

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



Effective Date and Time
 9/18/2023 4:30 PM

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

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

| Conventional Products | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|----------------------------|---------|---------|---------|---------|---------|--------------------------|-------|---------|---------|---------|---------|---|----------------------------|--|---|------------|----------------------------|---|------------|------------|--|--|--|--|--|--|--|
| Conforming 30 Year Fixed | | | | | | Conforming 20 Year Fixed | | | | | | Conventional Loan Level Price Adjustments | | | | | | | | | | | | | | | |
| Rate | 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 | | | | | | | | | | | |
| 6.125 | 98.415 | 98.527 | 98.527 | 98.418 | 98.223 | 97.938 | 6.750 | 97.569 | 97.715 | 97.838 | 97.550 | 97.403 | 97.116 | 75,000 - 99,999 | (0.500) | (0.500) | | | | | | | | | | | |
| 6.250 | 98.785 | 98.898 | 98.874 | 98.796 | 98.563 | 98.312 | 6.875 | 98.036 | 98.177 | 98.307 | 98.015 | 97.870 | 97.577 | 100,000 - 199,999 | 0.000 | 0.000 | | | | | | | | | | | |
| 6.375 | 99.226 | 99.334 | 99.317 | 99.235 | 99.003 | 98.747 | 6.000 | 98.529 | 98.667 | 98.802 | 98.508 | 98.363 | 98.068 | 200,000 - 299,999 | 0.025 | 0.025 | | | | | | | | | | | |
| 6.499 | 99.716 | 99.821 | 99.809 | 99.724 | 99.493 | 99.234 | 6.125 | 99.006 | 99.150 | 99.256 | 98.994 | 98.817 | 98.554 | 300,000 - 399,999 | 0.050 | 0.050 | | | | | | | | | | | |
| 6.625 | 100.215 | 100.319 | 100.308 | 100.222 | 99.992 | 99.732 | 6.250 | 99.559 | 99.698 | 99.808 | 99.545 | 99.362 | 99.102 | 400,000 - 548,250 | 0.075 | 0.075 | | | | | | | | | | | |
| 6.750 | 100.380 | 100.485 | 100.448 | 100.349 | 100.079 | 99.802 | 6.375 | 99.993 | 100.126 | 100.244 | 99.977 | 99.796 | 99.530 | 548,251 - 726,200 | 0.100 | 0.100 | | | | | | | | | | | |
| 6.875 | 100.834 | 100.943 | 100.901 | 100.804 | 100.534 | 100.260 | 6.500 | 100.467 | 100.597 | 100.719 | 100.450 | 100.269 | 100.001 | State Adjustments | 20/25/30 Yr | 10/15 Yr | | | | | | | | | | | |
| 6.990 | 101.289 | 101.400 | 101.353 | 101.259 | 100.988 | 100.718 | 6.625 | 100.898 | 101.028 | 101.150 | 100.881 | 100.700 | 100.431 | PA FL TX | 0.075 | 0.050 | | | | | | | | | | | |
| 7.125 | 101.718 | 101.814 | 101.790 | 101.683 | 101.416 | 101.130 | 6.750 | 100.960 | 101.091 | 101.189 | 100.904 | 100.685 | 100.398 | DC DE VA MD | 0.025 | 0.000 | | | | | | | | | | | |
| 7.250 | 101.718 | 101.816 | 101.766 | 101.660 | 101.354 | 101.068 | 6.875 | 101.327 | 101.453 | 101.558 | 101.270 | 101.052 | 100.759 | CT NC NJ NH OR SC GA WA | 0.000 | 0.000 | | | | | | | | | | | |
| 7.375 | 102.077 | 102.179 | 102.122 | 102.020 | 101.714 | 101.433 | 6.990 | 101.722 | 101.844 | 101.954 | 101.663 | 101.446 | 101.151 | AL | 0.050 | 0.050 | | | | | | | | | | | |
| 7.499 | 102.413 | 102.502 | 102.465 | 102.352 | 102.049 | 101.754 | 7.125 | 102.120 | 102.243 | 102.352 | 102.061 | 101.844 | 101.549 | AZ CO MA | (0.100) | (0.075) | | | | | | | | | | | |
| 7.625 | 102.797 | 102.914 | 102.834 | 102.744 | 102.435 | 102.170 | 7.250 | 101.704 | 101.827 | 101.913 | 101.622 | 101.367 | 101.070 | CA | (0.150) | (0.125) | | | | | | | | | | | |
| 7.750 | 102.888 | 102.826 | 102.734 | 102.544 | 102.198 | 101.959 | 7.375 | 102.003 | 102.121 | 102.214 | 101.919 | 101.665 | 101.363 | SPECIAL - AZ CA SC OR WA | 0.100 | 0.100 | | | | | | | | | | | |
| 7.875 | 103.206 | 103.124 | 103.062 | 102.856 | 102.515 | 102.254 | 7.500 | 102.338 | 102.453 | 102.550 | 102.253 | 102.000 | 101.696 | Temporary Interest Rate Buydown | | | | | | | | | | | | | |
| 8.000 | 103.589 | 103.527 | 103.434 | 103.245 | 102.899 | 102.600 | 7.625 | 102.702 | 102.817 | 102.915 | 102.617 | 102.364 | 102.060 | Temporary Interest Rate Buydown | | (0.250) | | | | | | | | | | | |
| 8.125 | 103.842 | 103.752 | 103.703 | 103.490 | 103.151 | 102.881 | 7.750 | 102.750 | 102.894 | 102.767 | 102.376 | 102.084 | 101.814 | **See Page 9 | | | | | | | | | | | | | |
| **See Page 9 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Conforming 15 Year Fixed | | | | | | Conforming 10 Year Fixed | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | |
| 5.250 | 97.449 | 97.600 | 97.638 | 97.521 | 97.092 | 96.929 | 5.500 | 98.598 | 98.768 | 98.775 | 98.795 | 98.492 | 98.350 | | | | | | | | | | | | | | |
| 5.375 | 97.818 | 97.965 | 98.008 | 97.888 | 97.460 | 97.294 | 5.625 | 98.685 | 98.843 | 98.838 | 98.841 | 98.547 | 98.428 | | | | | | | | | | | | | | |
| 5.500 | 98.303 | 98.451 | 98.494 | 98.374 | 97.945 | 97.779 | 5.750 | 99.084 | 99.242 | 99.236 | 99.239 | 98.945 | 98.826 | | | | | | | | | | | | | | |
| 5.625 | 98.614 | 98.757 | 98.775 | 98.645 | 98.224 | 98.089 | 5.875 | 99.440 | 99.597 | 99.592 | 99.595 | 99.301 | 99.182 | | | | | | | | | | | | | | |
| 5.750 | 98.912 | 99.050 | 99.075 | 98.942 | 98.522 | 98.382 | 5.990 | 99.762 | 99.919 | 99.913 | 99.917 | 99.623 | 99.504 | | | | | | | | | | | | | | |
| 5.875 | 99.258 | 99.392 | 99.422 | 99.286 | 98.867 | 98.723 | 6.125 | 99.852 | 99.934 | 99.916 | 99.902 | 99.526 | 99.342 | | | | | | | | | | | | | | |
| 5.990 | 99.723 | 99.857 | 99.887 | 99.751 | 99.332 | 99.188 | 6.250 | 100.240 | 100.322 | 100.304 | 100.290 | 99.914 | 99.730 | | | | | | | | | | | | | | |
| 6.125 | 99.933 | 100.000 | 100.004 | 99.858 | 99.355 | 99.156 | 6.375 | 100.603 | 100.684 | 100.666 | 100.653 | 100.277 | 100.093 | | | | | | | | | | | | | | |
| 6.250 | 100.205 | 100.267 | 100.279 | 100.129 | 99.627 | 99.422 | 6.500 | 100.966 | 101.048 | 101.030 | 101.016 | 100.640 | 100.457 | | | | | | | | | | | | | | |
| 6.375 | 100.530 | 100.588 | 100.606 | 100.453 | 99.951 | 99.743 | 6.625 | 100.978 | 101.156 | 101.126 | 101.096 | 100.821 | 100.747 | | | | | | | | | | | | | | |
| 6.500 | 101.004 | 101.063 | 101.080 | 100.927 | 100.426 | 100.218 | 6.750 | 101.348 | 101.526 | 101.496 | 101.465 | 101.191 | 101.116 | | | | | | | | | | | | | | |
| 6.625 | 100.910 | 101.073 | 101.065 | 100.903 | 100.501 | 100.411 | 6.875 | 101.708 | 101.886 | 101.856 | 101.826 | 101.551 | 101.477 | | | | | | | | | | | | | | |
| 6.750 | 101.142 | 101.300 | 101.300 | 101.133 | 100.733 | 100.637 | 6.990 | 102.036 | 102.214 | 102.183 | 102.153 | 101.879 | 101.805 | | | | | | | | | | | | | | |
| 6.875 | 101.423 | 101.578 | 101.583 | 101.413 | 101.014 | 100.914 | | | | | | | **See Page 9 | | SUBORDINATE FINANCING: All terms **See Page 9 | | | | | | | | | | | | |
| 6.990 | 101.824 | 101.978 | 101.984 | 101.814 | 101.414 | 101.315 | | | | | | | ≤60LTV | 60.01-70 | 70.01-75 | 75.01-80 | LTV | CLTV | FICO < 720 | FICO > 720 | | | | | | | |
| High Balance 30 Year Fixed | | | | | | | | | | | | | | High Balance 15 Year Fixed | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | |
| 6.250 | 98.694 | 98.708 | 98.631 | 98.545 | 98.051 | 97.820 | 6.000 | 98.137 | 98.107 | 98.107 | 98.007 | 97.882 | 97.382 | | | | | | | | | | | | | | |
| 6.375 | 99.144 | 99.152 | 99.084 | 98.992 | 98.500 | 98.264 | 6.125 | 97.885 | 97.838 | 97.823 | 97.723 | 97.223 | 96.723 | | | | | | | | | | | | | | |
| 6.500 | 99.631 | 99.633 | 99.577 | 99.477 | 98.986 | 98.739 | 6.250 | 98.375 | 98.328 | 98.314 | 98.214 | 98.089 | 98.089 | | | | | | | | | | | | | | |
| 6.625 | 100.144 | 100.144 | 100.091 | 99.989 | 99.498 | 99.250 | 6.375 | 98.824 | 98.777 | 98.762 | 98.662 | 98.537 | 98.537 | | | | | | | | | | | | | | |
| 6.750 | 100.445 | 100.450 | 100.373 | 100.263 | 99.744 | 99.487 | 6.500 | 99.111 | 99.064 | 99.049 | 98.949 | 98.824 | 98.824 | | | | | | | | | | | | | | |
| 6.875 | 100.869 | 100.878 | 100.796 | 100.689 | 100.169 | 99.915 | 6.625 | 98.771 | 98.690 | 98.639 | 98.482 | 98.301 | 98.301 | | | | | | | | | | | | | | |
| 7.000 | 101.296 | 101.307 | 101.221 | 101.116 | 100.596 | 100.345 | 6.750 | 99.252 | 99.172 | 99.121 | 98.964 | 98.782 | 98.782 | | | | | | | | | | | | | | |
| 7.125 | 101.607 | 101.604 | 101.540 | 101.423 | 100.906 | 100.639 | | | | | | | Adjustment Caps | | Extension Costs Per Day: | | Admin Fees: | | | | | | | | | | |
| 7.250 | 101.667 | 101.665 | 101.575 | 101.459 | 100.904 | 100.638 | | | | | | | Home Ready / Home Possible | 0.000 | First Request | (0.020) | Underwriting | \$1.125 | | | | | | | | | |
| 7.375 | 101.957 | 101.960 | 101.863 | 101.751 | 101.195 | 100.933 | | | | | | | First Time Homebuyer | | Second Request | (0.020) | Condo New Project Approval | \$700 | | | | | | | | | |
| 7.500 | 102.253 | 102.242 | 102.165 | 102.043 | 101.489 | 101.215 | | | | | | | ≤ 100% AMI | 0.000 | Third Request | (0.040) | Condo Established Project | \$295 | | | | | | | | | |
| 7.625 | 102.503 | 102.513 | 102.415 | 102.294 | 101.739 | 101.489 | | | | | | | ≤ 120% AMI High Cost | 0.000 | Fourth Request | (0.040) | Condo Limited Review | \$0 | | | | | | | | | |
| | | | | | | | | | | | | | | LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS | | Relock Fee | | (0.125) | | | | | | | | | |
| | | | | | | | | | | | | | | Escrow Waiver | | (0.100) | | Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days. | | | | | | | | | |

