



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					
6.000	97.315	97.275	97.195	97.035	96.569	96.524	6.125	98.870	98.860	98.741	98.608	98.141	97.999	75,000 - 99,999	(0.500)	(0.500)					
6.125	97.827	97.787	97.700	97.543	97.076	97.027	6.250	99.331	99.321	99.162	99.080	98.628	98.457	100,000 - 199,999	0.000	0.000					
6.250	98.506	98.466	98.354	98.242	97.793	97.724	6.375	99.826	99.816	99.672	99.586	99.135	98.970	200,000 - 299,999	0.025	0.025					
6.375	99.064	99.024	98.913	98.801	98.352	98.283	6.500	100.324	100.314	100.183	100.095	99.644	99.482	300,000 - 399,999	0.050	0.050					
6.500	99.532	99.492	99.392	99.278	98.829	98.762	6.625	100.764	100.754	100.617	100.529	100.079	99.917	400,000 - 548,250	0.075	0.075					
6.625	100.040	100.000	99.899	99.785	99.335	99.268	6.750	100.790	100.780	100.604	100.519	100.042	99.850	548,251 - 766,550	0.100	0.100					
6.750	100.416	100.376	100.231	100.119	99.644	99.549	6.875	101.218	101.208	101.043	100.955	100.478	100.293	State Adjustments	20/25/30 Yr	10/15 Yr					
6.875	100.951	100.911	100.758	100.648	100.171	100.075	6.990	101.652	101.642	101.485	101.394	100.918	100.736	PA FL TX	0.075	0.050					
6.990	101.390	101.350	101.199	101.089	100.612	100.516	7.125	102.020	102.010	101.847	101.757	101.281	101.098	DC DE VA MD	0.025	0.000					
7.125	101.781	101.741	101.614	101.498	101.023	100.935	7.250	102.068	102.058	101.863	101.761	101.244	101.032	CT NC NJ NH OR SC GA WA	0.000	0.000					
7.250	102.047	102.007	101.856	101.725	101.210	101.098	7.375	102.384	102.374	102.188	102.081	101.565	101.359	AL	0.050	0.050					
7.375	102.476	102.436	102.266	102.138	101.622	101.504	7.500	102.713	102.703	102.521	102.413	101.897	101.693	AZ CO MA	(0.100)	(0.075)					
7.500	102.868	102.828	102.664	102.534	102.018	101.904	7.625	103.019	103.009	102.828	102.719	102.204	102.000	CA	(0.150)	(0.125)					
7.625	103.177	103.137	102.999	102.864	102.350	102.244	7.750	102.824	102.814	102.602	102.482	101.925	101.692	SPECIAL - AZ CA SC OR WA	0.100	0.100					
7.750	103.026	102.986	102.854	102.699	102.147	102.024	7.875	103.076	103.066	102.864	102.740	102.184	101.957	SPECIAL - CO	0.150	0.150					
7.875	103.218	103.178	103.056	102.897	102.346	102.229	8.000	103.352	103.342	103.148	103.023	102.467	102.243								
8.000	103.456	103.416	103.304	103.143	102.592	102.479	8.125	103.535	103.525	103.329	103.203	102.647	102.423								
8.125	103.606	103.566	103.453	103.292	102.742	102.628															
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	97.253	97.243	97.212	97.122	96.818	96.662	5.000	97.007	97.184	97.141	97.030	96.987	96.885								
5.125	97.750	97.740	97.687	97.577	97.236	97.098	5.125	97.470	97.643	97.611	97.496	97.454	97.358								
5.250	98.268	98.258	98.205	98.095	97.754	97.616	5.250	97.824	97.993	97.971	97.852	97.811	97.720								
5.375	98.630	98.620	98.578	98.466	98.125	97.991	5.375	98.183	98.349	98.335	98.213	98.173	98.086								
5.500	98.985	98.975	98.943	98.827	98.488	98.359	5.500	98.565	98.730	98.718	98.597	98.557	98.470								
5.625	99.197	99.187	99.115	98.923	98.543	98.350	5.625	98.814	98.970	98.922	98.724	98.645	98.494								
5.750	99.616	99.606	99.543	99.347	98.968	98.780	5.750	99.158	99.310	99.275	99.073	98.995	98.849								
5.875	99.978	99.968	99.915	99.717	99.338	99.153	5.875	99.509	99.658	99.632	99.427	99.350	99.208								
6.000	100.296	100.286	100.257	100.049	99.674	99.505	6.000	99.916	100.065	100.041	99.836	99.759	99.617								
6.125	100.139	100.129	100.063	99.886	99.473	99.315	6.125	100.080	100.220	100.155	99.983	99.867	99.733	**See Page 9	SUBORDINATE FINANCING: All terms **See Page 9:						
6.250	100.640	100.630	100.553	100.383	99.967	99.799	6.250	100.408	100.543	100.490	100.314	100.198	100.071	≤60LTV	60.01-70	70.01-75	75.01-80	LTV	CLTV	FICO < 720	FICO > 720
6.375	101.090	101.080	101.004	100.834	100.418	100.249	6.375	100.745	100.877	100.829	100.651	100.536	100.412								
6.500	101.359	101.349	101.291	101.112	100.700	100.544	6.500	101.115	101.247	101.197	101.018	100.903	100.780								
6.625	101.100	101.090	101.007	100.841	100.392	100.237	6.625	100.981	101.103	101.021	100.860	100.706	100.576								
6.750	101.685	101.675	101.586	101.424	100.973	100.811	6.750	101.284	101.403	101.329	101.164	101.011	100.887								
6.875	102.081	102.071	101.970	101.815	101.361	101.189															
7.000	102.312	102.302	102.219	102.055	101.604	101.445															
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	97.373	97.404	97.356	97.109	96.635	96.506	6.250	85.000	85.000	85.000	85.000	85.000	85.000								
6.250	97.922	97.934	97.866	97.664	97.209	97.060	6.375	85.000	85.000	85.000	85.000	85.000	85.000								
6.375	98.487	98.500	98.433	98.230	97.775	97.626	6.500	85.000	85.000	85.000	85.000	85.000	85.000								
6.500	98.996	99.007	98.951	98.747	98.291	98.145	6.625	85.000	85.000	85.000	85.000	85.000	85.000								
6.625	99.496	99.508	99.451	99.247	98.791	98.644	6.750	85.000	85.000	85.000	85.000	85.000	85.000								
6.750	99.975	99.975	99.881	99.679	99.204	99.030	6.875	85.000	85.000	85.000	85.000	85.000	85.000								
6.875	100.468	100.470	100.367	100.167	99.692	99.515	7.000	85.000	85.000	85.000	85.000	85.000	85.000								
7.000	100.831	100.833	100.731	100.530	100.054	99.878															
7.125	101.107	101.103	101.025	100.819	100.345	100.177															
7.250	101.754	101.735	101.654	101.433	100.938	100.746															
7.375	102.132	102.117	102.016	101.798	101.302	101.105															
7.500	102.453	102.437	102.343	102.123	101.627	101.433															
7.625	102.688	102.665	102.598	102.373	101.879	101.692															

