

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



Effective Date and Time  
2/8/2023 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	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	Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	Property Type					
5.250	99.186	99.148	99.088	98.621	98.367	98.140	5.250	99.881	99.883	99.899	99.357	99.103	98.965	75,000 - 99,999	(0.500)	(0.500)	2 Unit	(1.000)				
5.375	99.745	99.722	99.640	99.185	98.924	98.713	5.375	100.336	100.333	100.356	99.810	99.558	99.416	100,000 - 199,999	0.000	0.000	3-4 Unit	(1.000)				
5.500	100.268	100.244	100.163	99.708	99.447	99.235	5.500	100.759	100.754	100.780	100.233	99.981	99.837	200,000 - 299,999	0.025	0.025	Condo LTV > 75 and term > 15	(0.750)				
5.625	100.635	100.590	100.541	100.068	99.817	99.583	5.625	101.164	101.159	101.185	100.638	100.387	100.243	300,000 - 399,999	0.050	0.050	Manufactured Home	(0.500)				
5.750	100.665	100.648	100.558	100.123	99.830	99.641	5.750	101.266	101.281	101.278	100.760	100.473	100.364	400,000 - 548,250	0.075	0.075	High Balance Cash-Out Refinance	(0.750)				
5.875	101.096	101.083	100.986	100.555	100.261	100.076	5.875	101.689	101.703	101.704	101.183	100.897	100.787	548,251 - 726,200	0.100	0.100						
6.000	101.510	101.494	101.401	100.968	100.676	100.487	6.000	102.093	102.103	102.109	101.586	101.301	101.187	State Adjustments	20/25/30 Yr	10/15 Yr	Investment Property					
6.125	101.890	101.854	101.792	101.343	101.058	100.848	6.125	102.520	102.524	102.536	102.012	101.728	101.609	PA FL TX	0.075	0.050	LTV <=> 75	(2.125)				
6.250	101.901	101.868	101.776	101.331	101.009	100.802	6.250	102.105	102.117	102.094	101.577	101.253	101.141	DC DE VA MD	0.025	0.000	LTV 75.01 - 80.00	(3.375)				
6.375	102.195	102.175	102.065	101.629	101.302	101.107	6.375	102.482	102.492	102.472	101.953	101.631	101.515	CT NC NJ NH OR SC GA WA	0.000	0.000	LTV > 80	(4.125)				
6.500	102.554	102.525	102.428	101.985	101.662	101.458	6.500	102.838	102.846	102.830	102.309	101.986	101.870	IL	NA	NA						
6.625	102.858	102.815	102.740	102.286	101.968	101.749	6.625	103.180	103.179	103.176	102.648	102.331	102.203	AZ CO MA	(0.100)	(0.075)						
6.750	102.771	102.685	102.580	102.087	101.732	101.466								CA	(0.150)	(0.125)						
6.875	103.088	103.004	102.804	102.405	102.049	101.785											Temporary Interest Rate Buydown					
7.000	103.412	103.318	103.118	102.726	102.374	102.100											Temporary Interest Rate Buydown	(0.250)				
7.125	103.582	103.486	103.286	102.896	102.545	102.268																
Second Home and High Balance Adjustments for All Lock Periods																						
Conforming 15 Year Fixed						Conforming 10 Year Fixed						FICO / LTV: Terms > 15 Year										
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		
4.500	99.405	99.378	99.398	99.402	99.124	98.997	4.500	99.289	99.262	99.282	99.286	99.008	98.881	740+	0.000	(0.250)	(0.250)	(0.500)	80.01-85	85.01-90	90.01-95	95.01-97
4.625	99.647	99.630	99.635	99.647	99.365	99.248	4.625	99.706	99.689	99.695	99.706	99.424	99.307	720-739	0.000	(0.250)	(0.500)	(0.750)	(0.250)	(0.250)	(0.500)	(1.000)
4.750	100.132	100.115	100.120	100.132	99.850	99.733	4.750	100.012	99.988	100.010	100.007	99.733	99.607	700-719	0.000	(0.500)	(1.000)	(1.250)	(1.000)	(1.000)	(1.500)	