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

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



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

FHA/USDA Programs

| FHA/USDA 30 Standard | | | | | | | FHA 15 Standard | | | | | | |
|----------------------|---------|---------|---------|---------|---------|---------|-----------------|--------|--------|--------|--------|--------|--------|
| Rate | 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 |
| 5.625 | 98.456 | 98.432 | 98.398 | 98.366 | 98.095 | 97.949 | 5.250 | 95.626 | 95.708 | 95.706 | 95.661 | 95.075 | 94.987 |
| 5.750 | 98.899 | 98.875 | 98.841 | 98.809 | 98.538 | 98.392 | 5.375 | 96.132 | 96.214 | 96.212 | 96.166 | 95.581 | 95.493 |
| 5.875 | 99.283 | 99.323 | 99.272 | 99.224 | 99.010 | 98.944 | 5.500 | 96.621 | 96.703 | 96.702 | 96.656 | 96.070 | 95.982 |
| 6.000 | 99.833 | 99.873 | 99.822 | 99.774 | 99.560 | 99.494 | 5.625 | 97.090 | 97.172 | 97.171 | 97.125 | 96.539 | 96.451 |
| 6.125 | 100.351 | 100.392 | 100.340 | 100.292 | 100.078 | 100.012 | 5.750 | 96.926 | 96.932 | 96.914 | 96.805 | 96.185 | 96.033 |
| 6.250 | 100.803 | 100.844 | 100.792 | 100.744 | 100.530 | 100.464 | 5.875 | 97.390 | 97.396 | 97.378 | 97.269 | 96.649 | 96.496 |
| 6.375 | 100.908 | 100.873 | 100.800 | 100.735 | 100.423 | 100.272 | 6.000 | 97.835 | 97.841 | 97.823 | 97.714 | 97.093 | 96.941 |
| 6.490 | 101.395 | 101.360 | 101.287 | 101.222 | 100.910 | 100.759 | 6.125 | 98.260 | 98.266 | 98.248 | 98.139 | 97.519 | 97.367 |
| 6.625 | 101.848 | 101.813 | 101.741 | 101.676 | 101.363 | 101.212 | | | | | | | |
| 6.750 | 102.169 | 102.134 | 102.062 | 101.997 | 101.684 | 101.533 | | | | | | | |
| 6.875 | 101.759 | 101.711 | 101.622 | 101.540 | 101.201 | 101.039 | | | | | | | |
| 6.990 | 102.214 | 102.166 | 102.077 | 101.995 | 101.656 | 101.493 | | | | | | | |
| 7.125 | 102.649 | 102.601 | 102.512 | 102.430 | 102.091 | 101.928 | | | | | | | |
| 7.250 | 102.671 | 102.623 | 102.534 | 102.452 | 102.113 | 101.950 | | | | | | | |
| 7.375 | 102.388 | 102.358 | 102.251 | 102.152 | 101.819 | 101.681 | | | | | | | |
| 7.500 | 102.771 | 102.741 | 102.634 | 102.536 | 102.202 | 102.064 | | | | | | | |
| 7.625 | 102.968 | 102.938 | 102.831 | 102.732 | 102.399 | 102.261 | | | | | | | |