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
5.250	96.125	96.085	96.015	95.856	95.684	95.560	5.750	97.287	97.456	97.345	97.238	96.634	96.516
5.375	96.770	96.730	96.643	96.484	96.274	96.142	5.875	97.766	97.935	97.824	97.717	97.113	96.996
5.500	97.585	97.545	97.458	97.299	97.089	96.957	6.000	98.222	98.392	98.281	98.174	97.570	97.452
5.625	97.994	97.954	97.867	97.707	97.498	97.365	6.125	98.656	98.825	98.714	98.607	98.003	97.886
5.750	98.594	98.554	98.467	98.307	98.098	97.965	6.250	98.282	98.430	98.303	98.208	97.566	97.452
5.875	99.164	99.124	99.020	98.829	98.579	98.409	6.375	98.718	98.866	98.739	98.644	98.002	97.888
6.000	99.799	99.759	99.656	99.464	99.214	99.044	6.500	99.134	99.283	99.155	99.060	98.419	98.305
6.125	100.341	100.301	100.198	100.006	99.756	99.586	6.625	99.535	99.683	99.555	99.461	98.819	98.705
6.250	100.806	100.766	100.663	100.471	100.221	100.051							
6.375	101.029	100.989	100.869	100.614	100.325	100.090							
6.500	101.600	101.560	101.439	101.185	100.896	100.660							
6.625	102.141	102.101	101.981	101.726	101.437	101.202							
6.750	102.598	102.558	102.438	102.183	101.894	101.658							
6.875	102.138	102.098	101.961	101.721	101.394	101.164							
7.000	102.630	102.590	102.453	102.213	101.887	101.657							
7.125	103.103	103.063	102.926	102.686	102.360	102.130							
7.250	103.368	103.328	103.191	102.952	102.625	102.395							
7.375	102.709	102.669	102.515	102.423	102.059	101.849							
7.500	103.191	103.151	102.998	102.906	102.542	102.331							
7.625	103.419	103.379	103.226	103.134	102.769	102.559							

