

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



Effective Date and Time
4/2/2024 1:30 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						Loan Amount Adjustments		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	20/25/30 Yr	10/15 Yr	
5.500	96.627	96.587	96.472	96.381	95.939	95.898	5.625	98.414	98.404	98.207	98.199	97.759	97.576	75,000 - 99,999	(0.500)	(0.500)
5.625	97.169	97.129	97.013	96.925	96.482	96.441	5.750	99.061	99.051	98.849	98.848	98.410	98.221	100,000 - 199,999	0.000	0.000
5.750	97.764	97.724	97.602	97.565	97.131	97.053	5.875	99.597	99.587	99.380	99.386	98.949	98.755	200,000 - 299,999	0.025	0.025
5.875	98.460	98.420	98.296	98.258	97.825	97.744	6.000	100.122	100.112	99.903	99.912	99.476	99.279	300,000 - 399,999	0.050	0.050
6.000	99.037	98.997	98.874	98.829	98.396	98.315	6.125	100.550	100.540	100.331	100.341	99.904	99.708	400,000 - 548,250	0.075	0.075
6.125	99.534	99.494	99.371	99.321	98.888	98.809	6.250	100.691	100.681	100.457	100.441	99.993	99.784	548,251 - 766,550	0.100	0.100
6.250	99.805	99.765	99.621	99.569	99.126	99.027	6.375	101.164	101.154	100.926	100.916	100.470	100.256	State Adjustments	20/25/30 Yr	10/15 Yr
6.375	100.371	100.331	100.191	100.116	99.673	99.578	6.500	101.637	101.627	101.397	101.391	100.945	100.728	PA FL TX	0.075	0.050
6.500	100.877	100.837	100.704	100.602	100.158	100.070	6.625	102.041	102.031	101.800	101.795	101.348	101.132	DC DE VA MD	0.025	0.000
6.625	101.323	101.283	101.144	101.062	100.619	100.524	6.750	101.754	101.744	101.545	101.513	101.073	100.843	CT NC NJ NH OR SC GA WA	0.000	0.000
6.750	101.348	101.308	101.195	101.103	100.666	100.553	6.875	102.144	102.134	101.931	101.906	101.466	101.231	AL	0.050	0.050
6.875	101.918	101.878	101.773	101.646	101.207	101.102	6.990	102.524	102.514	102.309	102.288	101.848	101.611	AZ CO MA	(0.100)	(0.075)
6.990	102.297	102.257	102.150	102.028	101.591	101.483	7.125	102.835	102.825	102.620	102.598	102.159	101.922	CA	(0.150)	(0.125)
7.125	102.674	102.634	102.517	102.431	101.995	101.876	7.250	102.659	102.649	102.366	102.319	101.773	101.522	SPECIAL - AZ CA SC OR WA	0.100	0.100
7.250	102.637	102.597	102.402	102.283	101.740	101.608	7.375	102.963	102.953	102.666	102.626	102.080	101.824	SPECIAL - CO	0.150	0.150
7.375	103.040	103.000	102.806	102.680	102.137	102.006	7.500	103.259	103.249	102.959	102.922	102.377	102.119			
7.500	103.341	103.301	103.109	102.975	102.432	102.303	7.625	103.478	103.468	103.178	103.142	102.597	102.338			
7.625	103.591	103.551	103.349	103.248	102.706	102.566										
Conforming 15 Year Fixed						Conforming 10 Year Fixed						**See Page 9 for LLPA Matrix				
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			
5.000	98.052	98.042	97.952	97.919	97.487	97.439	5.000	97.797	97.994	97.778	97.732	97.569	97.534			