| 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 |
| 5.625 | 98.331 | 98.307 | 98.273 | 98.241 | 97.970 | 97.824 | 5.250 | 95.501 | 95.583 | 95.581 | 95.536 | 94.950 | 94.862 |
| 5.750 | 98.774 | 98.750 | 98.716 | 98.684 | 98.413 | 98.267 | 5.375 | 96.007 | 96.089 | 96.087 | 96.041 | 95.456 | 95.368 |
| 5.875 | 99.158 | 99.198 | 99.147 | 99.099 | 98.885 | 98.819 | 5.500 | 96.496 | 96.578 | 96.577 | 96.531 | 95.945 | 95.857 |
| 6.000 | 99.708 | 99.748 | 99.697 | 99.649 | 99.435 | 99.369 | 5.625 | 96.965 | 97.047 | 97.046 | 97.000 | 96.414 | 96.326 |
| 6.125 | 100.226 | 100.267 | 100.215 | 100.167 | 99.953 | 99.887 | 5.750 | 96.801 | 96.807 | 96.789 | 96.680 | 96.060 | 95.908 |
| 6.250 | 100.678 | 100.719 | 100.667 | 100.619 | 100.405 | 100.339 | 5.875 | 97.265 | 97.271 | 97.253 | 97.144 | 96.524 | 96.371 |
| 6.375 | 100.783 | 100.748 | 100.675 | 100.610 | 100.298 | 100.147 | 6.000 | 97.710 | 97.716 | 97.698 | 97.589 | 96.968 | 96.816 |
| 6.490 | 101.270 | 101.235 | 101.162 | 101.097 | 100.785 | 100.634 | 6.125 | 98.135 | 98.141 | 98.123 | 98.014 | 97.394 | 97.242 |
| 6.625 | 101.723 | 101.688 | 101.616 | 101.551 | 101.238 | 101.087 | | | | | | | |
| 6.750 | 102.044 | 102.009 | 101.937 | 101.872 | 101.559 | 101.408 | | | | | | | |
| 6.875 | 101.634 | 101.586 | 101.497 | 101.415 | 101.076 | 100.914 | | | | | | | |
| 6.990 | 102.089 | 102.041 | 101.952 | 101.870 | 101.531 | 101.368 | | | | | | | |
| 7.125 | 102.524 | 102.476 | 102.387 | 102.305 | 101.966 | 101.803 | | | | | | | |
| 7.250 | 102.546 | 102.498 | 102.409 | 102.327 | 101.988 | 101.825 | | | | | | | |
| 7.375 | 102.263 | 102.233 | 102.126 | 102.027 | 101.694 | 101.556 | | | | | | | |
| 7.500 | 102.646 | 102.616 | 102.509 | 102.411 | 102.077 | 101.939 | | | | | | | |
| 7.625 | 102.843 | 102.813 | 102.706 | 102.607 | 102.274 | 102.136 | | | | | | | |

| 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 |
| 6.000 | 99.294 | 99.335 | 99.235 | 99.226 | 98.754 | 98.708 | 6.000 | 99.169 | 99.210 | 99.110 | 99.101 | 98.629 | 98.583 |
| 6.125 | 99.812 | 99.853 | 99.753 | 99.745 | 99.272 | 99.226 | 6.125 | 99.687 | 99.728 | 99.628 | 99.620 | 99.147 | 99.101 |
| 6.250 | 99.191 | 99.156 | 99.032 | 99.007 | 98.433 | 98.302 | 6.250 | 99.066 | 99.031 | 99.007 | 98.882 | 98.308 | 98.177 |
| 6.375 | 100.211 | 100.176 | 100.052 | 100.027 | 99.453 | 99.322 | 6.375 | 100.086 | 100.051 | 99.927 | 99.902 | 99.328 | 99.197 |
| 6.500 | 100.748 | 100.713 | 100.589 | 100.564 | 99.990 | 99.859 | 6.500 | 100.623 | 100.588 | 100.464 | 100.439 | 99.865 | 99.734 |
| 6.625 | 101.152 | 101.117 | 100.993 | 100.968 | 100.394 | 100.263 | 6.625 | 101.027 | 100.992 | 100.868 | 100.843 | 100.269 | 100.138 |
| 6.750 | 100.454 | 100.406 | 100.277 | 100.235 | 99.647 | 99.504 | 6.750 | 100.329 | 100.281 | 100.152 | 100.110 | 99.522 | 99.379 |
| 6.875 | 101.403 | 101.355 | 101.226 | 101.184 | 100.595 | 100.453 | 6.875 | 101.278 | 101.230 | 101.101 | 101.059 | 100.470 | 100.328 |
| 7.000 | 101.902 | 101.854 | 101.725 | 101.683 | 101.095 | 100.952 | 7.000 | 101.777 | 101.729 | 101.600 | 101.558 | 100.970 | 100.827 |
| 7.125 | 102.273 | 102.225 | 102.096 | 102.054 | 101.465 | 101.322 | 7.125 | 102.148 | 102.100 | 101.971 | 101.929 | 101.340 | 101.197 |
| 7.250 | 100.862 | 100.832 | 100.676 | 100.617 | 100.025 | 99.907 | 7.250 | 100.737 | 100.707 | 100.551 | 100.492 | 99.900 | 99.782 |
| 7.375 | 101.903 | 101.873 | 101.717 | 101.659 | 101.067 | 100.949 | 7.375 | 101.778 | 101.748 | 101.592 | 101.534 | 100.942 | 100.824 |
| 7.500 | 102.287 | 102.257 | 102.101 | 102.042 | 101.450 | 101.332 | 7.500 | 102.162 | 102.132 | 101.976 | 101.917 | 101.325 | 101.207 |
| 7.625 | 102.503 | 102.473 | 102.317 | 102.259 | 101.667 | 101.549 | 7.625 | 102.378 | 102.348 | 102.192 | 102.134 | 101.542 | 101.424 |

| | | |
|--|-----------|-----------------|
| All Purchase Transactions | 0.000 | |
| State Adjustments | | |
| DC | 0.050 | AL 0.050 |
| DE | 0.000 | AZ 0.100 |
| 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 0.100 |
| NC | 0.100 | CT -0.025 |
| CO | 0.000 | CA -0.050 |
| 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) | |
| Manual Underwrite | (0.500) | |
| 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) (0.150) |
| FICO | 639-620 | (0.750) (0.750) |
| FICO | 600-619 | (1.500) (2.000) |
| FICO | 580-599 | (2.000) (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) | | |

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 |
| 5.500 | 97.915 | 97.911 | 97.877 | 97.870 | 97.374 | 97.218 | 4.750 | 94.570 | 94.665 | 94.680 | 94.605 | 93.654 | 93.544 |
| 5.625 | 98.273 | 98.269 | 98.235 | 98.228 | 97.732 | 97.576 | 4.875 | 95.034 | 95.129 | 95.144 | 95.069 | 94.118 | 94.008 |
| 5.750 | 98.921 | 98.917 | 98.882 | 98.875 | 98.379 | 98.223 | 5.000 | 95.480 | 95.575 | 95.590 | 95.515 | 94.564 | 94.454 |
| 5.875 | 99.294 | 99.355 | 99.304 | 99.280 | 98.841 | 98.766 | 5.125 | 95.905 | 96.000 | 96.015 | 95.940 | 94.989 | 94.879 |
| 5.990 | 99.813 | 99.874 | 99.823 | 99.799 | 99.360 | 99.285 | 5.250 | 96.104 | 96.186 | 96.184 | 96.139 | 95.153 | 95.065 |
| 6.125 | 100.274 | 100.335 | 100.283 | 100.260 | 99.821 | 99.745 | 5.375 | 96.523 | 96.605 | 96.604 | 96.558 | 95.572 | 95.484 |
| 6.250 | 100.692 | 100.752 | 100.701 | 100.678 | 100.239 | 100.163 | 5.500 | 96.917 | 96.999 | 96.997 | 96.952 | 95.966 | 95.878 |
| 6.375 | 100.818 | 100.804 | 100.731 | 100.691 | 100.154 | 99.993 | 5.625 | 97.283 | 97.365 | 97.363 | 97.318 | 96.332 | 96.244 |
| 6.500 | 101.285 | 101.270 | 101.198 | 101.158 | 100.620 | 100.459 | 5.750 | 97.365 | 97.372 | 97.353 | 97.245 | 96.224 | 96.072 |
| 6.625 | 101.666 | 101.652 | 101.579 | 101.539 | 101.002 | 100.841 | 5.875 | 97.731 | 97.737 | 97.719 | 97.610 | 96.590 | 96.438 |
| 6.750 | 101.936 | 101.921 | 101.848 | 101.808 | 101.271 | 101.110 | 6.000 | 98.077 | 98.083 | 98.065 | 97.956 | 96.935 | 96.783 |
| 6.875 | 101.587 | 101.559 | 101.470 | 101.413 | 100.849 | 100.676 | 6.125 | 98.402 | 98.409 | 98.390 | 98.282 | 97.261 | 97.109 |
| 7.000 | 101.982 | 101.954 | 101.865 | 101.808 | 101.244 | 101.071 | | | | | | | |
| 7.125 | 102.235 | 102.207 | 102.118 | 102.061 | 101.497 | 101.324 | | | | | | | |
| 7.250 | 102.196 | 102.168 | 102.079 | 102.022 | 101.458 | 101.285 | | | | | | | |
| 7.375 | 102.200 | 102.190 | 102.083 | 102.009 | 101.451 | 101.303 | | | | | | | |
| 7.500 | 102.482 | 102.473 | 102.365 | 102.292 | 101.733 | 101.585 | | | | | | | |
| 7.625 | 102.686 | 102.676 | 102.569 | 102.495 | 101.937 | 101.789 | | | | | | | |