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	96.000	95.960	95.890	95.731	95.559	95.435	5.750	97.162	97.331	97.220	97.113	96.509	96.391
5.375	96.645	96.605	96.518	96.359	96.149	96.017	5.875	97.641	97.810	97.699	97.592	96.988	96.871
5.500	97.460	97.420	97.333	97.174	96.964	96.832	6.000	98.097	98.267	98.156	98.049	97.445	97.327
5.625	97.869	97.829	97.742	97.582	97.373	97.240	6.125	98.531	98.700	98.589	98.482	97.878	97.761
5.750	98.469	98.429	98.342	98.182	97.973	97.840	6.250	98.157	98.305	98.178	98.083	97.441	97.327
5.875	99.039	98.999	98.895	98.704	98.454	98.284	6.375	98.593	98.741	98.614	98.519	97.877	97.763
6.000	99.674	99.634	99.531	99.339	99.089	98.919	6.500	99.009	99.158	99.030	98.935	98.294	98.180
6.125	100.216	100.176	100.073	99.881	99.631	99.461	6.625	99.410	99.558	99.430	99.336	98.694	98.580
6.250	100.681	100.641	100.538	100.346	100.096	99.926							
6.375	100.904	100.864	100.744	100.489	100.200	99.965							
6.500	101.475	101.435	101.314	101.060	100.771	100.535							
6.625	102.016	101.976	101.856	101.601	101.312	101.077							
6.750	102.473	102.433	102.313	102.058	101.769	101.533							
6.875	102.013	101.973	101.836	101.596	101.269	101.039							
7.000	102.505	102.465	102.328	102.088	101.762	101.532							
7.125	102.978	102.938	102.801	102.561	102.235	102.005							
7.250	103.243	103.203	103.066	102.827	102.500	102.270							