5.125	98.539	98.529	98.322	98.257	97.771	97.715	5.125	98.234	98.444	98.223	98.184	97.996	97.950			
5.250	98.895	98.885	98.670	98.617	98.132	98.067	5.250	98.567	98.788	98.562	98.530	98.343	98.291			
5.375	99.458	99.448	99.241	99.177	98.691	98.634	5.375	98.915	99.143	98.915	98.888	98.701	98.646			
5.500	99.707	99.697	99.478	99.431	98.948	98.878	5.500	99.291	99.522	99.293	99.266	99.080	99.024			
5.625	99.942	99.932	99.770	99.689	99.220	99.142	5.625	99.546	99.742	99.566	99.512	99.341	99.274			
5.750	100.352	100.342	100.176	100.101	99.633	99.550	5.750	99.872	100.078	99.898	99.851	99.681	99.609			
5.875	100.737	100.727	100.561	100.486	100.018	99.936	5.875	100.199	100.413	100.229	100.187	100.019	99.942			
6.000	101.131	101.121	100.959	100.879	100.410	100.332	6.000	100.602	100.816	100.633	100.590	100.422	100.346			
6.125	100.852	100.842	100.755	100.660	100.237	100.139	6.125	100.664	100.846	100.746	100.676	100.552	100.463			
6.250	101.218	101.208	101.116	101.028	100.606	100.502	6.250	100.963	101.156	101.052	100.989	100.865	100.772			
6.375	101.621	101.611	101.524	101.429	101.007	100.908	6.375	101.259	101.460	101.352	101.294	101.171	101.074			
6.500	101.870	101.860	101.763	101.685	101.264	101.153	6.500	101.593	101.793	101.685	101.628	101.505	101.408			
6.625	101.693	101.683	101.610	101.500	101.068	100.949	6.625	101.458	101.626	101.540	101.455	101.321	101.212			
6.750	102.076	102.066	101.994	101.884	101.452	101.332	6.750	101.705	101.885	101.794	101.716	101.583	101.469			
6.875	102.473	102.463	102.390	102.280	101.849	101.729										
7.000	102.713	102.703	102.630	102.521	102.090	101.970										
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			
6.125	98.875	98.933	98.881	98.713	98.272	98.113	6.250	85.000	85.000	85.000	85.000	85.000	85.000			
6.250	99.166	99.199	99.125	98.957	98.508	98.329	6.375	85.000	85.000	85.000	85.000	85.000	85.000			
6.375	99.730	99.761	99.691	99.500	99.050	98.875	6.500	85.000	85.000	85.000	85.000	85.000	85.000			
6.500	100.259	100.280	100.217	99.998	99.548	99.380	6.625	85.000	85.000	85.000	85.000	85.000	85.000			
6.625	100.612	100.648	100.579	100.381	99.931	99.757	6.750	85.000	85.000	85.000	85.000	85.000	85.000			
6.750	100.733	100.750	100.707	100.506	100.070	99.877	6.875	85.000	85.000	85.000	85.000	85.000	85.000			
6.875	101.199	101.203	101.168	100.931	100.494	100.309	7.000	85.000	85.000	85.000	85.000	85.000	85.000			
7.000	101.496	101.511	101.475	101.244	100.807	100.620										
7.125	101.748	101.785	101.738	101.542	101.107	100.908										
7.250	102.238	102.255	102.131	101.921	101.398	101.187										
7.375	102.551	102.573	102.450	102.234	101.711	101.500										
7.500	102.906	102.934	102.811	102.588	102.065	101.855										
7.625	103.042	103.079	102.948	102.756	102.235	102.015										