4.875	100.473	100.455	100.461	100.473	100.190	100.073	4.875	100.310	100.272	100.310	100.305	100.032	99.892	680-699	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.250)	(1.500)	
5.000	100.755	100.738	100.744	100.755	100.473	100.356	5.000	100.612	100.574	100.612	100.606	100.334	100.194	660-679	0.000	(1.000)	(2.250)	(2.750)	(2.250)	(2.250)	(2.250)	
5.125	100.877	100.871	100.862	100.859	100.569	100.458	5.125	100.735	100.729	100.721	100.717	100.428	100.317	640-659	(0.500)	(1.250)	(2.750)	(3.000)	(3.250)	(2.750)	(2.750)	
5.250	101.334	101.327	101.319	101.315	101.026	100.915	5.250	101.015	101.009	101.001	100.997	100.708	100.597	620-639	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(3.500)	
5.375	101.638	101.631	101.623	101.619	101.330	101.219	5.375	101.293	101.287	101.283	101.275	100.986	100.875									
5.500	101.927	101.921	101.912	101.909	101.619	101.509	5.500	101.567	101.560	101.563	101.548	101.263	101.148									
5.625	101.799	101.724	101.702	101.683	101.316	101.138	5.625	101.309	101.235	101.213	101.194	100.827	100.649									
5.750	101.913	101.839	101.817	101.798	101.431	101.253	5.750	101.599	101.525	101.503	101.484	101.117	100.939									
5.875	102.267	102.193	102.171	102.152	101.784	101.607	5.875	101.887	101.813	101.791	101.773	101.405	101.227									
6.000	102.552	102.479	102.457	102.438	102.070	101.892	6.000	102.187	102.114	102.092	102.073	101.705	101.528									
6.125	102.669	102.559	102.523	102.489	102.071	101.856	6.125	102.342	102.231	102.196	102.161	101.744	101.529									
6.250	103.030	102.919	102.883	102.849	102.432	102.216	6.250	102.668	102.558	102.522	102.488	102.071	101.855									
High Balance 30 Year Fixed						High Balance 15 Year Fixed						Adjustment Caps										
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	Home Ready / Home Possible	First Time Homebuyer	Extension Costs Per Day:	Admin Fees:					
5.500	99.968	100.595	100.564	100.034	99.849	99.537	5.000	100.933	100.858	100.800	100.358	100.104	99.604	First Request	0.000	0.000	Underwriting	\$1,125				
5.625	100.354	100.308	100.335	100.395	100.219	99.884	5.125	100.907	100.849	100.812	100.382	99.882	99.382	Second Request	0.000	0.000	Condo New Project Approval	\$700				
5.750	100.414	100.390	100.387	100.825	100.582	100.294	5.250	101.386	101.327	101.291	100.861	100.606	100.606	Third Request	0.000	0.000	Condo Established Project	\$295				
5.875	100.820	100.807	100.789	101.332	101.087	100.802	5.375	101.810	101.751	101.714	101.284	101.030	101.030	Fourth Request	0.000	0.000	Condo Limited Review	\$0				
6.000	101.194	101.177	101.160	101.745	101.502	101.213	5.500	102.100	102.041	102.004	101.575	101.320	101.320	Relock Fee	0.000	0.125						
6.125	101.555	101.518	101.532	102.085	101.851	101.541	5.625	101.352	101.280	101.243	100.813	100.559	100.559									
6.250	101.543	101.511	101.495	102.215	101.927	101.620	5.750	101.821	101.749	101.712	101.282	101.028	101.028									
6.375	101.912	101.891	101.857	102.686	102.394	102.099																
6.500	102.235	102.203	102.192	103.043	102.754	102.450																
6.625	102.517	102.474	102.474	103.343	103.060	102.741																
6.750	102.493	102.407	102.378	102.723	102.421	102.055																
6.875	102.790	102.697	102.678	103.042	102.740	102.376																