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
5.500	97.246	97.236	97.113	96.904	96.624	96.492	5.500	97.121	97.111	96.988	96.779	96.499	96.367
5.625	97.654	97.644	97.522	97.312	97.033	96.900	5.625	97.529	97.519	97.397	97.187	96.908	96.775
5.750	98.254	98.244	98.122	97.912	97.633	97.500	5.750	98.129	98.119	97.997	97.787	97.508	97.375
5.875	98.855	98.845	98.700	98.458	98.137	97.967	5.875	98.730	98.720	98.575	98.333	98.012	97.842
6.000	99.491	99.481	99.335	99.094	98.772	98.603	6.000	99.366	99.356	99.210	98.969	98.647	98.478
6.125	100.033	100.023	99.877	99.636	99.314	99.145	6.125	99.908	99.898	99.752	99.511	99.189	99.020
6.250	100.498	100.488	100.342	100.101	99.779	99.609	6.250	100.373	100.363	100.217	99.976	99.654	99.484
6.375	100.939	100.929	100.749	100.444	100.068	99.833	6.375	100.814	100.804	100.624	100.319	99.943	99.708
6.500	101.538	101.528	101.349	101.044	100.668	100.433	6.500	101.413	101.403	101.224	100.919	100.543	100.308
6.625	102.041	102.031	101.851	101.547	101.170	100.935	6.625	101.916	101.906	101.726	101.422	101.045	100.810
6.750	102.591	102.581	102.402	102.097	101.721	101.486	6.750	102.466	102.456	102.277	101.972	101.596	101.361
6.875	102.604	102.594	102.369	102.080	101.638	101.408	6.875	102.479	102.469	102.244	101.955	101.513	101.283
7.000	103.158	103.148	102.924	102.634	102.192	101.962	7.000	103.033	103.023	102.799	102.509	102.067	101.837
7.125	103.540	103.530	103.306	103.016	102.574	102.344	7.125	103.415	103.405	103.181	102.891	102.449	102.219
7.250	103.801	103.791	103.487	103.182	102.835	102.605							
7.375	103.545	103.535	103.195	103.038	102.635	102.425							

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)		
		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)	
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)		

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

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



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

VA Programs

VA 30 Standard							VA 15 Standard						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.250	95.985	95.975	95.925	95.646	95.474	95.340	5.250	96.709	96.799	96.805	96.670	95.704	95.568
5.375	96.715	96.705	96.638	96.358	96.149	96.006	5.375	97.149	97.239	97.244	97.110	96.143	96.007
5.500	97.418	97.408	97.341	97.062	96.852	96.710	5.500	97.563	97.653	97.659	97.524	96.558	96.422
5.625	97.815	97.805	97.738	97.459	97.249	97.107	5.625	97.950	98.040	98.045	97.911	96.944	96.808
5.750	98.454	98.444	98.377	98.098	97.888	97.746	5.750	97.758	97.828	97.817	97.710	96.706	96.588
5.875	99.144	99.134	99.051	98.739	98.489	98.309	5.875	98.140	98.210	98.199	98.092	97.088	96.970
6.000	99.637	99.627	99.543	99.231	98.981	98.802	6.000	98.494	98.563	98.552	98.445	97.441	97.323
6.125	100.212	100.202	100.118	99.806	99.556	99.377	6.125	98.823	98.892	98.882	98.775	97.770	97.653
6.250	100.642	100.632	100.549	100.237	99.987	99.807	6.250	98.721	98.770	98.742	98.647	97.605	97.491
6.375	100.910	100.900	100.800	100.426	100.136	99.891	6.375	99.059	99.107	99.079	98.985	97.943	97.829
6.500	101.465	101.455	101.355	100.980	100.691	100.446	6.500	99.379	99.427	99.400	99.305	98.263	98.149
6.625	101.960	101.950	101.849	101.475	101.186	100.940	6.625	99.688	99.736	99.709	99.614	98.572	98.458
6.750	102.220	102.210	102.109	101.735	101.446	101.200							
6.875	102.016	102.006	101.889	101.529	101.203	100.963							
7.000	102.429	102.419	102.302	101.942	101.615	101.375							
7.125	102.716	102.706	102.589	102.229	101.902	101.662							
7.250	102.919	102.909	102.792	102.432	102.106	101.866							
7.375	102.480	102.470	102.336	102.124	101.760	101.540							
7.500	102.857	102.847	102.713	102.501	102.137	101.917							
7.625	103.030	103.020	102.887	102.675	102.310	102.090							