Adjustment Caps		Extension Costs Per Day:		Admin Fees:	
Home Ready / Home Possible	0.000	First Request	(0.020)	Underwriting	\$1,125
First Time Homebuyer		Second Request	(0.020)	Condo New Project Approval	\$700
<= 100% AMI	0.000	Third Request	(0.040)	Condo Established Project	\$295
<= 120% AMI High Cost	0.000	Fourth Request	(0.040)	Condo Limited Review	\$0
		Relock Fee	(0.125)		
LLPA CAPS APPLY TO ALL CONW ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS		Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.			
Escrow Waiver	(0.100)				

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
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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
5.250	97.838	97.798	97.640	97.622	97.344	97.343	5.750	97.927	98.116	97.989	97.965	97.344	97.298
5.375	98.372	98.332	98.123	98.090	97.753	97.730	5.875	98.379	98.568	98.441	98.417	97.796	97.750
5.500	99.185	99.145	98.935	98.902	98.565	98.543	6.000	98.809	98.998	98.871	98.847	98.226	98.180
5.625	99.589	99.549	99.340	99.306	98.969	98.947	6.125	99.220	99.409	99.281	99.258	98.637	98.591
5.750	100.184	100.144	99.935	99.901	99.565	99.542	6.250	98.857	99.024	98.912	98.874	98.244	98.177
5.875	100.301	100.261	100.032	99.984	99.606	99.563	6.375	99.271	99.438	99.325	99.288	98.657	98.591
6.000	100.912	100.872	100.642	100.595	100.216	100.173	6.500	99.669	99.836	99.723	99.686	99.055	98.989
6.125	101.467	101.427	101.197	101.150	100.771	100.728	6.625	100.053	100.220	100.107	100.070	99.439	99.373
6.250	101.721	101.681	101.452	101.404	101.026	100.983							
6.375	101.436	101.396	101.223	101.161	100.820	100.756							
6.500	102.009	101.969	101.797	101.734	101.393	101.329							
6.625	102.492	102.452	102.280	102.217	101.877	101.812							
6.750	102.727	102.687	102.515	102.452	102.111	102.047							
6.875	102.277	102.237	102.044	101.963	101.577	101.492							
7.000	102.788	102.748	102.555	102.474	102.087	102.002							
7.125	103.142	103.102	102.909	102.828	102.441	102.356							
7.250	103.265	103.225	103.033	102.951	102.565	102.480							
7.375	102.623	102.583	102.456	102.359	101.981	101.876							
7.500	103.075	103.035	102.908	102.811	102.434	102.328							
7.625	103.214	103.174	103.047	102.951	102.573	102.467							

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
5.250	97.713	97.673	97.515	97.497	97.219	97.218	5.750	97.802	97.991	97.864	97.840	97.219	97.173
5.375	98.247	98.207	97.998	97.965	97.628	97.605	5.875	98.254	98.443	98.316	98.292	97.671	97.625
5.500	99.060	99.020	98.810	98.777	98.440	98.418	6.000	98.684	98.873	98.746	98.722	98.101	98.055
5.625	99.464	99.424	99.215	99.181	98.844	98.822	6.125	99.095	99.284	99.156	99.133	98.512	98.466
5.750	100.059	100.019	99.810	99.776	99.440	99.417	6.250	98.732	98.899	98.787	98.749	98.119	98.052
5.875	100.176	100.136	99.907	99.859	99.481	99.438	6.375	99.146	99.313	99.200	99.163	98.532	98.466
6.000	100.787	100.747	100.517	100.470	100.091	100.048	6.500	99.544	99.711	99.598	99.561	98.930	98.864
6.125	101.342	101.302	101.072	101.025	100.646	100.603	6.625	99.928	100.095	99.982	99.945	99.314	99.248
6.250	101.596	101.556	101.327	101.279	100.901	100.858							
6.375	101.311	101.271	101.098	101.036	100.695	100.631							
6.500	101.884	101.844	101.672	101.609	101.268	101.204							
6.625	102.367	102.327	102.155	102.092	101.752	101.687							
6.750	102.602	102.562	102.390	102.327	101.986	101.922							
6.875	102.152	102.112	101.919	101.838	101.452	101.367							
7.000	102.663	102.623	102.430	102.349	101.962	101.877							
7.125	103.017	102.977	102.784	102.703	102.316	102.231							
7.250	103.140	103.100	102.908	102.826	102.440	102.355							

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	(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		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)	

Extension Costs Per Day:		Admin Fees	
First Request	(0.020)	Underwriting Fee - Full Doc	\$1,125
Second Request	(0.020)	Underwriting Fee - Streamline	\$695
Third Request	(0.040)	FHA Single Unit Spot Approval	\$695
Fourth Request	(0.040)	FHA Established Full Project Approval	\$795
Relock Fee	(0.125)		