| 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 |
| 5.500 | 97.790 | 97.786 | 97.752 | 97.745 | 97.249 | 97.093 | 4.750 | 94.445 | 94.540 | 94.555 | 94.480 | 93.529 | 93.419 |
| 5.625 | 98.148 | 98.144 | 98.110 | 98.103 | 97.607 | 97.451 | 4.875 | 94.909 | 95.004 | 95.019 | 94.944 | 93.993 | 93.883 |
| 5.750 | 98.796 | 98.792 | 98.757 | 98.750 | 98.254 | 98.098 | 5.000 | 95.355 | 95.450 | 95.465 | 95.390 | 94.439 | 94.329 |
| 5.875 | 99.169 | 99.230 | 99.179 | 99.155 | 98.716 | 98.641 | 5.125 | 95.780 | 95.875 | 95.890 | 95.815 | 94.864 | 94.754 |
| 5.990 | 99.688 | 99.749 | 99.698 | 99.674 | 99.235 | 99.160 | 5.250 | 95.979 | 96.061 | 96.059 | 96.014 | 95.028 | 94.940 |
| 6.125 | 100.149 | 100.210 | 100.158 | 100.135 | 99.696 | 99.620 | 5.375 | 96.398 | 96.480 | 96.479 | 96.433 | 95.447 | 95.359 |
| 6.250 | 100.567 | 100.627 | 100.576 | 100.553 | 100.114 | 100.038 | 5.500 | 96.792 | 96.874 | 96.872 | 96.827 | 95.841 | 95.753 |
| 6.375 | 100.693 | 100.679 | 100.606 | 100.566 | 100.029 | 99.868 | 5.625 | 97.158 | 97.240 | 97.238 | 97.193 | 96.207 | 96.119 |
| 6.500 | 101.160 | 101.145 | 101.073 | 101.033 | 100.495 | 100.334 | 5.750 | 97.240 | 97.247 | 97.228 | 97.120 | 96.099 | 95.947 |
| 6.625 | 101.541 | 101.527 | 101.454 | 101.414 | 100.877 | 100.716 | 5.875 | 97.606 | 97.612 | 97.594 | 97.485 | 96.465 | 96.313 |
| 6.750 | 101.811 | 101.796 | 101.723 | 101.683 | 101.146 | 100.985 | 6.000 | 97.952 | 97.958 | 97.940 | 97.831 | 96.810 | 96.658 |
| 6.875 | 101.462 | 101.434 | 101.345 | 101.288 | 100.724 | 100.551 | 6.125 | 98.277 | 98.284 | 98.265 | 98.157 | 97.136 | 96.984 |
| 7.000 | 101.857 | 101.829 | 101.740 | 101.683 | 101.119 | 100.946 | | | | | | | |
| 7.125 | 102.110 | 102.082 | 101.993 | 101.936 | 101.372 | 101.199 | | | | | | | |
| 7.250 | 102.071 | 102.043 | 101.954 | 101.897 | 101.333 | 101.160 | | | | | | | |

| 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 |
| 5.750 | 97.870 | 97.931 | 97.831 | 97.747 | 97.299 | 97.224 | 5.750 | 97.745 | 97.806 | 97.706 | 97.622 | 97.174 | 97.099 |
| 5.875 | 98.733 | 98.794 | 98.694 | 98.610 | 98.162 | 98.087 | 5.875 | 98.608 | 98.669 | 98.569 | 98.485 | 98.037 | 97.962 |
| 6.000 | 99.299 | 99.360 | 99.260 | 99.177 | 98.729 | 98.653 | 6.000 | 99.174 | 99.235 | 99.135 | 99.052 | 98.604 | 98.528 |
| 6.125 | 99.712 | 99.773 | 99.673 | 99.590 | 99.142 | 99.066 | 6.125 | 99.587 | 99.648 | 99.548 | 99.465 | 99.017 | 98.941 |
| 6.250 | 99.317 | 99.302 | 99.178 | 99.078 | 98.529 | 98.368 | 6.250 | 99.192 | 99.177 | 99.053 | 98.953 | 98.404 | 98.243 |
| 6.375 | 100.099 | 100.084 | 99.960 | 99.860 | 99.311 | 99.150 | 6.375 | 99.974 | 99.959 | 99.835 | 99.735 | 99.186 | 99.025 |
| 6.500 | 100.566 | 100.551 | 100.427 | 100.327 | 99.778 | 99.617 | 6.500 | 100.441 | 100.426 | 100.302 | 100.202 | 99.653 | 99.492 |
| 6.625 | 100.947 | 100.932 | 100.808 | 100.708 | 100.159 | 99.998 | 6.625 | 100.822 | 100.807 | 100.683 | 100.583 | 100.034 | 99.873 |
| 6.750 | 100.635 | 100.607 | 100.478 | 100.361 | 99.797 | 99.624 | 6.750 | 100.510 | 100.482 | 100.353 | 100.236 | 99.672 | 99.499 |
| 6.875 | 101.208 | 101.180 | 101.051 | 100.934 | 100.370 | 100.197 | 6.875 | 101.083 | 101.055 | 100.926 | 100.809 | 100.245 | 100.072 |
| 7.000 | 101.603 | 101.575 | 101.446 | 101.329 | 100.765 | 100.592 | 7.000 | 101.478 | 101.450 | 101.321 | 101.204 | 100.640 | 100.467 |
| 7.125 | 101.856 | 101.828 | 101.699 | 101.582 | 101.018 | 100.845 | 7.125 | 101.731 | 101.703 | 101.574 | 101.457 | 100.893 | 100.720 |
| 7.250 | 100.909 | 100.899 | 100.743 | 100.610 | 100.043 | 99.895 | 7.250 | 100.784 | 100.774 | 100.618 | 100.485 | 99.918 | 99.770 |
| 7.375 | 101.693 | 101.683 | 101.527 | 101.393 | 100.826 | 100.678 | 7.375 | 101.568 | 101.558 | 101.402 | 101.268 | 100.701 | 100.553 |
| 7.500 | 101.975 | 101.965 | 101.809 | 101.675 | 101.108 | 100.960 | | | | | | | |
| 7.625 | 102.178 | 102.168 | 102.012 | 101.879 | 101.312 | 101.164 | | | | | | | |

All Purchase Transactions **0.000**

State Adjustments

| | | | |
|----|--------|----|--------|
| DC | 0.050 | AL | 0.050 |
| DE | 0.000 | AZ | 0.100 |
| 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 | 0.100 |
| NC | 0.100 | CT | -0.025 |
| CO | 0.000 | CA | -0.050 |
| 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) |
| Manual Underwrite | (0.500) |

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 |

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
 9/18/2023 4:30 PM

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

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

| Conventional ARM Products | | | | | | | | | | | | | | | | | | | | |
|----------------------------|--------|--------|--------|--------|--------|---------------------------|-------|--------|--------|--------|--------|---------------------------|--------|-------|--------|--------|--------|--------|--------|--------|
| Agency 10/6 SOFR ARM 5-1-5 | | | | | | Agency 7/6 SOFR ARM 5-1-5 | | | | | | Agency 5/6 SOFR ARM 2-1-5 | | | | | | | | |
| Rate | 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 |
| 4.750 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.500 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.875 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 4.875 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.625 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 5.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.750 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.125 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 5.125 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.875 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.250 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 5.250 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.375 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 5.375 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.125 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.500 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 5.500 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.250 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.625 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 5.625 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.375 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.750 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 5.750 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.500 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.875 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 5.875 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.625 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 7.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 6.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.750 | 86.000 | 86.000 | 86.000 | 86.000 | 86.000 | 86.000 | 7.125 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 6.125 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.875 | 87.000 | 87.000 | 87.000 | 87.000 | 87.000 | 87.000 | | | | | | | |
| 6.250 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 7.000 | 88.000 | 88.000 | 88.000 | 88.000 | 88.000 | 88.000 | | | | | | | |
| 6.375 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | | | | | | | | | | | | | | |

| 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 |
| 4.875 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.500 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 5.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.625 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.125 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 5.125 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.750 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.250 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 5.250 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.875 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.375 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 5.375 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.500 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 5.500 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.125 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.625 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 5.625 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.250 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.750 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 5.750 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.375 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 5.875 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 5.875 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.500 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |
| 6.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.625 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 6.125 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 | 85.000 |