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	95.860	95.850	95.800	95.521	95.349	95.215	5.250	96.584	96.674	96.680	96.545	95.579	95.443
5.375	96.590	96.580	96.513	96.233	96.024	95.881	5.375	97.024	97.114	97.119	96.985	96.018	95.882
5.500	97.293	97.283	97.216	96.937	96.727	96.585	5.500	97.438	97.528	97.534	97.399	96.433	96.297
5.625	97.690	97.680	97.613	97.334	97.124	96.982	5.625	97.825	97.915	97.920	97.786	96.819	96.683
5.750	98.329	98.319	98.252	97.973	97.763	97.621	5.750	97.633	97.703	97.692	97.585	96.581	96.463
5.875	99.019	99.009	98.926	98.614	98.364	98.184	5.875	98.015	98.085	98.074	97.967	96.963	96.845
6.000	99.512	99.502	99.418	99.106	98.856	98.677	6.000	98.369	98.438	98.427	98.320	97.316	97.198
6.125	100.087	100.077	99.993	99.681	99.431	99.252	6.125	98.698	98.767	98.757	98.650	97.645	97.528
6.250	100.517	100.507	100.424	100.112	99.862	99.682	6.250	98.596	98.645	98.617	98.522	97.480	97.366
6.375	100.785	100.775	100.675	100.301	100.011	99.766	6.375	98.934	98.982	98.954	98.860	97.818	97.704
6.500	101.340	101.330	101.230	100.855	100.566	100.321	6.500	99.254	99.302	99.275	99.180	98.138	98.024
6.625	101.835	101.825	101.724	101.350	101.061	100.815	6.625	99.563	99.611	99.584	99.489	98.447	98.333
6.750	102.095	102.085	101.984	101.610	101.321	101.075							
6.875	101.891	101.881	101.764	101.404	101.078	100.838							
7.000	102.304	102.294	102.177	101.817	101.490	101.250							
7.125	102.591	102.581	102.464	102.104	101.777	101.537							

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	95.976	95.966	95.899	95.695	95.289	95.146	5.375	95.851	95.841	95.774	95.570	95.164	95.021
5.500	96.680	96.670	96.603	96.398	95.992	95.849	5.500	96.555	96.545	96.478	96.273	95.867	95.724
5.625	97.077	97.067	97.000	96.795	96.389	96.247	5.625	96.952	96.942	96.875	96.670	96.264	96.122
5.750	97.724	97.714	97.631	97.394	96.960	96.781	5.750	97.599	97.589	97.506	97.269	96.835	96.656
5.875	98.648	98.638	98.555	98.318	97.884	97.704	5.875	98.523	98.513	98.430	98.193	97.759	97.579
6.000	99.140	99.130	99.047	98.810	98.376	98.197	6.000	99.015	99.005	98.922	98.685	98.251	98.072
6.125	99.715	99.705	99.622	99.385	98.951	98.772	6.125	99.590	99.580	99.497	99.260	98.826	98.647
6.250	99.657	99.647	99.546	99.247	98.776	98.531	6.250	99.532	99.522	99.421	99.122	98.651	98.406
6.375	100.449	100.439	100.339	100.039	99.569	99.323	6.375	100.324	100.314	100.214	99.914	99.444	99.198
6.500	101.004	100.994	100.893	100.594	100.123	99.878	6.500	100.879	100.869	100.768	100.469	99.998	99.753
6.625	101.404	101.394	101.294	100.994	100.524	100.278	6.625	101.279	101.269	101.169	100.869	100.399	100.153
6.750	100.710	100.700	100.583	100.299	99.784	99.544	6.750	100.585	100.575	100.458	100.174	99.659	99.419
6.875	101.234	101.224	101.107	100.822	100.328	100.108	6.875	101.109	101.099	100.982	100.697	100.203	99.983
7.000	101.666	101.656	101.539	101.255	100.761	100.521	7.000	101.541	101.531	101.414	101.130	100.636	100.396
7.125	101.911	101.901	101.784	101.500	100.986	100.746	7.125	101.786	101.776	101.659	101.375	100.861	100.621

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)
Relock Fee	(0.125)

Admin Fees

Underwriting Fee - Full Doc	\$1,125
Underwriting Fee - IRRRL	\$895
New Project Submission	\$795

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

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



Effective Date and Time
 4/23/2024 11:30 AM

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

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

Conventional ARM Products																				
Agency 10/6 SOFR ARM 5-1-5						Agency 7/6 SOFR ARM 5-1-5						Agency 5/6 SOFR ARM 2-1-5								
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
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						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
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											

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 220.2 of Reg. Z.
 All pricing and lock request subject to confirmation and does not commit Keystone Funding, Inc to funding or purchase of loan.
 Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.

