

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



Effective Date and Time
 11/30/2023 1:15 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	98.644	98.634	98.576	98.433	98.328	98.117	6.125	99.618	99.639	99.608	99.592	99.384	99.112	75,000 - 99,999	(0.500)	(0.500)							
6.250	99.188	99.178	99.117	98.948	98.859	98.623	6.250	100.065	100.070	100.036	99.993	99.803	99.505	100,000 - 199,999	0.000	0.000							
6.375	99.843	99.833	99.771	99.603	99.514	99.277	6.375	100.542	100.528	100.491	100.452	100.257	99.962	200,000 - 299,999	0.025	0.025							
6.500	100.277	100.267	100.203	100.036	99.946	99.711	6.500	101.018	100.977	100.938	100.902	100.703	100.411	300,000 - 399,999	0.050	0.050							
6.625	100.805	100.795	100.728	100.566	100.469	100.238	6.625	101.431	101.417	101.378	101.342	101.144	100.851	400,000 - 548,250	0.075	0.075							
6.750	101.050	101.040	100.831	100.641	100.530	100.272	6.750	101.524	101.510	101.328	101.263	101.051	100.732	548,251 - 766,550	0.100	0.100							
6.875	101.567	101.557	101.350	101.154	101.053	100.789	6.875	101.921	101.883	101.697	101.638	101.420	101.104	State Adjustments	20/25/30 Yr	10/15 Yr							
6.990	101.996	101.986	101.783	101.579	101.490	101.219	7.000	102.304	102.234	102.047	101.990	101.768	101.455	PA FL TX	0.075	0.050							
7.125	102.299	102.289	102.074	101.892	101.771	101.520	7.125	102.616	102.571	102.384	102.327	102.106	101.793	DC DE VA MD	0.025	0.000							
7.250	102.266	102.256	102.055	101.844	101.726	101.448	7.250	102.202	102.171	101.996	101.912	101.693	101.353	CT NC NJ NH OR SC GA WA	0.000	0.000							
7.375	102.747	102.737	102.544	102.316	102.224	101.930	7.375	102.506	102.448	102.271	102.190	101.965	101.629	AL	0.050	0.050							
7.499	103.088	103.078	102.885	102.657	102.565	102.271	7.500	102.790	102.704	102.525	102.447	102.219	101.885	AZ CO MA	(0.100)	(0.075)							
7.625	103.240	103.230	103.022	102.822	102.690	102.420	7.625	103.009	102.944	102.765	102.687	102.460	102.125	CA	(0.150)	(0.125)							
7.750	102.981	102.971	102.559	102.328	101.977	101.678	7.750	102.492	102.443	102.058	101.953	101.501	101.140	SPECIAL - AZ CA SC OR WA	0.100	0.100							
7.875	103.252	103.242	102.838	102.591	102.263	101.950	7.875	102.750	102.670	102.282	102.180	101.723	101.366	SPECIAL - CO	0.150	0.150							
7.990	103.439	103.429	103.018	102.781	102.439	102.135	8.000	102.987	102.891	102.501	102.402	101.942	101.586										
8.125	103.687	103.677	103.258	103.036	102.672	102.381	8.125	102.846	103.071	102.681	102.583	102.122	101.767										
2024 Loan Limits Now Accepted!																							
**See Page 9 for LLPA Matrix																							
**See Page 9																							
SUBORDINATE FINANCING: All terms. **See Page 9																							
<table border="1"> <tr> <td>≤60LTV</td> <td>60.01-70</td> <td>70.01-75</td> <td>75.01-80</td> <td>LTV</td> <td>CLTV</td> <td>FICO < 720</td> <td>FICO > 720</td> </tr> </table>														≤60LTV	60.01-70	70.01-75	75.01-80	LTV	CLTV	FICO < 720	FICO > 720		
≤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						Adjustment Caps		Extension Costs Per Day:		Admin Fees:							
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	0.000	First Request	(0.020)	Underwriting	\$1.125				
6.375	99.730	99.712	99.664	99.617	99.164	98.996	6.250	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	Second Request	(0.020)	Condo New Project Approval	\$700
6.500	100.223	100.177	100.128	100.082	99.628	99.461	6.375	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	Third Request	(0.040)	Condo Established Project	\$295	
6.625	100.742	100.682	100.630	100.590	100.127	99.966	6.500	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	Fourth Request	(0.040)	Condo Limited Review	\$0	
6.750	101.109	101.094	100.915	100.854	100.384	100.196	6.625	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	Relock Fee	(0.125)			
6.875	101.597	101.572	101.396	101.329	100.868	100.675	6.750	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS				
7.000	101.998	101.955	101.783	101.708	101.259	101.058	6.875	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	Escrow Waiver	(0.100)	Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.		
7.125	102.265	102.181	101.996	101.944	101.463	101.282	7.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000					
7.250	102.194	102.164	101.992	101.912	101.434	101.226																	
7.375	102.543	102.518	102.356	102.258	101.806	101.582																	
7.500	102.824	102.767	102.604	102.506	102.054	101.831																	
7.625	102.978	102.884	102.705	102.635	102.143	101.944																	
7.750	102.784	102.738	102.356	102.255	101.543	101.314																	