**See Page 9

| Loan Amount Adjustments | 20/25/30 Yr | 10/15 Yr | **See Page 9 | SUBORDINATE FINANCING: All terms |
|-------------------------|-------------|----------|--------------|----------------------------------|
| 75,000 - 99,999 | (0.500) | (0.500) | | |
| 100,000 - 199,999 | 0.000 | 0.000 | | |
| 200,000 - 299,999 | 0.025 | 0.025 | | |
| 300,000 - 399,999 | 0.050 | 0.050 | | |
| 400,000 - 548,250 | 0.075 | 0.075 | | |
| 548,251 - 726,200 | 0.100 | 0.100 | | |
| State Adjustments | 20/25/30 Yr | 10/15 Yr | **See Page 9 | CASH OUT: All terms |
| PA FL TX | 0.075 | 0.050 | | |
| DC DE VA MD | 0.025 | 0.000 | | |
| CT NC NJ NH OR SC GA WA | 0.000 | 0.000 | | |
| AL | (0.050) | (0.025) | | |
| AZ CO MA | (0.100) | (0.075) | | |
| CA | (0.150) | (0.125) | | |
| **See Page 9 | | | | |

Admin Fees

| | |
|----------------------------|---------|
| Underwriting Fee | \$1,595 |
| 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



Effective Date and Time
 9/18/2023 4:30 PM

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

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

| Conventional Products - TBD Locks | | | | | | | | | | |
|-----------------------------------|---------|---------|---------|----------------------------|---------|---------|---------|---|-------------|----------|
| Conforming 30 Year Fixed | | | | Conforming 20 Year Fixed | | | | Conventional Loan Level Price Adjustments | | |
| Rate | 60-Day | 75-Day | 90-Day | Rate | 60-Day | 75-Day | 90-Day | Loan Amount Adjustments | 20/25/30 Yr | 10/15 Yr |
| 6.125 | 97.918 | 97.723 | 97.438 | 5.750 | 97.050 | 96.903 | 96.616 | 75,000 - 99,999 | (0.500) | (0.500) |
| 6.250 | 98.296 | 98.063 | 97.812 | 5.875 | 97.515 | 97.370 | 97.077 | 100,000 - 199,999 | 0.000 | 0.000 |
| 6.375 | 98.735 | 98.503 | 98.247 | 6.000 | 98.008 | 97.863 | 97.568 | 200,000 - 299,999 | 0.025 | 0.025 |
| 6.499 | 99.224 | 98.993 | 98.734 | 6.125 | 98.494 | 98.317 | 98.054 | 300,000 - 399,999 | 0.050 | 0.050 |
| 6.625 | 99.722 | 99.492 | 99.232 | 6.250 | 99.045 | 98.862 | 98.602 | 400,000 - 548,250 | 0.075 | 0.075 |
| 6.750 | 99.849 | 99.579 | 99.302 | 6.375 | 99.477 | 99.296 | 99.030 | 548,251 - 726,200 | 0.100 | 0.100 |
| 6.875 | 100.304 | 100.034 | 99.760 | 6.500 | 99.950 | 99.769 | 99.501 | State Adjustments | | |
| 6.990 | 100.759 | 100.488 | 100.218 | 6.625 | 100.381 | 100.200 | 99.931 | PA FL TX | 0.075 | 0.050 |
| 7.125 | 101.183 | 100.916 | 100.630 | 6.750 | 100.404 | 100.185 | 99.898 | DC DE VA MD | 0.025 | 0.000 |
| 7.250 | 101.160 | 100.854 | 100.568 | 6.875 | 100.770 | 100.552 | 100.259 | CT NC NJ NH OR SC GA WA | 0.000 | 0.000 |
| 7.375 | 101.520 | 101.214 | 100.933 | 6.990 | 101.163 | 100.946 | 100.651 | AL | 0.050 | 0.050 |
| 7.499 | 101.852 | 101.549 | 101.254 | 7.125 | 101.561 | 101.344 | 101.049 | AZ CO MA | (0.100) | (0.075) |
| 7.625 | 102.244 | 101.935 | 101.670 | 7.250 | 101.122 | 100.867 | 100.570 | CA | (0.150) | (0.125) |
| 7.750 | 102.044 | 101.698 | 101.459 | 7.375 | 101.419 | 101.165 | 100.863 | **See Page 9 | | |
| ***See Page 9 | | | | | | | | | | |
| Conforming 15 Year Fixed | | | | Conforming 10 Year Fixed | | | | ***See Page 9 | | |
| Rate | 60-Day | 75-Day | 90-Day | Rate | 60-Day | 75-Day | 90-Day | | | |
| 5.250 | 97.021 | 96.592 | 96.429 | 5.500 | 98.295 | 97.992 | 97.850 | | | |
| 5.375 | 97.388 | 96.960 | 96.794 | 5.625 | 98.341 | 98.047 | 97.928 | | | |
| 5.500 | 97.874 | 97.445 | 97.279 | 5.750 | 98.739 | 98.445 | 98.326 | | | |
| 5.625 | 98.145 | 97.724 | 97.589 | 5.875 | 99.095 | 98.801 | 98.682 | | | |
| 5.750 | 98.442 | 98.022 | 97.882 | 5.990 | 99.417 | 99.123 | 99.004 | | | |
| 5.875 | 98.786 | 98.367 | 98.223 | 6.125 | 99.402 | 99.026 | 98.842 | | | |
| 5.990 | 99.251 | 98.832 | 98.688 | 6.250 | 99.790 | 99.414 | 99.230 | | | |
| 6.125 | 99.358 | 98.855 | 98.656 | 6.375 | 100.153 | 99.777 | 99.593 | | | |
| 6.250 | 99.629 | 99.127 | 98.922 | 6.500 | 100.516 | 100.140 | 99.957 | | | |
| 6.375 | 99.953 | 99.451 | 99.243 | 6.625 | 100.596 | 100.321 | 100.247 | | | |
| ***See Page 9 | | | | | | | | | | |
| High Balance 30 Year Fixed | | | | High Balance 15 Year Fixed | | | | | | |
| Rate | 21-Day | 30-Day | 45-Day | 60-Day | 75-Day | 90-Day | Rate | 60-Day | 75-Day | 90-Day |
| 6.250 | | | | 98.045 | 97.551 | 97.320 | 6.000 | 97.507 | 97.382 | 96.882 |
| 6.375 | | | | 98.492 | 98.000 | 97.764 | 6.125 | 97.223 | 96.723 | 96.223 |
| 6.500 | | | | 98.977 | 98.486 | 98.239 | 6.250 | 97.714 | 97.589 | 97.589 |
| 6.625 | | | | 99.489 | 98.998 | 98.750 | 6.375 | 98.162 | 98.037 | 98.037 |
| 6.750 | | | | 99.763 | 99.244 | 98.987 | 6.500 | 98.449 | 98.324 | 98.324 |
| 6.875 | | | | 100.189 | 99.669 | 99.415 | | | | |
| 7.000 | | | | 100.616 | 100.096 | 99.845 | | | | |
| 7.125 | | | | 100.923 | 100.406 | 100.139 | | | | |
| 7.250 | | | | 100.959 | 100.404 | 100.138 | | | | |
| 7.375 | | | | 101.251 | 100.695 | 100.433 | | | | |
| 7.500 | | | | 101.543 | 100.989 | 100.715 | | | | |
| 7.625 | | | | 101.794 | 101.239 | 100.989 | | | | |

| HomeReady/Home Possible Adjustment Caps | | Extension Costs Per Day: | | Admin Fees: | |
|--|---------|--------------------------|----------------|----------------------------|---------|
| FICO Score | LTV<=80 | LTV>80 | First Request | Underwriting | \$1.125 |
| >=80 | (1.500) | 0.000 | Second Request | Condo New Project Approval | \$700 |
| <80 | (1.500) | (1.500) | Third Request | Condo Established Project | \$295 |
| LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS | | | Fourth Request | Condo Limited Review | \$0 |
| | | | Relock Fee | | |
| | | | Escrow Waiver | (0.100) | |