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

Keystone Funding Inc
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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
5.250	97.683	97.673	97.535	97.397	97.120	97.108	5.250	97.445	97.556	97.451	97.441	96.375	96.350
5.375	98.302	98.292	98.103	97.949	97.612	97.580	5.375	97.849	97.961	97.856	97.846	96.780	96.755
5.500	99.002	98.992	98.803	98.649	98.313	98.280	5.500	98.225	98.336	98.231	98.221	97.155	97.130
5.625	99.394	99.384	99.195	99.041	98.704	98.672	5.625	98.568	98.680	98.575	98.565	97.499	97.474
5.750	100.024	100.014	99.825	99.671	99.335	99.302	5.750	98.338	98.428	98.400	98.376	97.356	97.310
5.875	100.261	100.251	100.041	99.874	99.496	99.443	5.875	98.688	98.778	98.750	98.726	97.705	97.660
6.000	100.738	100.728	100.519	100.351	99.973	99.920	6.000	99.016	99.106	99.078	99.054	98.034	97.988
6.125	101.288	101.278	101.068	100.901	100.523	100.470	6.125	99.329	99.418	99.390	99.367	98.346	98.300
6.250	101.602	101.592	101.383	101.215	100.837	100.784	6.250	99.254	99.321	99.308	99.271	98.240	98.174
6.375	101.323	101.313	101.161	100.978	100.637	100.563	6.375	99.574	99.641	99.628	99.590	98.560	98.493
6.500	101.846	101.836	101.684	101.501	101.160	101.086	6.500	99.883	99.950	99.937	99.900	98.869	98.803
6.625	102.175	102.165	102.012	101.830	101.489	101.415	6.625	100.183	100.251	100.238	100.200	99.170	99.103
6.750	102.382	102.372	102.220	102.037	101.697	101.623							
6.875	102.125	102.115	101.942	101.741	101.354	101.259							
7.000	102.490	102.480	102.307	102.106	101.719	101.624							
7.125	102.715	102.705	102.532	102.331	101.944	101.849							
7.250	102.827	102.817	102.645	102.443	102.057	101.962							
7.375	102.427	102.417	102.310	102.094	101.716	101.600							
7.500	102.776	102.766	102.659	102.442	102.064	101.949							
7.625	102.991	102.981	102.873	102.657	102.279	102.163							

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
5.250	97.558	97.548	97.410	97.272	96.995	96.983	5.250	97.320	97.431	97.326	97.316	96.250	96.225
5.375	98.177	98.167	97.978	97.824	97.487	97.455	5.375	97.724	97.836	97.731	97.721	96.655	96.630
5.500	98.877	98.867	98.678	98.524	98.188	98.155	5.500	98.100	98.211	98.106	98.096	97.030	97.005
5.625	99.269	99.259	99.070	98.916	98.579	98.547	5.625	98.443	98.555	98.450	98.440	97.374	97.349
5.750	99.899	99.889	99.700	99.546	99.210	99.177	5.750	98.213	98.303	98.275	98.251	97.231	97.185
5.875	100.136	100.126	99.916	99.749	99.371	99.318	5.875	98.563	98.653	98.625	98.601	97.580	97.535
6.000	100.613	100.603	100.394	100.226	99.848	99.795	6.000	98.891	98.981	98.953	98.929	97.909	97.863
6.125	101.163	101.153	100.943	100.776	100.398	100.345	6.125	99.204	99.293	99.265	99.242	98.221	98.175
6.250	101.477	101.467	101.258	101.090	100.712	100.659	6.250	99.129	99.196	99.183	99.146	98.115	98.049
6.375	101.198	101.188	101.036	100.853	100.512	100.438	6.375	99.449	99.516	99.503	99.465	98.435	98.368
6.500	101.721	101.711	101.559	101.376	101.035	100.961	6.500	99.758	99.825	99.812	99.775	98.744	98.678
6.625	102.050	102.040	101.887	101.705	101.364	101.290	6.625	100.058	100.126	100.113	100.075	99.045	98.978
6.750	102.257	102.247	102.095	101.912	101.572	101.498							
6.875	102.000	101.990	101.817	101.616	101.229	101.134							
7.000	102.365	102.355	102.182	101.981	101.594	101.499							
7.125	102.590	102.580	102.407	102.206	101.819	101.724							