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.

Adjustment Caps	Extension Costs Per Day:	Admin Fees:
Home Ready / Home Possible	First Request	Underwriting
First Time Homebuyer	Second Request	Condo New Project Approval
<= 100% AMI	Third Request	Condo Established Project
<= 120% AMI High Cost	Fourth Request	Condo Limited Review
	Relock Fee	
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS		
Escrow Waiver	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

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	99.070	99.064	99.053	99.057	98.787	98.702	4.500	98.634	98.630	98.632	98.640	98.365	98.284
4.875	99.590	99.557	99.532	99.520	99.257	99.177	4.625	99.069	99.065	99.068	99.075	98.800	98.719
5.000	100.162	100.129	100.104	100.093	99.829	99.749	4.750	99.088	99.090	99.078	99.070	98.790	98.715
5.125	100.641	100.608	100.583	100.571	100.308	100.228	4.875	99.515	99.517	99.506	99.497	99.217	99.142
5.250	101.177	101.143	101.118	101.107	100.843	100.763	5.000	99.916	99.918	99.907	99.898	99.618	99.543
5.375	100.937	100.861	100.821	100.795	100.479	100.355	5.125	100.288	100.290	100.279	100.271	99.990	99.915
5.500	101.446	101.370	101.330	101.303	100.988	100.864	5.250	99.738	99.669	99.644	99.620	99.263	99.121
5.625	101.931	101.854	101.815	101.788	101.472	101.349	5.375	100.108	100.038	100.013	99.990	99.632	99.491
5.750	102.305	102.228	102.189	102.162	101.846	101.723							
5.875	101.876	101.819	101.766	101.724	101.415	101.316							
6.000	102.329	102.272	102.218	102.176	101.868	101.769							
6.125	102.733	102.676	102.623	102.581	102.272	102.173							
6.250	102.973	102.916	102.863	102.821	102.512	102.413							
6.375	102.653	102.553	102.485	102.428	102.068	101.926							
6.500	102.948	102.847	102.780	102.723	102.363	102.220							
6.625	103.289	103.189	103.122	103.064	102.704	102.562							
6.750	103.484	103.384	103.317	103.259	102.899	102.757							

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
High Balance	0.000

All Standard FHA/USDA program Adjustments

2-4 Units	0.000
Manufactured Home	(1.000)
203k	NA
USDA	0.000
Non-Owner Occ. (SL only)	(3.000)
Temp Interest Rate Buydown	(0.250)

FICO Adjustments

	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	(1.750)	(2.250)

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	98.945	98.939	98.928	98.932	98.662	98.577	4.500	98.509	98.505	98.507	98.515	98.240	98.159
4.875	99.465	99.432	99.407	99.395	99.132	99.052	4.625	98.944	98.940	98.943	98.950	98.675	98.594
5.000	100.037	100.004	99.979	99.968	99.704	99.624	4.750	98.963	98.965	98.953	98.945	98.665	98.590
5.125	100.516	100.483	100.458	100.446	100.183	100.103	4.875	99.390	99.392	99.381	99.372	99.092	99.017
5.250	101.052	101.018	100.993	100.982	100.718	100.638	5.000	99.791	99.793	99.782	99.773	99.493	99.418
5.375	100.812	100.736	100.696	100.670	100.354	100.230	5.125	100.163	100.165	100.154	100.146	99.865	99.790
5.500	101.321	101.245	101.205	101.178	100.863	100.739	5.250	99.613	99.544	99.519	99.495	99.138	98.996
5.625	101.806	101.729	101.690	101.663	101.347	101.224	5.375	99.983	99.913	99.888	99.865	99.507	99.366
5.750	102.180	102.103	102.064	102.037	101.721	101.598							
5.875	101.751	101.694	101.641	101.599	101.290	101.191							
6.000	102.204	102.147	102.093	102.051	101.743	101.644							
6.125	102.608	102.551	102.498	102.456	102.147	102.048							
6.250	102.848	102.791	102.738	102.696	102.387	102.288							
6.375	102.528	102.428	102.360	102.303	101.943	101.801							
6.500	102.823	102.722	102.655	102.598	102.238	102.095							