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
5.500	98.547	98.586	98.395	98.218	98.271	98.253	5.250	96.438	96.537	96.529	96.511	95.893	95.873
5.625	99.023	99.062	98.871	98.694	98.747	98.729	5.375	96.940	97.039	97.031	97.013	96.395	96.375
5.750	99.641	99.679	99.488	99.311	99.364	99.347	5.500	97.423	97.522	97.514	97.496	96.877	96.858
5.875	100.082	100.078	99.872	99.636	99.632	99.594	5.625	97.882	97.981	97.973	97.955	97.336	97.317
6.000	100.637	100.634	100.428	100.192	100.188	100.150	5.750	97.524	97.601	97.578	97.487	96.807	96.766
6.125	101.163	101.160	100.954	100.718	100.714	100.675	5.875	97.981	98.058	98.034	97.943	97.263	97.223
6.250	101.607	101.603	101.397	101.161	101.157	101.119	6.000	98.418	98.495	98.472	98.380	97.700	97.660
6.375	101.438	101.444	101.223	100.995	100.981	100.922	6.125	98.838	98.915	98.892	98.801	98.121	98.080
6.490	101.910	101.916	101.695	101.467	101.453	101.394							
6.625	102.385	102.391	102.169	101.941	101.927	101.868							
6.750	102.737	102.743	102.522	102.294	102.280	102.220							
6.875	102.290	102.280	102.043	101.807	101.778	101.698							
6.990	102.720	102.720	102.484	102.248	102.209	102.128							
7.125	103.201	103.201	102.964	102.728	102.689	102.609							
7.250	102.340	102.234	101.982	101.669	101.635	101.534							
7.375	103.643	103.536	103.284	102.972	102.938	102.837							
7.500	103.422	103.315	103.063	102.751	102.717	102.616							
7.625	103.486	103.380	103.128	102.815	102.781	102.680							

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
5.500	98.422	98.461	98.270	98.093	98.146	98.128	5.250	96.313	96.412	96.404	96.386	95.768	95.748
5.625	98.898	98.937	98.746	98.569	98.622	98.604	5.375	96.815	96.914	96.906	96.888	96.270	96.250
5.750	99.516	99.554	99.363	99.186	99.239	99.222	5.500	97.298	97.397	97.389	97.371	96.752	96.733
5.875	99.957	99.953	99.747	99.511	99.507	99.469	5.625	97.757	97.856	97.848	97.830	97.211	97.192
6.000	100.512	100.509	100.303	100.067	100.063	100.025	5.750	97.399	97.476	97.453	97.362	96.682	96.641
6.125	101.038	101.035	100.829	100.593	100.589	100.550	5.875	97.856	97.933	97.909	97.818	97.138	97.098
6.250	101.482	101.478	101.272	101.036	101.032	100.994	6.000	98.293	98.370	98.347	98.255	97.575	97.535
6.375	101.313	101.319	101.098	100.870	100.856	100.797	6.125	98.713	98.790	98.767	98.676	97.996	97.955
6.490	101.785	101.791	101.570	101.342	101.328	101.269							
6.625	102.260	102.266	102.044	101.816	101.802	101.743							
6.750	102.612	102.618	102.397	102.169	102.155	102.095							
6.875	102.165	102.155	101.918	101.682	101.653	101.573							
6.990	102.595	102.595	102.359	102.123	102.084	102.003							
7.125	103.076	103.076	102.839	102.603	102.564	102.484							
7.250	102.215	102.109	101.857	101.544	101.510	101.409							
7.375	103.518	103.411	103.159	102.847	102.813	102.712							
7.500	103.297	103.190	102.938	102.626	102.592	102.491							