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



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		
6.000	96.485	96.019	95.074	6.125	98.058	97.591	97.449	75,000 - 99,999	(0.500)	(0.500)			
6.125	96.993	96.526	96.477	6.250	98.530	98.078	97.907	100,000 - 199,999	0.000	0.000			
6.250	97.692	97.243	97.174	6.375	99.036	98.585	98.420	200,000 - 299,999	0.025	0.025			
6.375	98.251	97.802	97.733	6.500	99.545	99.094	98.932	300,000 - 399,999	0.050	0.050			
6.500	98.728	98.279	98.212	6.625	99.979	99.529	99.367	400,000 - 548,250	0.075	0.075			
6.625	99.235	98.785	98.718	6.750	99.969	99.492	99.300	548,251 - 766,550	0.100	0.100			
6.750	99.569	99.094	98.999	6.875	100.405	99.928	99.743	State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9		
6.875	100.098	99.621	99.525	6.990	100.844	100.368	100.186	PA FL TX	0.075	0.050			
6.990	100.539	100.062	99.966	7.125	101.207	100.731	100.548	DC DE VA MD	0.025	0.000			
7.125	100.948	100.473	100.385	7.250	101.211	100.694	100.462	CT NC NJ NH OR SC GA WA	0.000	0.000			
7.250	101.175	100.660	100.548	7.375	101.531	101.015	100.809	AL	0.050	0.050			
7.375	101.588	101.072	100.954	7.500	101.863	101.347	101.143	AZ CO MA	(0.100)	(0.075)			
7.500	101.984	101.468	101.354	7.625	102.169	101.654	101.450	CA	(0.150)	(0.125)			
7.625	102.314	101.800	101.694	7.750	101.932	101.375	101.142						
**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	96.572	96.268	96.112	5.000	96.490	96.437	96.335						
5.125	97.027	96.696	96.548	5.125	96.946	96.904	96.808						
5.250	97.545	97.204	97.066	5.250	97.302	97.261	97.170						
5.375	97.916	97.575	97.441	5.375	97.663	97.623	97.536						
5.500	98.277	97.938	97.809	5.500	98.047	98.007	97.920						
5.625	98.373	97.993	97.800	5.625	98.174	98.095	97.944						
5.750	98.797	98.418	98.230	5.750	98.523	98.445	98.299						
5.875	99.167	98.788	98.603	5.875	98.877	98.800	98.658						
6.000	99.499	99.124	98.955	6.000	99.286	99.209	99.067						
6.125	99.336	98.923	98.765	6.125	99.433	99.317	99.183						
**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		96.559	96.085	95.956	6.250	84.450	84.450	84.450					
6.250		97.114	96.659	96.510	6.375	84.450	84.450	84.450					
6.375		97.680	97.225	97.076	6.500	84.450	84.450	84.450					
6.500		98.197	97.741	97.595	6.625	84.450	84.450	84.450					
6.625		98.697	98.241	98.094	6.750	84.450	84.450	84.450					
6.750		99.129	98.654	98.480									
6.875		99.617	99.142	98.965									
7.000		99.980	99.504	99.328									
7.125		100.269	99.795	99.627									
7.250		100.883	100.388	100.196									
7.375		101.248	100.752	100.555									
7.500		101.573	101.077	100.883									
HomeReady/Home Possible Adjustment Caps FICO Score LTV<=80 LTV>=80 >=680 (1.500) 0.000 <=680 (1.500) (1.500) LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS Escrow Waiver (0.100)													
Extension Costs Per Day: First Request (0.020) Second Request (0.020) Third Request (0.040) Fourth Request (0.040) Rerock Fee (0.125)													
Admin Fees: Underwriting \$1,125 Condo New Project Approval \$700 Condo Established Project \$295 Condo Limited Review \$0													
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
5.250			95.306	95.134	95.010	5.750		96.688	96.064	95.966
5.375			95.004	95.724	95.592	5.875		97.167	96.563	96.446
5.500			96.749	96.539	96.407	6.000		97.624	97.020	96.902
5.625			97.157	96.948	96.815	6.125		98.057	97.453	97.336
5.750			97.757	97.548	97.415	6.250		97.658	97.016	96.902
5.875			98.279	98.029	97.859	6.375		98.094	97.452	97.338
6.000			98.914	98.664	98.494	6.500		98.510	97.869	97.755
6.125			99.456	99.206	99.036	6.625		98.911	98.269	98.155
6.250			99.921	99.671	99.501					
6.375			100.064	99.775	99.540					
6.500			100.635	100.346	100.110					
6.625			101.176	100.887	100.652					