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
5.375	97.673	97.663	97.473	97.374	96.842	96.809	5.375	97.548	97.538	97.348	97.249	96.717	96.684
5.500	98.373	98.363	98.174	98.074	97.542	97.509	5.500	98.248	98.238	98.049	97.949	97.417	97.384
5.625	98.765	98.755	98.565	98.466	97.934	97.901	5.625	98.640	98.630	98.440	98.341	97.809	97.776
5.750	99.002	98.992	98.782	98.682	98.121	98.068	5.750	98.877	98.867	98.657	98.557	97.996	97.943
5.875	99.918	99.908	99.698	99.598	99.036	98.983	5.875	99.793	99.783	99.573	99.473	98.911	98.858
6.000	100.395	100.385	100.175	100.075	99.514	99.461	6.000	100.270	100.260	100.050	99.950	99.389	99.336
6.125	100.945	100.935	100.725	100.625	100.064	100.010	6.125	100.820	100.810	100.600	100.500	99.939	99.885
6.250	100.223	100.213	100.061	99.947	99.426	99.352	6.250	100.098	100.088	99.936	99.822	99.301	99.227
6.375	101.011	101.001	100.849	100.736	100.215	100.141	6.375	100.886	100.876	100.724	100.611	100.090	100.016
6.500	101.534	101.524	101.372	101.259	100.738	100.664	6.500	101.409	101.399	101.247	101.134	100.613	100.539
6.625	101.863	101.853	101.701	101.588	101.067	100.993	6.625	101.738	101.728	101.576	101.463	100.942	100.868
6.750	100.983	100.973	100.801	100.663	100.090	99.995	6.750	100.858	100.848	100.676	100.538	99.965	99.870
6.875	101.439	101.429	101.256	101.119	100.566	100.491	6.875	101.314	101.304	101.131	100.994	100.441	100.366
7.000	101.824	101.814	101.641	101.504	100.951	100.856	7.000	101.699	101.689	101.516	101.379	100.826	100.731
7.125	102.069	102.059	101.886	101.749	101.175	101.081	7.125	101.944	101.934	101.761	101.624	101.050	100.956

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 609-619	(1.750)
FICO 589-599	(2.000)

Extension Costs Per Day:

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

Admin Fees

Underwriting Fee - Full Doc	\$1,125
Underwriting Fee - IRRRL	\$695
New Project Submission	\$795

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



Effective Date and Time
 4/2/2024 1:30 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	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	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	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	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	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	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	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	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	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	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	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						Agency 7/6 SOFR ARM 5-1-5 High Balance						Agency 5/6 SOFR ARM 2-1-5 High Balance									
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	
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	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	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	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	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	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	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	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	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	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	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

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

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



Effective Date and Time
 4/2/2024 1:30 PM

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

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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
5.500	95.831	95.389	95.348	5.625	97.549	97.209	97.026	75,000 - 99,999	(0.500)	(0.500)	
5.625	96.375	95.932	95.891	5.750	98.298	97.860	97.671	100,000 - 199,999	0.000	0.000	
5.750	97.015	96.581	96.503	5.875	98.836	98.399	98.205	200,000 - 299,999	0.025	0.025	
5.875	97.708	97.275	97.194	6.000	99.362	98.926	98.729	300,000 - 399,999	0.050	0.050	
6.000	98.279	97.846	97.765	6.125	99.791	99.354	99.158	400,000 - 548,250	0.075	0.075	
6.125	98.771	98.338	98.259	6.250	99.891	99.443	99.234	548,251 - 766,550	0.100	0.100	
6.250	99.019	98.576	98.477	6.375	100.366	99.920	99.706	State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9
6.375	99.566	99.123	99.028	6.500	100.841	100.395	100.178	PA FL TX	0.075	0.050	
6.500	100.052	99.608	99.520	6.625	101.245	100.798	100.582	DC DE VA MD	0.025	0.000	
6.625	100.512	100.069	99.974	6.750	100.963	100.523	100.293	CT NC NJ NH OR SC GA WA	0.000	0.000	
6.750	100.553	100.116	100.003	6.875	101.356	100.916	100.681	AL	0.050	0.050	
6.875	101.096	100.657	100.552	6.990	101.738	101.298	101.061	AZ CO MA	(0.100)	(0.075)	
6.990	101.478	101.041	100.933	7.125	102.048	101.609	101.372	CA	(0.150)	(0.125)	
7.125	101.881	101.445	101.326	7.250	101.769	101.223	100.972				
**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				
5.000	97.369	96.937	96.889	5.000	97.182	97.019	96.984				
5.125	97.707	97.221	97.165	5.125	97.634	97.446	97.400				
5.250	98.067	97.582	97.517	5.250	97.980	97.793	97.741				
5.375	98.627	98.141	98.084	5.375	98.338	98.151	98.096				
5.500	98.881	98.398	98.328	5.500	98.716	98.530	98.474				
5.625	99.139	98.670	98.592	5.625	98.962	98.791	98.724				
5.750	99.551	99.083	99.000	5.750	99.301	99.131	99.059				
5.875	99.936	99.468	99.386	5.875	99.637	99.469	99.392				
6.000	100.329	99.860	99.782	6.000	100.040	99.872	99.796				
6.125	100.110	99.687	99.589	6.125	100.126	100.002	99.913				
**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	
6.125				98.163	97.722	97.563	6.250	84.450	84.450	84.450	
6.250				98.407	97.958	97.779	6.375	84.450	84.450	84.450	
6.375				98.950	98.500	98.325	6.500	84.450	84.450	84.450	
6.500				99.448	98.998	98.830	6.625	84.450	84.450	84.450	
6.625				99.831	99.381	99.207	6.750	84.450	84.450	84.450	
6.750				99.956	99.520	99.327					
6.875				100.381	99.944	99.759					
7.000				100.694	100.257	100.070					
7.125				100.992	100.557	100.358					
7.250				101.371	100.848	100.637					
7.375				101.684	101.161	100.950					
7.500				102.038	101.515	101.305					