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	99.115	99.063	98.887	98.657	98.318	98.300	6.000	98.990	98.938	98.762	98.532	98.193	98.175
6.125	99.641	99.589	99.413	99.183	98.844	98.826	6.125	99.516	99.464	99.288	99.058	98.719	98.701
6.250	99.955	99.961	99.770	99.597	99.248	99.209	6.250	99.830	99.836	99.645	99.472	99.123	99.084
6.375	101.006	101.012	100.821	100.648	100.299	100.260	6.375	100.881	100.887	100.696	100.523	100.174	100.135
6.500	101.529	101.535	101.343	101.170	100.821	100.782	6.500	101.404	101.410	101.218	101.045	100.696	100.657
6.625	101.953	101.959	101.767	101.594	101.245	101.206	6.625	101.828	101.834	101.642	101.469	101.120	101.081
6.750	100.613	100.605	100.398	100.209	99.835	99.775	6.750	100.488	100.480	100.273	100.084	99.710	99.650
6.875	101.687	101.679	101.472	101.284	100.909	100.849	6.875	101.562	101.554	101.347	101.159	100.784	100.724
7.000	102.163	102.155	101.949	101.760	101.385	101.325	7.000	102.038	102.030	101.824	101.635	101.260	101.200
7.125	102.598	102.590	102.383	102.195	101.820	101.760	7.125	102.473	102.465	102.258	102.070	101.695	101.635
7.250	101.829	101.723	101.501	101.243	100.874	100.793	7.250	101.704	101.598	101.376	101.118	100.749	100.668
7.375	102.419	102.312	102.090	101.833	101.464	101.383	7.375	102.294	102.187	101.965	101.708	101.339	101.258
7.500	102.870	102.763	102.541	102.284	101.915	101.834	7.500	102.745	102.638	102.416	102.159	101.790	101.709
7.625	103.054	102.948	102.726	102.468	102.099	102.018	7.625	102.929	102.823	102.601	102.343	101.974	101.893

All Purchase Transactions	6.000		
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	0.150	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 - 766,550	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)

2024 Loan Limits Now Accept

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.



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	98.399	98.458	98.287	98.150	97.943	97.915	4.750	95.190	95.311	95.318	95.310	94.282	94.283
5.625	98.762	98.821	98.650	98.513	98.306	98.278	4.875	95.647	95.768	95.775	95.768	94.740	94.741
5.750	99.465	99.523	99.353	99.215	99.008	98.981	5.000	96.083	96.204	96.211	96.203	95.175	95.176
5.875	100.016	100.032	99.846	99.650	99.386	99.338	5.125	96.493	96.614	96.621	96.614	95.586	95.587
6.000	100.559	100.575	100.389	100.193	99.929	99.881	5.250	96.801	96.900	96.892	96.874	95.856	95.836
6.125	101.029	101.045	100.859	100.663	100.399	100.351	5.375	97.206	97.305	97.297	97.279	96.260	96.241
6.250	101.386	101.403	101.217	101.021	100.757	100.708	5.500	97.582	97.681	97.673	97.655	96.636	96.617
6.375	101.249	101.275	101.074	100.886	100.612	100.543	5.625	97.928	98.027	98.019	98.001	96.983	96.963
6.500	101.757	101.783	101.581	101.393	101.119	101.050	5.750	97.847	97.923	97.900	97.809	96.729	96.688
6.625	102.108	102.134	101.932	101.744	101.470	101.401	5.875	98.199	98.276	98.252	98.161	97.081	97.040
6.750	102.255	102.281	102.079	101.891	101.617	101.548	6.000	98.532	98.609	98.586	98.495	97.415	97.374
6.875	102.033	102.053	101.837	101.641	101.341	101.251	6.125	98.852	98.929	98.906	98.815	97.735	97.694
7.000	102.408	102.428	102.211	102.016	101.716	101.626							
7.125	102.746	102.766	102.549	102.353	102.054	101.964							
7.250	102.126	102.039	101.807	101.535	101.241	101.130							
7.375	102.603	102.516	102.284	102.011	101.717	101.606							
7.500	103.138	103.052	102.820	102.547	102.253	102.142							
7.625	103.658	103.571	103.339	103.067	102.773	102.662							