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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

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 |
| 5.625 | | | | 97.866 | 97.595 | 97.449 | 5.250 | 95.161 | 94.575 | 94.487 |
| 5.750 | | | | 98.309 | 98.038 | 97.892 | 5.375 | 95.666 | 95.081 | 94.993 |
| 5.875 | | | | 98.724 | 98.510 | 98.444 | 5.500 | 96.156 | 95.570 | 95.482 |
| 6.000 | | | | 99.274 | 99.060 | 98.994 | 5.625 | 96.625 | 96.039 | 95.951 |
| 6.125 | | | | 99.792 | 99.578 | 99.512 | 5.750 | 96.305 | 95.685 | 95.533 |
| 6.250 | | | | 100.244 | 100.030 | 99.964 | 5.875 | 96.769 | 96.149 | 95.996 |
| 6.375 | | | | 100.235 | 99.923 | 99.772 | 6.000 | 97.214 | 96.593 | 96.441 |
| 6.499 | | | | 100.722 | 100.410 | 100.259 | 6.125 | 97.639 | 97.019 | 96.867 |
| 6.625 | | | | 101.176 | 100.863 | 100.712 | | | | |
| 6.750 | | | | 101.497 | 101.184 | 101.033 | | | | |
| 6.875 | | | | 101.040 | 100.701 | 100.539 | | | | |
| 6.990 | | | | 101.495 | 101.156 | 100.993 | | | | |

All Purchase Transactions 0.000

State Adjustments

| | | | |
|----|--------|----|--------|
| DC | 0.050 | AL | 0.050 |
| DE | 0.000 | AZ | 0.100 |
| 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 | 0.100 |
| NC | 0.100 | CT | -0.025 |
| CO | 0.000 | CA | -0.050 |
| 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 | (2.000) |
| 203k | NA |
| USDA | 0.000 |
| Non-Owner Occ. (SL only) | (3.000) |

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) | (0.150) |
| FICO 639-620 | (0.750) | (0.750) |
| FICO 600-619 | (1.500) | (2.000) |
| FICO 580-599 | (2.000) | (2.250) |

| FHA 30 HB Standard | | | |
|--------------------|---------|---------|---------|
| Rate | 60-Day | 75-Day | 90-Day |
| 6.000 | 98.726 | 98.254 | 98.208 |
| 6.125 | 99.245 | 98.772 | 98.726 |
| 6.250 | 99.507 | 97.933 | 97.802 |
| 6.375 | 99.527 | 98.953 | 98.822 |
| 6.500 | 100.064 | 99.490 | 99.359 |
| 6.625 | 100.468 | 99.894 | 99.763 |
| 6.750 | 99.735 | 99.147 | 99.004 |
| 6.875 | 100.684 | 100.095 | 99.953 |
| 7.000 | 101.183 | 100.595 | 100.452 |
| 7.125 | 101.554 | 100.965 | 100.822 |

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

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



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VA Programs - TBD Locks

| VA 30 Standard | | | | VA 15 Standard | | | |
|----------------|---------|---------|---------|----------------|--------|--------|--------|
| Rate | 60-Day | 75-Day | 90-Day | Rate | 60-Day | 75-Day | 90-Day |
| 5.500 | 97.370 | 96.874 | 96.718 | 4.750 | 94.105 | 93.154 | 93.044 |
| 5.625 | 97.728 | 97.232 | 97.076 | 4.875 | 94.569 | 93.618 | 93.508 |
| 5.750 | 98.375 | 97.879 | 97.723 | 5.000 | 95.015 | 94.064 | 93.954 |
| 5.875 | 98.780 | 98.341 | 98.266 | 5.125 | 95.440 | 94.489 | 94.379 |
| 5.990 | 99.299 | 98.860 | 98.785 | 5.250 | 95.639 | 94.653 | 94.565 |
| 6.125 | 99.760 | 99.321 | 99.245 | 5.375 | 96.058 | 95.072 | 94.984 |
| 6.250 | 100.178 | 99.739 | 99.663 | 5.500 | 96.452 | 95.466 | 95.378 |
| 6.375 | 100.191 | 99.654 | 99.493 | 5.625 | 96.818 | 95.832 | 95.744 |
| 6.500 | 100.658 | 100.120 | 99.959 | 5.750 | 96.745 | 95.724 | 95.572 |
| 6.625 | 101.039 | 100.502 | 100.341 | 5.875 | 97.110 | 96.090 | 95.938 |
| 6.750 | 101.308 | 100.771 | 100.610 | 6.000 | 97.456 | 96.435 | 96.283 |
| 6.875 | 100.913 | 100.349 | 100.176 | 6.125 | 97.782 | 96.761 | 96.609 |
| 7.000 | 101.308 | 100.744 | 100.571 | | | | |
| 7.125 | 101.561 | 100.997 | 100.824 | | | | |
| 7.250 | 101.522 | 100.958 | 100.785 | | | | |

| VA 30 HB Standard | | | |
|-------------------|---------|---------|---------|
| Rate | 60-Day | 75-Day | 90-Day |
| 6.000 | 98.476 | 98.004 | 97.958 |
| 6.125 | 98.995 | 98.522 | 98.476 |
| 6.250 | 98.257 | 97.683 | 97.552 |
| 6.375 | 99.277 | 98.703 | 98.572 |
| 6.500 | 99.814 | 99.240 | 99.109 |
| 6.625 | 100.218 | 99.644 | 99.513 |
| 6.750 | 99.485 | 98.897 | 98.754 |
| 6.875 | 100.434 | 99.845 | 99.703 |
| 7.000 | 100.933 | 100.345 | 100.202 |
| 7.125 | 101.304 | 100.715 | 100.572 |

| | | |
|---|-------------------|-----------|
| All Purchase Transactions | 0.000 | |
| State Adjustments | | |
| DC | 0.050 | AL 0.050 |
| DE | 0.000 | AZ 0.100 |
| 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 0.100 |
| NC | 0.100 | CT -0.025 |
| CO | 0.000 | CA -0.050 |
| GA | 0.000 | WA 0.050 |
| Loan Amount Adjustments | | |
| 75,000 - 99,999 | All Terms (0.500) | |
| 100,000 - 199,999 | 0.000 | |
| 200,000 - 299,999 | 0.025 | |
| 300,000 - 399,999 | 0.050 | |
| 400,000 - 548,250 | 0.075 | |
| 548,251 - 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 | (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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SPEC PAYUPS