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
		Relock Fee	(0.125)		
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS		Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.			
Escrow Waiver	(0.100)				

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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
5.250				97.072	96.794	96.793	5.750	97.415	96.794	96.748
5.375				97.540	97.203	97.180	5.875	97.867	97.246	97.200
5.500				98.352	98.015	97.993	6.000	98.297	97.676	97.630
5.625				98.756	98.419	98.397	6.125	98.708	98.087	98.041
5.750				99.351	99.015	98.992	6.250	98.324	97.694	97.627
5.875				99.434	99.056	99.013	6.375	98.738	98.107	98.041
6.000				100.045	99.666	99.623	6.500	99.136	98.505	98.439
6.125				100.600	100.221	100.178	6.625	99.520	98.889	98.823
6.250				100.854	100.476	100.433				
6.375				100.611	100.270	100.206				
6.500				101.184	100.843	100.779				
6.625				101.667	101.327	101.262				

FHA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.500	97.686	97.258	97.256
5.625	98.090	97.663	97.660
5.750	98.065	97.609	97.586
5.875	99.067	98.611	98.598
6.000	99.677	99.221	99.198
6.125	100.232	99.776	99.753
6.250	99.211	98.795	98.751
6.375	100.278	99.862	99.818
6.500	100.851	100.435	100.391
6.625	101.334	100.918	100.874

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

FICO	FHA	USDA
FICO 740+	0.150	0.075
FICO 739 - 720	0.075	0.075
FICO 719 - 700	0.075	0.075
FICO 699-680	0.000	0.000
FICO 679-660	0.000	0.000
FICO 659-640	(0.150)	(0.150)
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:

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

Admin Fees

Underwriting Fee - Full Doc	\$1,125
Underwriting Fee - Streamline	\$695
FHA Single Unit Spot Approval	\$795
FHA Established Full Project Approval	\$795

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Keystone Funding Inc
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 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
5.250	96.847	96.570	96.558	5.250	96.891	95.825	95.800
5.375	97.399	97.062	97.030	5.375	97.296	96.230	96.205
5.500	98.099	97.763	97.730	5.500	97.671	96.605	96.580
5.625	98.491	98.154	98.122	5.625	98.015	96.949	96.924
5.750	99.121	98.785	98.752	5.750	97.826	96.806	96.760
5.875	99.324	98.946	98.893	5.875	98.176	97.155	97.110
6.000	99.801	99.423	99.370	6.000	98.504	97.484	97.438
6.125	100.351	99.973	99.920	6.125	98.817	97.796	97.750
6.250	100.665	100.287	100.234	6.250	98.721	97.690	97.624
6.375	100.428	100.087	100.013	6.375	99.040	98.010	97.943
6.500	100.951	100.610	100.536	6.500	99.350	98.319	98.253
6.625	101.280	100.939	100.865	6.625	99.650	98.620	98.553
6.750	101.487	101.147	101.073				
6.875	101.191	100.804	100.709				
7.000	101.556	101.169	101.074				

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.500	97.436	97.008	97.006
5.625	97.840	97.413	97.410
5.750	97.815	97.359	97.336
5.875	98.817	98.361	98.338
6.000	99.427	98.971	98.948
6.125	99.982	99.526	99.503
6.250	98.961	98.545	98.501
6.375	100.028	99.612	99.568
6.500	100.601	100.185	100.141
6.625	101.084	100.668	100.624