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	98.143	98.110	98.065	98.053	98.020	97.960	4.750	98.018	97.985	97.940	97.928	97.895	97.835
4.875	98.606	98.573	98.528	98.517	98.483	98.423	4.875	98.481	98.448	98.403	98.392	98.358	98.298
5.000	99.155	99.122	99.077	99.066	99.032	98.972	5.000	99.030	98.997	98.952	98.941	98.907	98.847
5.125	99.580	99.547	99.502	99.490	99.457	99.397	5.125	99.455	99.422	99.377	99.365	99.332	99.272
5.250	99.855	99.778	99.729	99.702	99.627	99.523	5.250	99.730	99.653	99.604	99.577	99.502	99.398
5.375	100.406	100.330	100.280	100.254	100.178	100.075	5.375	100.281	100.205	100.155	100.129	100.053	99.950
5.500	100.644	100.567	100.518	100.492	100.416	100.312	5.500	100.519	100.442	100.393	100.367	100.291	100.187
5.625	101.249	101.172	101.123	101.096	101.021	100.917	5.625	101.124	101.047	100.998	100.971	100.896	100.792
5.750	100.888	100.831	100.767	100.725	100.655	100.577	5.750	100.763	100.706	100.642	100.600	100.530	100.452
5.875	101.280	101.223	101.159	101.117	101.047	100.969	5.875	101.155	101.098	101.034	100.992	100.922	100.844
6.000	101.625	101.568	101.504	101.462	101.392	101.314	6.000	101.500	101.443	101.379	101.337	101.267	101.189
6.125	101.900	101.843	101.779	101.737	101.668	101.589	6.125	101.775	101.718	101.654	101.612	101.543	101.464
6.250	101.562	101.462	101.384	101.326	101.206	101.083							
6.375	101.972	101.872	101.794	101.737	101.616	101.493							
6.500	101.935	101.835	101.757	101.700	101.579	101.456							
6.625	102.140	102.039	101.961	101.904	101.783	101.661							

Extension Costs Per Day:

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

Admin Fees

Underwriting Fee - Full Doc	\$1,125
Underwriting Fee - Streamline	\$495
FHA Single Unit Spot Approval	\$495
FHA Established Full Project Approval	\$795

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	99.230	99.244	99.233	99.237	98.967	98.882	4.000	96.389	96.440	96.457	96.480	96.197	96.095
4.875	99.490	99.476	99.451	99.440	99.176	99.116	4.125	96.835	96.886	96.903	96.925	96.642	96.541
5.000	100.058	100.044	100.019	100.008	99.744	99.684	4.250	97.747	97.743	97.746	97.753	97.478	97.397
5.125	100.590	100.577	100.552	100.540	100.277	100.217	4.375	98.187	98.183	98.186	98.193	97.918	97.837
5.250	101.089	101.076	101.051	101.039	100.776	100.716	4.500	98.605	98.600	98.603	98.610	98.335	98.254
5.375	100.777	100.721	100.681	100.654	100.339	100.235	4.625	98.995	98.991	98.994	99.001	98.726	98.645
5.500	101.299	101.243	101.203	101.177	100.861	100.757	4.750	99.104	99.106	99.095	99.087	98.807	98.732
5.625	101.766	101.710	101.670	101.644	101.328	101.224	4.875	99.490	99.492	99.481	99.473	99.193	99.118
5.750	102.133	102.077	102.037	102.011	101.695	101.591	5.000	99.848	99.850	99.839	99.831	99.550	99.475
5.875	101.590	101.553	101.499	101.457	101.149	101.070	5.125	100.176	100.178	100.167	100.159	99.879	99.804
6.000	101.972	101.934	101.881	101.839	101.530	101.452	5.250	99.746	99.677	99.652	99.628	99.271	99.129
6.125	102.284	102.247	102.194	102.152	101.843	101.765	5.375	100.076	100.007	99.982	99.958	99.601	99.459
6.250	102.461	102.423	102.370	102.328	102.019	101.941							
6.375	102.553	102.473	102.405	102.348	101.988	101.866							
6.500	102.689	102.609	102.542	102.484	102.124	102.002							
6.625	102.988	102.908	102.841	102.784	102.424	102.301							
6.750	103.142	103.062	102.995	102.937	102.577	102.455							

  