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	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	
5.500	96.354	96.074	95.942	
5.625	96.762	96.483	96.350	
5.750	97.362	97.083	96.950	
5.875	97.908	97.587	97.417	
6.000	98.544	98.222	98.053	
6.125	99.086	98.764	98.595	
6.250	99.551	99.229	99.059	
6.375	99.894	99.518	99.283	
6.500	100.494	100.118	99.883	
6.625	100.997	100.620	100.385	

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	\$795
Fourth Request	(0.040)	FHA Established Full Project Approval	\$795
Relock Fee	(0.125)		

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

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



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

VA Programs - TBD Locks

VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
5.250	95.096	94.924	94.790	5.250	96.120	95.154	95.018
5.375	95.808	95.599	95.456	5.375	96.560	95.593	95.457
5.500	96.512	96.302	96.160	5.500	96.974	96.008	95.872
5.625	96.909	96.699	96.557	5.625	97.361	96.394	96.258
5.750	97.548	97.338	97.196	5.750	97.160	96.156	96.038
5.875	98.189	97.939	97.759	5.875	97.542	96.538	96.420
6.000	98.681	98.431	98.252	6.000	97.895	96.891	96.773
6.125	99.256	99.006	98.827	6.125	98.225	97.220	97.103
6.250	99.687	99.437	99.257	6.250	98.097	97.055	96.941
6.375	99.876	99.586	99.341	6.375	98.435	97.393	97.279
6.500	100.430	100.141	99.896	6.500	98.755	97.713	97.599
6.625	100.925	100.636	100.390	6.625	99.064	98.022	97.908
6.750	101.185	100.896	100.650				
6.875	100.979	100.653	100.413				
7.000	101.392	101.065	100.825				

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 - 756,550	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. (IRRL only)	(3.000)
VA IRRL 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)

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.500	96.104	95.824	95.692
5.625	96.512	96.233	96.100
5.750	97.112	96.833	96.700
5.875	97.658	97.337	97.167
6.000	98.294	97.972	97.803
6.125	98.836	98.514	98.345
6.250	99.301	98.979	98.809
6.375	99.644	99.268	99.033
6.500	100.244	99.868	99.633
6.625	100.747	100.370	100.135

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 - IRRL	\$695
New Project Submission	\$795