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	98.274	98.333	98.162	98.025	97.818	97.790	4.750	95.065	95.186	95.193	95.185	94.157	94.158
5.625	98.637	98.696	98.525	98.388	98.181	98.153	4.875	95.522	95.643	95.650	95.643	94.615	94.616
5.750	99.340	99.398	99.228	99.090	98.883	98.856	5.000	95.958	96.079	96.086	96.078	95.050	95.051
5.875	99.891	99.907	99.721	99.525	99.261	99.213	5.125	96.368	96.489	96.496	96.489	95.461	95.462
6.000	100.434	100.450	100.264	100.068	99.804	99.756	5.250	96.676	96.775	96.767	96.749	95.731	95.711
6.125	100.904	100.920	100.734	100.538	100.274	100.226	5.375	97.081	97.180	97.172	97.154	96.135	96.116
6.250	101.261	101.278	101.092	100.896	100.632	100.583	5.500	97.457	97.556	97.548	97.530	96.511	96.492
6.375	101.124	101.150	100.949	100.761	100.487	100.418	5.625	97.803	97.902	97.894	97.876	96.858	96.838
6.500	101.632	101.658	101.456	101.268	100.994	100.925	5.750	97.722	97.798	97.775	97.684	96.604	96.563
6.625	101.983	102.009	101.807	101.619	101.345	101.276	5.875	98.074	98.151	98.127	98.036	96.956	96.915
6.750	102.130	102.156	101.954	101.766	101.492	101.423	6.000	98.407	98.484	98.461	98.370	97.290	97.249
6.875	101.908	101.928	101.712	101.516	101.216	101.126	6.125	98.727	98.804	98.781	98.690	97.610	97.569
7.000	102.283	102.303	102.086	101.891	101.591	101.501							
7.125	102.621	102.641	102.424	102.228	101.929	101.839							
7.250	102.001	101.914	101.682	101.410	101.116	101.005							

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
5.875	98.519	98.487	98.390	98.181	97.692	97.643	5.875	98.394	98.362	98.265	98.056	97.567	97.518
6.000	99.061	99.029	98.933	98.723	98.235	98.186	6.000	98.936	98.904	98.808	98.598	98.110	98.061
6.125	99.532	99.499	99.403	99.194	98.705	98.656	6.125	99.407	99.374	99.278	99.069	98.580	98.531
6.250	100.031	100.057	99.946	99.733	99.294	99.224	6.250	99.906	99.932	99.821	99.668	99.169	99.099
6.375	100.842	100.868	100.757	100.604	100.105	100.036	6.375	100.717	100.743	100.632	100.479	99.980	99.911
6.500	101.350	101.376	101.264	101.111	100.612	100.543	6.500	101.225	101.251	101.139	100.986	100.487	100.418
6.625	101.701	101.727	101.615	101.462	100.963	100.894	6.625	101.576	101.602	101.490	101.337	100.838	100.769
6.750	100.615	100.627	100.500	100.332	99.807	99.717	6.750	100.490	100.502	100.375	100.207	99.682	99.592
6.875	101.456	101.468	101.341	101.172	100.648	100.558	6.875	101.331	101.343	101.216	101.047	100.523	100.433
7.000	101.830	101.842	101.716	101.547	101.022	100.932	7.000	101.705	101.717	101.591	101.422	100.897	100.807
7.125	102.168	102.180	102.053	101.885	101.360	101.270	7.125	102.043	102.055	101.928	101.760	101.235	101.145
7.250	101.719	101.632	101.490	101.253	100.734	100.623	7.250	101.594	101.507	101.365	101.128	100.609	100.498
7.375	102.196	102.109	101.967	101.729	101.210	101.099	7.375	102.071	101.984	101.842	101.604	101.085	100.974
7.500	102.481	102.395	102.253	102.015	101.496	101.385	7.500	102.356	102.270	102.128	101.890	101.371	101.260
7.625	102.769	102.682	102.540	102.303	101.784	101.673	7.625	102.644	102.557	102.415	102.178	101.659	101.548