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	99.105	99.119	99.108	99.112	98.842	98.757	4.000	96.264	96.315	96.332	96.355	96.072	95.970
4.875	99.365	99.351	99.326	99.315	99.051	98.991	4.125	96.710	96.761	96.778	96.800	96.517	96.416
5.000	99.933	99.919	99.894	99.883	99.619	99.559	4.250	97.622	97.618	97.621	97.628	97.353	97.272
5.125	100.465	100.452	100.427	100.415	100.152	100.092	4.375	98.062	98.058	98.061	98.068	97.793	97.712
5.250	100.964	100.951	100.926	100.914	100.651	100.591	4.500	98.480	98.475	98.478	98.485	98.210	98.129
5.375	100.652	100.596	100.556	100.529	100.214	100.110	4.625	98.870	98.866	98.869	98.876	98.601	98.520
5.500	101.174	101.118	101.078	101.052	100.736	100.632	4.750	98.979	98.981	98.970	98.962	98.682	98.607
5.625	101.641	101.585	101.545	101.519	101.203	101.099	4.875	99.365	99.367	99.356	99.348	99.068	98.993
5.750	102.008	101.952	101.912	101.886	101.570	101.466	5.000	99.723	99.725	99.714	99.706	99.425	99.350
5.875	101.465	101.428	101.374	101.332	101.024	100.945	5.125	100.051	100.053	100.042	100.034	99.754	99.679
6.000	101.847	101.809	101.756	101.714	101.405	101.327	5.250	99.621	99.552	99.527	99.503	99.146	99.004
6.125	102.159	102.122	102.069	102.027	101.718	101.640	5.375	99.951	99.882	99.857	99.833	99.476	99.334
6.250	102.336	102.298	102.245	102.203	101.894	101.816							
6.375	102.428	102.348	102.280	102.223	101.863	101.741							
6.500	102.564	102.484	102.417	102.359	101.999	101.877							
6.625	102.863	102.783	102.716	102.659	102.299	102.176							

  

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	97.343	97.429	97.384	97.373	97.089	97.029	4.750	97.218	97.304	97.259	97.248	96.964	96.904
4.875	97.955	98.042	97.997	97.985	97.702	97.642	4.875	97.830	97.917	97.872	97.860	97.577	97.517
5.000	98.442	98.528	98.483	98.472	98.188	98.128	5.000	98.317	98.403	98.358	98.347	98.063	98.003
5.125	98.885	98.971	98.926	98.915	98.631	98.571	5.125	98.760	98.846	98.801	98.790	98.506	98.446
5.250	98.800	98.843	98.794	98.768	98.442	98.338	5.250	98.675	98.718	98.669	98.643	98.317	98.213
5.375	99.413	99.456	99.407	99.380	99.055	98.951	5.375	99.288	99.331	99.282	99.255	98.930	98.826
5.500	99.825	99.869	99.820	99.793	99.467	99.364	5.500	99.700	99.744	99.695	99.668	99.342	99.239
5.625	100.168	100.212	100.163	100.136	99.811	99.707	5.625	100.043	100.087	100.038	100.011	99.686	99.582
5.750	99.783	99.846	99.782	99.740	99.420	99.341	5.750	99.658	99.721	99.657	99.615	99.295	99.216
5.875	100.130	100.193	100.128	100.086	99.767	99.688	5.875	100.005	100.068	100.003	99.961	99.642	99.563
6.000	100.383	100.446	100.382	100.340	100.020	99.941	6.000	100.258	100.321	100.257	100.215	99.895	99.816
6.125	100.568	100.631	100.567	100.525	100.205	100.127	6.125	100.443	100.506	100.442	100.400	100.080	100.002
6.250	100.497	100.516	100.438	100.381	100.010	99.888							
6.375	101.063	101.083	101.005	100.948	100.577	100.454							
6.500	101.075	101.095	101.017	100.960	100.589	100.466							
6.625	101.250	101.270	101.192	101.135	100.764	100.641							

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 - 999,999	0.000
1,000,000 - \$1,499,999	(0.500)
> = \$1,500,000	(1.500)

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)
Temp Interest Rate Buydown	(0.250)

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)
Relock Fee	(0.125)

Admin Fees

Underwriting Fee - Full Doc	\$1.125
Underwriting Fee - IRRRL	\$495
New Project Submission	\$795

Rates, comparisons, fees and programs are subject to change without notice.  
 Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg. Z.  
 All pricing and lock request subject to confirmation and does not commit Keystone Funding, Inc to funding or purchase of loan.  
 Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.