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

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



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	
6.000	0.000	0.000	0.092	0.130	0.115	0.252	0.314	0.405	0.365	0.331	
6.125	0.000	0.000	0.000	0.034	0.019	0.156	0.217	0.309	0.279	0.244	
6.250	0.000	0.000	0.083	0.270	0.249	0.326	0.442	0.540	0.577	0.542	
6.375	0.000	0.000	0.046	0.233	0.215	0.292	0.411	0.506	0.549	0.500	
6.500	0.000	0.000	0.000	0.177	0.162	0.240	0.361	0.453	0.501	0.481	
6.625	0.000	0.000	0.043	0.229	0.213	0.291	0.415	0.504	0.550	0.669	
6.750	0.000	0.000	0.292	0.241	0.488	0.655	0.802	0.809	0.908	1.106	
6.875	0.000	0.000	0.193	0.142	0.395	0.561	0.713	0.715	0.825	0.994	
6.990	0.000	0.000	0.193	0.142	0.396	0.562	0.714	0.715	0.842	0.994	
7.125	0.000	0.000	0.308	0.289	0.507	0.674	0.865	0.880	1.139	1.176	
7.250	0.000	0.000	0.436	0.563	0.634	0.901	1.197	1.192	1.473	1.454	
7.375	0.000	0.000	0.366	0.493	0.575	0.741	1.136	1.131	1.431	1.363	
7.500	0.000	0.000	0.316	0.442	0.526	0.692	1.088	1.081	1.385	1.310	
7.625	0.000	0.000	0.440	0.568	0.638	0.804	1.189	1.196	1.475	1.460	
7.750	0.000	0.000	0.614	0.800	0.843	1.009	1.158	1.074	1.060	1.006	
7.875	0.000	0.000	0.661	0.847	0.897	1.063	1.218	1.126	1.126	1.038	
8.000	0.000	0.000	0.624	0.810	0.854	1.021	1.171	1.085	1.074	1.013	
8.125	0.000	0.000	0.557	0.744	0.777	0.944	1.085	1.010	0.978	0.967	

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	
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	

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	0.106	0.106	0.135	0.014	0.000	0.000	0.000	0.000	0.183	0.461	
6.490	0.106	0.106	0.135	0.014	0.000	0.000	0.000	0.000	0.183	0.462	
6.625	0.106	0.106	0.135	0.014	0.000	0.000	0.000	0.000	0.183	0.462	
6.750	0.106	0.106	0.135	0.014	0.000	0.000	0.000	0.000	0.183	0.462	
6.875	0.433	0.433	0.491	0.400	0.469	0.596	0.485	0.394	0.718	1.352	
6.990	0.433	0.433	0.491	0.400	0.469	0.596	0.485	0.394	0.718	1.352	
7.125	0.433	0.433	0.491	0.400	0.469	0.596	0.485	0.394	0.718	1.352	
7.250	0.433	0.433	0.491	0.400	0.469	0.596	0.485	0.394	0.718	1.352	
7.375	0.136	0.136	0.847	0.786	0.795	1.012	1.168	1.255	1.282	2.094	
7.500	0.136	0.136	0.847	0.786	0.795	1.012	1.168	1.255	1.282	2.094	
7.625	0.136	0.136	0.847	0.786	0.795	1.012	1.168	1.255	1.282	2.094	

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	0.000	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	
7.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

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 systems 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 LLPAs

FICO Range	Purchase - FICO/LTV LLPAs (Mortgage > 15 Year Terms)								
	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	-0.375	-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	0.000	-1.250	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

Product Feature	Purchase - LLPAs by Product Feature (All Terms)								
	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%
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	-1.250	-1.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-1.250	-1.375	-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

FICO Range	Non Cashout Refinance - FICO/LTV LLPAs (Mortgage > 15 Year Terms)								
	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

Product Feature	Non Cashout Refinance - LLPAs by Product Feature (All Terms)								
	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%
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	-1.250	-1.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-1.250	-1.375	-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

FICO Range	Cashout Refinance - FICO/LTV LLPAs (All Mortgage Terms)								
	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	Cashout Refinance - LLPAs by Product Feature (All Terms)								
	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%
ARM	0.000	0.000	n/a	n/a	0.000	0.000	0.000	n/a	n/a
Second Home	-1.125	-1.125	-1.625	-1.250	-1.375	n/a	n/a	n/a	n/a
Investment Property	-1.125	-1.125	-1.625	-1.250	-1.375	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

Product Feature	Pricing Specials								
	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%
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

Loan Amount Adjustments	20/25/30 Yr		10/15 Yr	
	20/25/30 Yr	10/15 Yr	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		

Extension Costs Per Day:	
First Request	(0.020)
Second Request	(0.020)
Third Request	(0.040)
Fourth Request	(0.125)
Relock Fee	(0.125)

Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.

Cumulative LLPAs 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

State Adjustments	20/25/30 Yr		10/15 Yr	
	20/25/30 Yr	10/15 Yr	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)		

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.