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	0.150	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 - 766,550	0.100
766,550 - 999,999	0.000
1,000,000 - \$1,499,999	(0.500)
> = \$1,500,000 - \$2,000,000	(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

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



Effective Date and Time
 11/30/2023 1:15 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 - 766,550	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.



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	**See Page 9
6.125	97.933	97.828	97.617	6.125	99.092	98.884	98.612	75,000 - 99,999	(0.500)	(0.500)	
6.250	98.448	98.359	98.123	6.250	99.493	99.303	99.005	100,000 - 199,999	0.000	0.000	
6.375	99.103	99.014	98.777	6.375	99.952	99.757	99.462	200,000 - 299,999	0.025	0.025	
6.500	99.536	99.446	99.211	6.500	100.402	100.203	99.911	300,000 - 399,999	0.050	0.050	
6.625	100.066	99.969	99.738	6.625	100.842	100.644	100.351	400,000 - 548,250	0.075	0.075	
6.750	100.141	100.030	99.772	6.750	100.763	100.551	100.232	548,251 - 766,550	0.100	0.100	
6.875	100.654	100.553	100.289	6.875	101.138	100.920	100.604				
6.990	101.079	100.990	100.719	7.000	101.490	101.268	100.955	State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9
7.125	101.392	101.271	101.020	7.125	101.827	101.606	101.293	PA FL TX	0.075	0.050	
7.250	101.344	101.226	100.948	7.250	101.412	101.193	100.853	DC DE VA MD	0.025	0.000	
7.375	101.816	101.724	101.430	7.375	101.690	101.465	101.129	CT NC NJ NH OR SC GA WA	0.000	0.000	
7.499	102.157	102.065	101.771	7.500	101.947	101.719	101.385	AL	0.050	0.050	
7.625	102.322	102.190	101.920	7.625	102.187	101.960	101.625	AZ CO MA	(0.100)	(0.075)	
7.750	101.828	101.477	101.178	7.750	101.453	101.001	100.640	CA	(0.150)	(0.125)	
**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	97.494	97.053	96.983	5.500	98.528	98.405	98.364				
5.375	97.866	97.419	97.353	5.625	98.818	98.723	98.652				
5.500	98.371	97.924	97.858	5.750	99.121	99.019	98.953				
5.625	98.539	98.120	98.024	5.875	99.423	99.314	99.253				
5.750	98.859	98.431	98.340	5.990	99.790	99.681	99.619				
5.875	99.192	98.758	98.671	6.125	99.713	99.561	99.469				
6.000	99.684	99.250	99.164	6.250	99.975	99.815	99.728				
6.125	99.464	98.987	98.871	6.375	100.245	100.079	99.997				
6.250	99.838	99.353	99.242	6.500	100.604	100.438	100.356				
6.375	100.177	99.686	99.578	6.625	100.307	99.883	99.771				
**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	
6.375	99.117	98.664	98.496	6.250	84.500	84.500	84.500	84.500	84.500	84.500	
6.500	99.582	99.128	98.961	6.375	84.500	84.500	84.500	84.500	84.500	84.500	
6.625	100.090	99.627	99.466	6.500	84.500	84.500	84.500	84.500	84.500	84.500	
6.750	100.354	99.884	99.696	6.625	84.500	84.500	84.500	84.500	84.500	84.500	
6.875	100.829	100.368	100.175	6.750	84.500	84.500	84.500	84.500	84.500	84.500	
7.000	101.208	100.759	100.558								
7.125	101.444	100.963	100.782								
7.250	101.412	100.934	100.726								
7.375	101.758	101.306	101.082								
7.500	102.006	101.554	101.331								
7.625	102.135	101.643	101.444								
7.750	101.755	101.043	100.814								