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



Effective Date and Time  
2/8/2023 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	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	97.700	97.658	97.650	97.200	96.941	96.525	5.500	99.757	99.698	99.661	99.231	98.977	98.567	5.500	96.114	96.071	96.064	95.613	95.354	94.939
5.625	98.310	98.267	98.260	97.809	97.551	97.135	5.625	99.134	99.062	99.025	98.595	98.341	97.930	5.625	96.757	96.714	96.706	96.256	95.997	95.582
5.750	98.857	98.814	98.807	98.357	98.098	97.682	5.750	99.555	99.483	99.447	99.017	98.763	98.352	5.750	97.341	97.298	97.290	96.840	96.581	96.166
5.875	99.337	99.295	99.287	98.837	98.578	98.162	5.875	99.902	99.829	99.793	99.363	99.109	98.698	5.875	97.812	97.769	97.761	97.311	97.052	96.637
6.000	99.742	99.699	99.692	99.241	98.982	98.567	6.000	100.111	100.038	100.002	99.572	99.318	98.907	6.000	98.231	98.188	98.181	97.730	97.471	97.056
6.125	100.047	100.004	99.997	99.546	99.288	98.872								6.125	98.540	98.497	98.489	98.039	97.780	97.365
6.250	100.057	99.998	99.976	99.521	99.262	98.847								6.250	98.550	98.492	98.489	98.015	97.756	97.340
6.375	100.501	100.443	100.420	99.966	99.707	99.291								6.375	98.987	98.929	98.906	98.452	98.193	97.777
6.500	100.875	100.817	100.794	100.340	100.081	99.665								6.500	99.378	99.320	99.297	98.843	98.584	98.168
6.625	101.146	101.088	101.066	100.611	100.352	99.937								6.625	99.653	99.594	99.572	99.118	98.859	98.443
6.750	100.387	100.295	100.242	99.730	99.404	98.980								6.750	98.887	98.794	98.741	98.230	97.904	97.479
6.875	100.814	100.721	100.688	100.157	99.831	99.407														
7.000	101.165	101.073	101.020	100.509	100.183	99.758														

Agency High Balance																				
Agency 10/6 SOFR ARM 5-1-5 High Balance						Agency 7/6 SOFR ARM 5-1-5 High Balance						Agency 5/6 SOFR ARM 2-1-5 High Balance								
Rate	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	98.857	98.814	98.807	98.357	98.098	97.682	5.500	97.614	97.571	97.564	97.113	96.854	96.439	5.500	97.984	97.926	97.889	97.439	97.205	96.795
5.875	99.337	99.295	99.287	98.837	98.578	98.162	5.625	98.257	98.214	98.206	97.756	97.497	97.082	5.625	97.443	97.371	97.334	96.904	96.650	96.240
6.000	99.742	99.699	99.692	99.241	98.982	98.567	5.750	98.841	98.798	98.790	98.340	98.081	97.666	5.750	97.793	97.721	97.685	97.255	97.000	96.590
6.125	100.047	100.004	99.997	99.546	99.288	98.872	5.875	99.312	99.269	99.261	98.811	98.552	98.137	5.875	98.106	98.034	97.997	97.567	97.313	96.902
6.250	100.057	99.998	99.976	99.521	99.262	98.847	6.000	99.731	99.688	99.681	99.230	98.971	98.556	6.000	98.351	98.279	98.242	97.812	97.558	97.147
6.375	100.501	100.443	100.420	99.966	99.707	99.291	6.125	100.040	99.997	99.989	99.539	99.280	98.865							
6.500	100.875	100.817	100.794	100.340	100.081	99.665	6.250	100.050	99.992	99.989	99.515	99.256	98.840							
6.625	101.146	101.088	101.066	100.611	100.352	99.937	6.375	100.487	100.429	100.406	99.952	99.693	99.277							
6.750	100.387	100.295	100.242	99.730	99.404	98.980	6.500	100.878	100.820	100.797	100.343	100.084	99.668							
6.875	100.814	100.721	100.688	100.157	99.831	99.407	6.625	101.153	101.094	101.072	100.618	100.359	99.943							