Conforming 30 Year Fixed

| Rate | \$275,001 - \$300,000 | \$250,001 - \$275,000 | \$225,001 - \$250,000 | \$200,001 - \$225,000 | \$175,001 - \$200,000 | \$150,001 - \$175,000 | \$125,001 - \$150,000 | \$110,001 - \$125,000 | \$85,001 - \$110,000 | \$75,000 - \$85,000 |
|-------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|----------------------|---------------------|
| 6.125 | 0.000 | 0.000 | 0.090 | 0.010 | 0.154 | 0.100 | 0.163 | 0.287 | 0.419 | 0.707 |
| 6.250 | 0.000 | 0.000 | 0.095 | 0.193 | 0.224 | 0.292 | 0.450 | 0.498 | 0.704 | 1.003 |
| 6.375 | 0.000 | 0.000 | 0.095 | 0.193 | 0.239 | 0.305 | 0.466 | 0.517 | 0.717 | 1.026 |
| 6.499 | 0.000 | 0.000 | 0.093 | 0.191 | 0.245 | 0.309 | 0.472 | 0.525 | 0.721 | 1.036 |
| 6.625 | 0.000 | 0.000 | 0.095 | 0.193 | 0.242 | 0.307 | 0.469 | 0.546 | 0.719 | 1.031 |
| 6.750 | 0.000 | 0.000 | 0.273 | 0.371 | 0.493 | 0.531 | 0.689 | 1.005 | 1.092 | 1.480 |
| 6.875 | 0.000 | 0.000 | 0.223 | 0.321 | 0.462 | 0.498 | 0.660 | 0.980 | 1.058 | 1.461 |
| 6.990 | 0.000 | 0.000 | 0.171 | 0.270 | 0.417 | 0.452 | 0.616 | 0.937 | 1.011 | 1.419 |
| 7.125 | 0.000 | 0.000 | 0.273 | 0.371 | 0.502 | 0.539 | 0.699 | 1.017 | 1.099 | 1.495 |
| 7.250 | 0.000 | 0.045 | 0.362 | 0.490 | 0.702 | 0.948 | 1.106 | 1.126 | 1.152 | 1.275 |
| 7.375 | 0.000 | 0.045 | 0.287 | 0.415 | 0.650 | 0.893 | 1.057 | 1.081 | 1.096 | 1.236 |
| 7.499 | 0.000 | 0.045 | 0.359 | 0.487 | 0.720 | 0.963 | 1.126 | 1.150 | 1.166 | 1.305 |
| 7.625 | 0.000 | 0.045 | 0.317 | 0.444 | 0.658 | 0.904 | 1.062 | 1.082 | 1.108 | 1.232 |
| 7.750 | 0.000 | 0.000 | 0.057 | 0.155 | 0.248 | 0.227 | 0.207 | 0.286 | 0.283 | 0.346 |
| 7.875 | 0.000 | 0.000 | 0.067 | 0.165 | 0.276 | 0.252 | 0.236 | 0.318 | 0.307 | 0.382 |
| 8.000 | 0.000 | 0.000 | 0.000 | 0.075 | 0.181 | 0.158 | 0.141 | 0.222 | 0.213 | 0.286 |
| 8.125 | 0.000 | 0.000 | 0.093 | 0.191 | 0.279 | 0.258 | 0.237 | 0.315 | 0.315 | 0.374 |

Conforming 15 Year Fixed

| Rate | \$275,001 - \$300,000 | \$250,001 - \$275,000 | \$225,001 - \$250,000 | \$200,001 - \$225,000 | \$175,001 - \$200,000 | \$150,001 - \$175,000 | \$125,001 - \$150,000 | \$110,001 - \$125,000 | \$85,001 - \$110,000 | \$75,000 - \$85,000 |
|-------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|----------------------|---------------------|
| 5.250 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 5.375 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 5.500 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 5.625 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 5.750 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 5.875 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 5.990 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.250 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.375 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.500 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.625 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.750 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.875 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.990 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |

FHA 30 Year Fixed

| Rate | \$275,001 - \$300,000 | \$250,001 - \$275,000 | \$225,001 - \$250,000 | \$200,001 - \$225,000 | \$175,001 - \$200,000 | \$150,001 - \$175,000 | \$125,001 - \$150,000 | \$110,001 - \$125,000 | \$85,001 - \$110,000 | \$75,000 - \$85,000 |
|-------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|----------------------|---------------------|
| 5.625 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 5.750 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 5.875 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.250 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.375 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.061 | 0.016 |
| 6.490 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.061 | 0.016 |
| 6.625 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.061 | 0.016 |
| 6.750 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.061 | 0.016 |
| 6.875 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.073 | 0.111 | 0.398 | 0.654 | 0.546 |
| 6.990 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.073 | 0.111 | 0.398 | 0.654 | 0.546 |
| 7.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.073 | 0.111 | 0.398 | 0.654 | 0.546 |
| 7.250 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.073 | 0.111 | 0.398 | 0.654 | 0.546 |
| 7.375 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.138 |
| 7.500 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.138 |
| 7.625 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.138 |

VA 30 Year Fixed

| Rate | \$275,001 - \$300,000 | \$250,001 - \$275,000 | \$225,001 - \$250,000 | \$200,001 - \$225,000 | \$175,001 - \$200,000 | \$150,001 - \$175,000 | \$125,001 - \$150,000 | \$110,001 - \$125,000 | \$85,001 - \$110,000 | \$75,000 - \$85,000 |
|-------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|----------------------|---------------------|
| 5.500 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 5.625 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 5.750 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 5.875 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 5.990 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.250 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.375 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.500 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.625 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.750 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.875 | 0.000 | 0.000 | 0.000 | 0.000 | 0.135 | 0.133 | 0.221 | 0.358 | 0.514 | 0.176 |
| 7.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.135 | 0.133 | 0.221 | 0.358 | 0.514 | 0.176 |
| 7.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.135 | 0.133 | 0.221 | 0.358 | 0.514 | 0.176 |
| 7.250 | 0.000 | 0.000 | 0.000 | 0.000 | 0.135 | 0.133 | 0.221 | 0.358 | 0.514 | 0.176 |
| 7.375 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 7.500 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 7.625 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |

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NMLS: 144760



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

Conventional LLPAs EFFECTIVE FOR LOCK PERIODS >= 30 DAYS

| FICO Range | Purchase - FICO/LTV LLPAs (Mortgage > 15 Year Terms) | | | | | | | | |
|------------|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | <= 30.00% | 30.01 - 60.00% | 60.01 - 70.00% | 70.01 - 75.00% | 75.01 - 80.00% | 80.01 - 85.00% | 85.01 - 90.00% | 90.01 - 95.00% | 95.01 - 97.00% |
| >=780 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.375 | -0.375 | -0.250 | -0.125 |
| 760-779 | 0.000 | 0.000 | 0.000 | -0.250 | -0.625 | -0.625 | -0.500 | -0.250 | -0.125 |
| 740-759 | 0.000 | 0.000 | -0.125 | -0.375 | -0.875 | -1.000 | -0.750 | -0.625 | -0.500 |
| 720 - 739 | 0.000 | 0.000 | -0.250 | -0.750 | -1.250 | -1.250 | -1.000 | -0.875 | -0.750 |
| 700 - 719 | 0.000 | 0.000 | -0.375 | -0.875 | -1.375 | -1.500 | -1.250 | -1.125 | -0.875 |
| 680 - 699 | 0.000 | 0.000 | -0.625 | -1.125 | -1.750 | -1.875 | -1.500 | -1.375 | -1.125 |
| 660 - 679 | 0.000 | 0.000 | -0.750 | -1.375 | -1.875 | -2.125 | -1.750 | -1.625 | -1.250 |
| 640 - 659 | 0.000 | 0.000 | -1.125 | -1.500 | -2.250 | -2.500 | -2.000 | -1.875 | -1.500 |
| 620 - 639 | 0.000 | -0.125 | -1.500 | -2.125 | -2.750 | -2.875 | -2.625 | -2.500 | -1.750 |
| < 620 | NA | NA | NA | NA | NA | NA | NA | NA | NA |

| FICO Range | Non Cashout Refinance - FICO/LTV LLPAs (Mortgage > 15 Year Terms) | | | | | | | | |
|------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | <= 30.00% | 30.01 - 60.00% | 60.01 - 70.00% | 70.01 - 75.00% | 75.01 - 80.00% | 80.01 - 85.00% | 85.01 - 90.00% | 90.01 - 95.00% | 95.01 - 97.00% |
| >=780 | 0.000 | 0.000 | 0.000 | -0.125 | -0.500 | -0.625 | -0.500 | -0.375 | -0.375 |
| 760-779 | 0.000 | 0.000 | -0.125 | -0.375 | -0.875 | -1.000 | -0.750 | -0.625 | -0.625 |
| 740-759 | 0.000 | 0.000 | -0.250 | -0.750 | -1.125 | -1.375 | -1.125 | -1.000 | -1.000 |
| 720 - 739 | 0.000 | 0.000 | -0.500 | -1.000 | -1.625 | -1.750 | -1.500 | -1.250 | -1.250 |
| 700 - 719 | 0.000 | 0.000 | -0.625 | -1.250 | -1.875 | -2.125 | -1.750 | -1.625 | -1.625 |
| 680 - 699 | 0.000 | 0.000 | -0.875 | -1.625 | -2.250 | -2.500 | -2.125 | -1.750 | -1.750 |
| 660 - 679 | 0.000 | -0.125 | -1.125 | -1.875 | -2.500 | -3.000 | -2.375 | -2.125 | -2.125 |
| 640 - 659 | 0.000 | -0.250 | -1.375 | -2.125 | -2.875 | -3.375 | -2.875 | -2.500 | -2.500 |
| 620 - 639 | 0.000 | -0.375 | -1.750 | -2.500 | -3.500 | -3.875 | -3.625 | -2.500 | -2.500 |
| < 620 | NA | NA | NA | NA | NA | NA | NA | NA | NA |