HomeReady/Home Possible Adjustment Caps		Extension Costs Per Day:		Admin Fees:		
FICO Score	LTV <= 80	LTV > 80	First Request	(0.020)	Underwriting	\$1.125
>= 80	(1.500)	0.000	Second Request	(0.020)	Condo New Project Approval	\$700
< 80	(1.500)	(1.500)	Third Request	(0.040)	Condo Established Project	\$295
			Fourth Request	(0.040)	Condo Limited Review	\$0
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS			Relock Fee	(0.125)		
Escrow Waiver		(0.100)	Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.			

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
5.500				97.718	97.771	97.753	5.250	96.011	95.393	95.373
5.625				98.194	98.247	98.229	5.375	96.513	95.895	95.875
5.750				98.811	98.864	98.847	5.500	96.996	96.377	96.358
5.875				99.136	99.132	99.094	5.625	97.455	96.836	96.817
6.000				99.692	99.688	99.650	5.750	96.987	96.307	96.266
6.125				100.218	100.214	100.175	5.875	97.443	96.763	96.723
6.250				100.661	100.657	100.619	6.000	97.880	97.200	97.160
6.375				100.495	100.481	100.422	6.125	98.301	97.621	97.580
6.490				100.967	100.953	100.894				
6.625				101.441	101.427	101.368				
6.750				101.794	101.780	101.720				
6.875				101.307	101.278	101.198				

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	0.150	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 - 766,550		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	98.157	97.818	97.800
6.125	98.683	98.344	98.326
6.250	99.097	98.748	98.709
6.375	100.148	99.799	99.760
6.500	100.670	100.321	100.282
6.625	101.094	100.745	100.706
6.750	99.709	99.335	99.275
6.875	100.784	100.409	100.349
7.000	101.260	100.885	100.825
7.125	101.695	101.320	101.260

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

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

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



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

VA Programs - TBD Locks

VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
5.500	97.650	97.443	97.415	4.750	94.810	93.782	93.783
5.625	98.013	97.806	97.778	4.875	95.268	94.240	94.241
5.750	98.715	98.508	98.481	5.000	95.703	94.675	94.676
5.875	99.150	98.886	98.838	5.125	96.114	95.086	95.087
6.000	99.693	99.429	99.381	5.250	96.374	95.356	95.336
6.125	100.163	99.899	99.851	5.375	96.779	95.760	95.741
6.250	100.521	100.257	100.208	5.500	97.155	96.136	96.117
6.375	100.386	100.112	100.043	5.625	97.501	96.483	96.463
6.500	100.893	100.619	100.550	5.750	97.309	96.229	96.198
6.625	101.244	100.970	100.901	5.875	97.661	96.581	96.540
6.750	101.391	101.117	101.048	6.000	97.995	96.915	96.874
6.875	101.141	100.841	100.751	6.125	98.315	97.235	97.194
7.000	101.516	101.216	101.126				
7.125	101.853	101.554	101.464				
7.250	101.035	100.741	100.630				

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
6.000	97.907	97.568	97.550
6.125	98.433	98.094	98.076
6.250	98.847	98.498	98.459
6.375	99.898	99.549	99.510
6.500	100.420	100.071	100.032
6.625	100.844	100.495	100.456
6.750	99.459	99.085	99.025
6.875	100.534	100.159	100.099
7.000	101.010	100.635	100.575
7.125	101.445	101.070	101.010

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	0.150	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 - 766,550	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)		