Conventional Loan Level Price Adjustments									
Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	Property Type	SUBORDINATE FINANCING: All terms					
75,000 - 99,999	(0.500)	(0.500)	2 Unit	LTV	CLTV	FICO < 720	FICO > 720		
100,000 - 199,999	0.000	0.000	3-4 Unit	ALL	~80%	(0.875)	(0.625)		
200,000 - 299,999	0.025	0.025	Condo LTV > 75 and term > 15	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	Investment Property	Home Ready Mortgages - All LTV/CLTV					
PA, FL, TX	0.075	0.050	LTV <= 75	(0.500)	(0.500)				
DC, DE, VA, MD	0.025	0.000	LTV 75.01 - 80.00	(3.375)	(3.375)				
CT, NC, NJ, NH, OR, SC, GA, WA	0.000	0.000	LTV > 80	(4.125)	(4.125)				
IL	(0.050)	(0.025)							
AZ, CO, MA	(0.100)	(0.075)							
CA	(0.150)	(0.125)							
Second Home and High Balance Adjustments									
	5/6 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)		

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.

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  
2/8/2023 10:45 AM

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	97.671	97.417	97.190	5.250	98.407	98.153	98.015	75,000 - 99,999	(0.500)	(0.500)	2 Unit
5.375	98.235	97.974	97.763	5.375	98.860	98.608	98.466	100,000 - 199,999	0.000	0.000	3-4 Unit
5.500	98.758	98.497	98.285	5.500	99.283	99.031	98.887	200,000 - 299,999	0.025	0.025	Condo LTV > 75 and term > 15
5.625	99.118	98.867	98.633	5.625	99.688	99.437	99.293	300,000 - 399,999	0.050	0.050	Manufactured Home
5.750	99.173	98.880	98.691	5.750	99.810	99.523	99.414	400,000 - 548,250	0.075	0.075	High Balance Cash-Out Refinance
5.875	99.605	99.311	99.126	5.875	100.233	99.947	99.837	548,251 - 726,200	0.100	0.100	
6.000	100.018	99.726	99.537	6.000	100.636	100.351	100.237	State Adjustments	20/25/30 Yr	10/15 Yr	Investment Property
6.125	100.393	100.108	99.898	6.125	101.062	100.778	100.659	PA FL TX	0.075	0.050	LTV <= 75
6.250	100.381	100.059	99.852	6.250	100.627	100.303	100.191	DC DE VA MD	0.025	0.000	LTV 75.01 - 80.00
6.375	100.679	100.352	100.157	6.375	101.003	100.681	100.565	CT NC NJ NH OR SC GA WA	0.000	0.000	LTV > 80
6.500	101.035	100.712	100.508	6.500	101.359	101.036	100.920	IL	NA	NA	
6.625	101.336	101.018	100.799	6.625	101.698	101.381	101.253	AZ CO MA	(0.100)	(0.075)	
6.750	101.137	100.782	100.516	0.000	-0.950	-0.950	-0.950	CA	(0.150)	(0.125)	
6.875	101.455	101.099	100.835	0.000	-0.950	-0.950	-0.950				
Second Home and High Balance Adjustments for All Lock Periods											
	\$60LTV	\$60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95				
2nd Home	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	N/A				
All HB	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)				
FICO / LTV: Terms > 15 Year											
	\$60LTV	\$60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
740+	0.000	(0.250)	(0.250)	(0.500)	(0.500)	(0.250)	(0.250)	(0.750)			
720-739	0.000	(0.500)	(0.500)	(0.750)	(0.750)	(0.500)	(0.500)	(1.000)			
700-719	0.000	(0.500)	(1.000)	(1.250)	(1.250)	(1.000)	(1.000)	(1.500)			
680-699	0.000	(0.500)	(1.250)	(1.750)	(1.750)	(1.500)	(1.250)	(1.500)			
660-679	0.000	(1.000)	(2.250)	(2.750)	(2.750)	(2.250)	(2.250)	(2.250)			
640-659	(0.500)	(1.250)	(2.750)	(3.000)	(3.000)	(2.250)	(2.750)	(2.750)			
620-639	(0.500)	(1.500)	(3.000)	(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		65.01% - 75%		80.01% - 95.00%		80.875 (0.875) (0.625)	
720-739	(0.375)	(1.000)	(1.125)	ALL		75.01% - 90.00%		76.01% - 90.00%		76.125 (1.125) (1.125)	
700-719	(0.375)	(1.000)	(1.125)	ALL		75.01% - 95.00%		90.01% - 95.00%		90.125 (1.375) (1.125)	
680-699	(0.375)	(1.125)	(1.750)	ALL		ALL		>95.00%		(1.875) (1.875)	
660-679	(0.625)	(1.125)	(1.875)	ALL		ALL		>95.00%		(1.875) (1.875)	
640-659	(0.625)	(1.625)	(2.625)	ALL		ALL		>95.00%		(1.875) (1.875)	
620-639	(0.625)	(1.625)	(3.125)	ALL		ALL		>95.00%		(1.875) (1.875)	
	Home Ready Mortgages - All LTV/CLTV										(0.500) (0.500)
HomeReady/Home Possible Adjustment Caps											
FICO Score	LTV=<80	LTV=>80	LTV=>80								
>=680	(1.500)	0.000	0.000								
<680	(1.500)	(1.500)	(1.500)								
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.									
Admin Fees:											
Underwriting											\$1,125
Condo New Project Approval											\$700
Condo Established Project											\$295
Condo Limited Review											\$0