| FICO Range | Cashout Refinance - FICO/LTV LLPAs (All Mortgage Terms) | | | | | | | | |
|------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | <= 30.00% | 30.01 - 60.00% | 60.01 - 70.00% | 70.01 - 75.00% | 75.01 - 80.00% | 80.01 - 85.00% | 85.01 - 90.00% | 90.01 - 95.00% | 95.01 - 97.00% |
| >=780 | -0.375 | -0.375 | -0.625 | -0.875 | -1.375 | n/a | n/a | n/a | n/a |
| 760-779 | -0.375 | -0.375 | -0.875 | -1.250 | -1.875 | n/a | n/a | n/a | n/a |
| 740-759 | -0.375 | -0.375 | -1.000 | -1.625 | -2.375 | n/a | n/a | n/a | n/a |
| 720 - 739 | -0.375 | -0.500 | -1.375 | -2.000 | -2.750 | n/a | n/a | n/a | n/a |
| 700 - 719 | -0.375 | -0.500 | -1.625 | -2.625 | -3.250 | n/a | n/a | n/a | n/a |
| 680 - 699 | -0.375 | -0.625 | -2.000 | -2.875 | -3.750 | n/a | n/a | n/a | n/a |
| 660 - 679 | -0.375 | -0.875 | -2.750 | -4.000 | -4.750 | n/a | n/a | n/a | n/a |
| 640 - 659 | -0.375 | -1.375 | -3.125 | -4.625 | -5.125 | n/a | n/a | n/a | n/a |
| 620 - 639 | -0.375 | -1.375 | -3.375 | -4.875 | -5.125 | n/a | n/a | n/a | n/a |
| < 620 | NA | NA | NA | NA | NA | NA | NA | NA | NA |

| Product Feature | Pricing Specials | | | | | | | | |
|---------------------------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | <= 30.00% | 30.01 - 60.00% | 60.01 - 70.00% | 70.01 - 75.00% | 75.01 - 80.00% | 80.01 - 85.00% | 85.01 - 90.00% | 90.01 - 95.00% | 95.01 - 97.00% |
| Purchase Special | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Refinance Special | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Temporary Interest Rate Buydown | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 |
| Escrow Waiver | -0.100 | -0.100 | -0.100 | -0.100 | -0.100 | -0.100 | -0.100 | -0.100 | -0.100 |
| | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |

| Cumulative LLPA Caps | | |
|---|--|-------|
| HomeReady / Home Possible | | 0.000 |
| FTHB with AMI at or below 100% or 120% in designated High Cost Areas | | 0.000 |
| Duty to Serve loans for Manufactured Housing and High Needs Rural Areas | | 0.000 |

| Product Feature | Purchase - LLPAs by Product Feature (All Terms) | | | | | | | | |
|---------------------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | <= 30.00% | 30.01 - 60.00% | 60.01 - 70.00% | 70.01 - 75.00% | 75.01 - 80.00% | 80.01 - 85.00% | 85.01 - 90.00% | 90.01 - 95.00% | 95.01 - 97.00% |
| ARM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 |
| Second Home | -1.125 | -1.125 | -1.625 | -2.125 | -3.375 | -4.125 | -4.125 | -4.125 | -4.125 |
| Investment Property | -1.125 | -1.125 | -1.625 | -2.125 | -3.375 | -4.125 | -4.125 | -4.125 | -4.125 |
| Condo | 0.000 | 0.000 | -0.125 | -0.125 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |
| Manufactured Home | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 |
| 2-4 Unit Property | 0.000 | 0.000 | -0.375 | -0.375 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 |
| Secondary Financing | -0.625 | -0.625 | -0.625 | -0.875 | -1.125 | -1.125 | -1.125 | -1.875 | -1.875 |
| High Balance - Fixed Rate | -0.500 | -0.500 | -0.750 | -0.750 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 |
| High Balance - ARM | -1.250 | -1.250 | -1.500 | -1.500 | -2.500 | -2.500 | -2.500 | -2.750 | -2.750 |
| DTI > 40% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |

| Product Feature | Non Cashout Refinance - LLPAs by Product Feature (All Terms) | | | | | | | | |
|---------------------------|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | <= 30.00% | 30.01 - 60.00% | 60.01 - 70.00% | 70.01 - 75.00% | 75.01 - 80.00% | 80.01 - 85.00% | 85.01 - 90.00% | 90.01 - 95.00% | 95.01 - 97.00% |
| ARM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 |
| Second Home | -1.125 | -1.125 | -1.625 | -2.125 | -3.375 | -4.125 | -4.125 | -4.125 | -4.125 |
| Investment Property | -1.125 | -1.125 | -1.625 | -2.125 | -3.375 | -4.125 | -4.125 | -4.125 | -4.125 |
| Condo | 0.000 | 0.000 | -0.125 | -0.125 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |
| Manufactured Home | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 |
| 2-4 Unit Property | 0.000 | 0.000 | -0.375 | -0.375 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 |
| Secondary Financing | -0.625 | -0.625 | -0.625 | -0.875 | -1.125 | -1.125 | -1.125 | -1.875 | -1.875 |
| High Balance - Fixed Rate | -0.500 | -0.500 | -0.750 | -0.750 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 |
| High Balance - ARM | -1.250 | -1.250 | -1.500 | -1.500 | -2.500 | -2.500 | -2.500 | -2.750 | -2.750 |
| DTI > 40% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |

| Product Feature | Cashout Refinance - LLPAs by Product Feature (All Terms) | | | | | | | | |
|---------------------------|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | <= 30.00% | 30.01 - 60.00% | 60.01 - 70.00% | 70.01 - 75.00% | 75.01 - 80.00% | 80.01 - 85.00% | 85.01 - 90.00% | 90.01 - 95.00% | 95.01 - 97.00% |
| ARM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | n/a | n/a | n/a | n/a |
| Second Home | -1.125 | -1.125 | -1.625 | -2.125 | -3.375 | n/a | n/a | n/a | n/a |
| Investment Property | -1.125 | -1.125 | -1.625 | -2.125 | -3.375 | n/a | n/a | n/a | n/a |
| Condo | 0.000 | 0.000 | -0.125 | -0.125 | -0.750 | n/a | n/a | n/a | n/a |
| Manufactured Home | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | n/a | n/a | n/a | n/a |
| 2-4 Unit Property | 0.000 | 0.000 | -0.375 | -0.375 | -0.625 | n/a | n/a | n/a | n/a |
| Secondary Financing | -0.625 | -0.625 | -0.625 | -0.875 | -1.125 | n/a | n/a | n/a | n/a |
| High Balance - Fixed Rate | -1.250 | -1.250 | -1.500 | -1.500 | -1.750 | n/a | n/a | n/a | n/a |
| High Balance - ARM | -2.000 | -2.000 | -2.250 | -2.250 | -3.250 | n/a | n/a | n/a | n/a |
| DTI > 40% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | n/a | n/a | n/a | n/a |

| Loan Amount Adjustments | 20/25/30 Yr | 10/15 Yr |
|-------------------------|-------------|----------|
| 75,000 - 99,999 | (0.500) | (0.500) |
| 100,000 - 199,999 | 0.000 | 0.000 |
| 200,000 - 299,999 | 0.025 | 0.025 |
| 300,000 - 399,999 | 0.050 | 0.050 |
| 400,000 - 548,250 | 0.075 | 0.075 |
| 548,251 - 726,200 | 0.100 | 0.100 |
| > 726,200 | 0.000 | 0.000 |

| State Adjustments | 20/25/30 Yr | 10/15 Yr |
|-------------------------|-------------|----------|
| PA FL TX | 0.075 | 0.050 |
| DC DE VA MD | 0.025 | 0.000 |
| CT NC NJ NH OR SC GA WA | 0.000 | 0.000 |
| AL | 0.050 | 0.050 |
| AZ CO MA | (0.100) | (0.075) |
| CA | (0.150) | (0.125) |

| Estimation 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 | \$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.