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

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	0.000	0.028	0.058	0.165	0.119	0.158	0.198	0.326	
6.250	0.000	0.000	0.008	0.119	0.158	0.237	0.145	0.296	0.321	0.463	
6.375	0.000	0.000	0.000	0.106	0.161	0.240	0.140	0.288	0.313	0.457	
6.500	0.000	0.000	0.000	0.091	0.155	0.234	0.133	0.277	0.302	0.442	
6.625	0.000	0.000	0.001	0.115	0.166	0.245	0.284	0.311	0.657	0.743	
6.750	0.000	0.000	0.230	0.342	0.495	0.602	0.707	0.717	1.079	1.165	
6.875	0.000	0.000	0.159	0.278	0.455	0.562	0.654	0.661	1.023	1.112	
6.990	0.000	0.000	0.080	0.200	0.381	0.488	0.577	0.584	0.946	1.036	
7.125	0.000	0.000	0.227	0.339	0.496	0.603	0.705	0.715	1.077	1.164	
7.250	0.000	0.029	0.375	0.459	0.754	0.890	1.106	1.006	1.196	1.283	
7.375	0.000	0.030	0.196	0.288	0.613	0.748	0.948	0.848	1.036	1.126	
7.499	0.000	0.030	0.202	0.294	0.616	0.751	0.953	0.853	1.041	1.130	
7.625	0.000	0.029	0.372	0.455	0.748	0.883	1.101	1.001	1.192	1.278	
7.750	0.000	0.000	0.375	0.600	0.754	0.721	0.796	0.806	0.831	0.889	
7.875	0.000	0.000	0.241	0.471	0.646	0.613	0.677	0.684	0.709	0.770	
7.990	0.000	0.000	0.307	0.535	0.703	0.670	0.738	0.746	0.771	0.831	
8.125	0.000	0.000	0.363	0.583	0.723	0.689	0.772	0.784	0.809	0.865	

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	
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	0.000	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	
5.500	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	
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	0.029	0.098	0.000	
6.490	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.029	0.098	0.000	
6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.029	0.098	0.000	
6.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.029	0.098	0.000	
6.875	0.000	0.000	0.234	0.260	0.294	0.441	0.550	0.713	0.809	0.750	
6.990	0.000	0.000	0.225	0.250	0.284	0.431	0.540	0.703	0.800	0.740	
7.125	0.000	0.000	0.225	0.249	0.284	0.431	0.540	0.703	0.800	0.740	
7.250	0.000	0.000	0.451	0.308	0.342	0.770	0.683	1.014	1.195	1.024	
7.375	0.000	0.000	0.451	0.307	0.342	0.770	0.683	1.014	1.195	1.024	
7.500	0.000	0.000	0.451	0.307	0.342	0.770	0.683	1.014	1.195	1.024	

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	
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	0.000	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	0.234	0.409	0.444	0.491	0.650	0.663	0.659	0.344	
7.000	0.000	0.000	0.234	0.409	0.444	0.491	0.650	0.663	0.659	0.344	
7.125	0.000	0.000	0.234	0.409	0.444	0.491	0.650	0.663	0.659	0.344	
7.250	0.000	0.000	0.561	0.568	0.602	0.930	0.893	1.074	1.155	0.656	
7.375	0.000	0.000	0.461	0.467	0.502	0.830	0.792	0.974	1.055	0.556	
7.500	0.000	0.000	0.461	0.467	0.502	0.830	0.792	0.974	1.055	0.556	
7.625	0.000	0.000	0.461	0.467	0.502	0.830	0.792	0.974	1.055	0.556	

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

Conventional LLPA's

Purchase - FICO/LTV LLPA's (Mortgage > 15 Year Terms)									
FICO Range	LTV Range								
	<= 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

Non Cashout Refinance - FICO/LTV LLPA's (Mortgage > 15 Year Terms)									
FICO Range	LTV Range								
	<= 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

Cashout Refinance - FICO/LTV LLPA's (All Mortgage Terms)									
FICO Range	LTV Range								
	<= 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 - LLPA's 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 - LLPA's 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 - LLPA's 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 - 766,550	0.100	0.100
> 766,550	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.