Rates, comparisons, fees and programs are subject to change without notice.  
Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg. Z.  
All pricing and lock request subject to confirmation and does not commit Keystone Funding, Inc to funding or purchase of loan.  
Price indicator sheet only - pricing determined by product and pricing system and not guaranteed.

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



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

**FHA/USDA Programs - 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				98.107	97.837	97.752	4.500	97.690	97.415	97.334
4.875				98.570	98.307	98.227	4.625	98.125	97.850	97.769
5.000				99.143	98.879	98.799	4.750	98.120	97.840	97.765
5.125				99.621	99.358	99.278	4.875	98.547	98.267	98.192
5.250				100.157	99.893	99.813	5.000	98.948	98.668	98.593
5.375				99.845	99.529	99.405	5.125	99.321	99.040	98.965
5.500				100.353	100.038	99.914	5.250	98.670	98.313	98.171
5.625				100.838	100.522	100.399	5.375	99.040	98.682	98.541
5.750				101.212	100.896	100.773				
5.875				100.774	100.465	100.366				
6.000				101.226	100.918	100.819				
6.125				101.631	101.322	101.223				

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	(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	(1.750)	(2.250)

FHA 30 HB Standard				
Rate	60-Day	75-Day	90-Day	
4.750	97.103	97.070	97.010	
4.875	97.567	97.533	97.473	
5.000	98.116	98.082	98.022	
5.125	98.540	98.507	98.447	
5.250	98.752	98.677	98.573	
5.375	99.304	99.228	99.125	

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)		

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
4.750	98.287	98.017	97.932	4.000	95.530	95.247	95.145
4.875	98.490	98.226	98.166	4.125	95.975	95.692	95.591
5.000	99.058	98.794	98.734	4.250	96.803	96.528	96.447
5.125	99.590	99.327	99.267	4.375	97.243	96.968	96.887
5.250	100.089	99.826	99.766	4.500	97.660	97.385	97.304
5.375	99.704	99.389	99.285	4.625	98.051	97.776	97.695
5.500	100.227	99.911	99.807	4.750	98.137	97.857	97.782
5.625	100.694	100.378	100.274	4.875	98.523	98.243	98.168
5.750	101.061	100.745	100.641	5.000	98.881	98.600	98.525
5.875	100.507	100.199	100.120	5.125	99.209	98.929	98.854
6.000	100.889	100.580	100.502	5.250	98.678	98.321	98.179
6.125	101.202	100.893	100.815	5.375	99.008	98.651	98.509

  

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
4.750	96.853	96.820	96.760
4.875	97.317	97.283	97.223
5.000	97.866	97.832	97.772
5.125	98.290	98.257	98.197
5.250	98.502	98.427	98.323
5.375	99.054	98.978	98.875

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 - 549,250			0.075
549,251 - 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)		

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.