429							
CASH OUT: All terms														
	\$60LTV	\$60.01-75	75.01-80											
740+	(0.375)	(0.625)	(0.875)											
720-739	(0.375)	(1.000)	(1.125)											
700-719	(0.375)	(1.000)	(1.125)											
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)											
SUBORDINATE FINANCING: All terms														
	LTV	CLTV	FICO < 720	FICO > 720										
ALL	<=80%	<=80%	(0.875)	(0.625)										
65.01% - 75%	75.01% - 90.00%	80.01% - 95.00%	(0.875)	(0.875)										
75.01% - 90.00%	75.01% - 90.00%	76.01% - 90.00%	(1.375)	(1.125)										
75.01% - 95.00%	75.01% - 95.00%	90.01% - 95.00%	(1.375)	(1.125)										
ALL	>95.00%	>95.00%	(1.875)	(1.875)										
Home Ready Mortgages - All LTV/CLTV														
	LTV	CLTV	FICO < 720	FICO > 720										
ALL	>95.00%	>95.00%	(0.500)	(0.500)										
HomeReady/Home Possible Adjustment Caps														
FICO Score	LTV<=80	LTV>80												
<=680	(1.500)	0.000	First Request	(0.020)	Underwriting	\$1,125								
<=80	(1.500)	(1.500)	Second Request	(0.020)	Condo New Project Approval	\$700								
			Third Request	(0.040)	Condo Established Project	\$295								
			Fourth Request	(0.040)	Condo Limited Review	\$0								
			Relock Fee	(0.125)										
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS														
Escrow Waiver	(0.100)	Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.												

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



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**FHA/USDA Programs - TBD Locks**

FHA/USDA 30 Standard						FHA 15 Standard				
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.750				99.220	99.009	98.929	4.500	99.033	98.780	98.756
4.875				99.428	99.186	99.123	4.625	99.438	99.185	99.161
5.000				99.994	99.752	99.689	4.750	99.538	99.251	99.207
5.125				100.486	100.244	100.181	4.875	99.935	99.648	99.604
5.250				100.991	100.748	100.686	5.000	100.301	100.013	99.969
5.375				100.875	100.601	100.542	5.125	100.636	100.349	100.304
5.500				101.259	100.985	100.926	5.250	99.973	99.708	99.642
5.625				101.694	101.420	101.361	5.375	100.311	100.046	99.980
5.750				101.992	101.718	101.659				
5.875				101.525	101.218	101.134				
6.000				101.946	101.640	101.555				
6.125				102.267	101.961	101.876				

All Purchase Transactions **0.000**

**State Adjustments**

DC	0.050	IL	NA
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**

	<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 - 726,200	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)

FHA 30 HB Standard				
Rate	60-Day	75-Day	90-Day	
4.750	97.957	97.964	97.922	
4.875	98.614	98.621	98.579	
5.000	99.156	99.164	99.121	
5.125	99.594	99.601	99.559	
5.250	99.847	99.822	99.783	
5.375	100.311	100.287	100.248	

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 - TBD Locks

VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.750	99.628	99.417	99.357	4.000	96.948	96.687	96.684
4.875	99.592	99.349	99.307	4.125	97.367	97.106	97.103
5.000	100.162	99.940	99.897	4.250	98.047	97.794	97.770
5.125	100.685	100.443	100.401	4.375	98.460	98.207	98.183
5.250	101.136	100.894	100.851	4.500	98.846	98.593	98.569
5.375	100.809	100.534	100.495	4.625	99.202	98.949	98.925
5.500	101.255	100.980	100.941	4.750	99.421	99.134	99.089
5.625	101.648	101.374	101.335	4.875	99.775	99.488	99.443
5.750	101.979	101.705	101.666	5.000	100.099	99.811	99.767
5.875	101.372	101.068	101.001	5.125	100.398	100.111	100.066
6.000	101.795	101.488	101.424	5.250	99.857	99.592	99.526
6.125	102.043	101.737	101.672	5.375	100.161	99.897	99.831

  

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
4.750	97.707	97.714	97.672
4.875	98.364	98.371	98.329
5.000	98.906	98.914	98.871
5.125	99.344	99.351	99.309
5.250	99.597	99.572	99.533
5.375	100.061	100.037	99.998

All Purchase Transactions	0.000		
<b>State Adjustments</b>			
DC	0.050	IL	NA
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 - 726,200			0.100
726,201 - 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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