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	
726,251 - 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	\$695
Third Request	(0.040)	New Project Submission	\$795
Fourth Request	(0.040)		
Relock Fee	(0.125)		

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 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: 144750



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	
5.500	0.000	0.000	0.000	0.000	0.040	0.010	0.028	0.023	0.000	0.020	
5.625	0.000	0.000	0.000	0.000	0.058	0.061	0.146	0.136	0.096	0.180	
5.750	0.000	0.030	0.161	0.187	0.306	0.364	0.472	0.464	0.425	0.501	
5.875	0.000	0.030	0.157	0.182	0.304	0.362	0.470	0.462	0.424	0.497	
6.000	0.000	0.030	0.150	0.178	0.311	0.370	0.477	0.471	0.434	0.500	
6.125	0.000	0.030	0.149	0.167	0.299	0.358	0.465	0.459	0.422	0.488	
6.250	0.000	0.149	0.256	0.341	0.551	0.550	0.628	0.628	0.700	0.744	
6.375	0.000	0.149	0.226	0.303	0.525	0.524	0.602	0.655	0.678	0.714	
6.500	0.000	0.149	0.163	0.235	0.464	0.464	0.541	0.596	0.619	0.650	
6.625	0.000	0.149	0.206	0.284	0.504	0.504	0.581	0.634	0.657	0.694	
6.750	0.034	0.152	0.406	0.548	0.643	0.850	1.106	1.188	1.179	1.280	
6.875	0.034	0.152	0.321	0.452	0.564	0.772	1.027	1.112	1.105	1.195	
6.999	0.034	0.153	0.331	0.462	0.575	0.782	1.038	1.122	1.116	1.205	
7.125	0.034	0.153	0.407	0.544	0.645	0.853	1.108	1.191	1.184	1.281	
7.250	0.063	0.301	0.505	0.733	0.920	1.157	1.294	1.317	1.577	1.646	
7.375	0.063	0.301	0.483	0.701	0.905	1.142	1.279	1.305	1.566	1.623	
7.500	0.064	0.301	0.458	0.677	0.879	1.116	1.253	1.278	1.539	1.598	
7.625	0.063	0.301	0.518	0.750	0.931	1.168	1.305	1.327	1.586	1.659	

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	
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
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	

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	
5.250	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	0.058	0.097	0.057	0.000	0.023	0.171	0.049	0.227	0.135	0.283	
6.000	0.058	0.097	0.057	0.000	0.023	0.171	0.049	0.227	0.135	0.283	
6.125	0.058	0.097	0.057	0.000	0.023	0.171	0.049	0.227	0.135	0.283	
6.250	0.058	0.097	0.057	0.000	0.023	0.171	0.049	0.227	0.135	0.283	
6.375	0.414	0.483	0.443	0.291	0.498	0.557	0.495	0.732	0.669	1.144	
6.500	0.414	0.483	0.442	0.291	0.498	0.557	0.495	0.732	0.669	1.144	
6.625	0.414	0.483	0.442	0.291	0.498	0.557	0.495	0.732	0.669	1.144	
6.750	0.414	0.483	0.442	0.291	0.498	0.557	0.495	0.732	0.669	1.144	
6.875	0.266	0.275	0.264	0.113	0.172	0.795	0.732	0.910	0.996	1.352	
7.000	0.266	0.275	0.264	0.113	0.172	0.795	0.732	0.910	0.996	1.352	
7.125	0.266	0.275	0.264	0.113	0.172	0.795	0.732	0.910	0.996	1.352	
7.250	0.266	0.275	0.264	0.113	0.172	0.795	0.732	0.910	0.996	1.352	
7.375	0.000	0.038	0.294	0.053	0.231	0.824	0.643	1.058	1.263	2.005	

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	
5.250	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	
7.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

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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 LLPAs

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	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
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	-2.250	-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	-2.500	-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	-3.750	-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

Cumulative LLPA Caps		
HomeReady / Home Possible		0.000
FTBH 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	-1.125	-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	-1.125	-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	n/a	n/a	0.000	0.000	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	-2.500	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
IL	0.050	0.050
AZ CO MA	(0.100)	(0.075)
CA	(0.150)	(0.125)

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	\$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.
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