

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	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	90-Day		
5.250	97.133	97.121	96.822	96.789	96.669	96.671	5.750	97.757	97.943	97.085	97.069	95.760	95.718
5.375	97.715	97.703	97.399	97.354	97.207	97.188	5.875	98.227	98.413	97.556	97.540	96.230	96.188
5.500	98.545	98.533	98.229	98.184	98.037	98.018	6.000	98.675	98.861	98.004	97.988	96.678	96.636
5.625	98.967	98.955	98.652	98.606	98.459	98.440	6.125	99.101	99.287	98.429	98.414	97.104	97.062
5.750	99.581	99.569	99.266	99.220	99.073	99.054	6.250	98.513	98.680	97.971	97.943	96.749	96.686
5.875	99.832	99.820	99.480	99.421	99.217	99.177	6.375	98.942	99.109	98.400	98.372	97.179	97.116
6.000	100.493	100.481	100.141	100.082	99.878	99.838	6.500	99.355	99.522	98.812	98.784	97.591	97.528
6.125	101.042	101.030	100.690	100.631	100.427	100.387	6.625	99.752	99.919	99.210	99.181	97.988	97.925
6.250	101.525	101.513	101.173	101.114	100.910	100.870							
6.375	101.383	101.371	100.980	100.905	100.629	100.568							
6.500	102.005	101.993	101.601	101.527	101.250	101.190							
6.625	102.501	102.489	102.097	102.022	101.746	101.685							
6.750	103.030	103.018	102.626	102.551	102.275	102.214							
6.875	102.519	102.507	102.095	102.008	101.690	101.609							
7.000	103.056	103.044	102.632	102.545	102.227	102.146							
7.125	103.458	103.446	103.034	102.947	102.630	102.548							
7.250	103.524	103.512	103.100	103.013	102.695	102.614							
7.375	102.434	102.422	102.068	101.968	101.835	101.733							
7.500	102.912	102.900	102.546	102.446	102.313	102.211							
7.625	103.177	103.165	102.811	102.711	102.578	102.476							

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

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)

FHA/USDA 30 Streamline						FHA 15 Streamline							
Rate	21-Day	30-Day	45-Day	60-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	90-Day		
5.250	97.008	96.996	96.697	96.664	96.544	96.546	5.750	97.632	97.818	96.960	96.944	95.635	95.593
5.375	97.590	97.578	97.274	97.229	97.082	97.063	5.875	98.102	98.288	97.431	97.415	96.105	96.063
5.500	98.420	98.408	98.104	98.059	97.912	97.893	6.000	98.550	98.736	97.879	97.863	96.553	96.511
5.625	98.842	98.830	98.527	98.481	98.334	98.315	6.125	98.976	99.162	98.304	98.289	96.979	96.937
5.750	99.456	99.444	99.141	99.095	98.948	98.929	6.250	98.388	98.555	97.846	97.818	96.624	96.561
5.875	99.707	99.695	99.355	99.296	99.092	99.052	6.375	98.817	98.984	98.275	98.247	97.054	96.991
6.000	100.368	100.356	100.016	99.957	99.753	99.713	6.500	99.230	99.397	98.687	98.659	97.466	97.403
6.125	100.917	100.905	100.565	100.506	100.302	100.262	6.625	99.627	99.794	99.085	99.056	97.863	97.800
6.250	101.400	101.388	101.048	100.989	100.785	100.745							
6.375	101.258	101.246	100.855	100.780	100.504	100.443							
6.500	101.880	101.868	101.476	101.402	101.125	101.065							
6.625	102.376	102.364	101.972	101.897	101.621	101.560							
6.750	102.905	102.893	102.501	102.426	102.150	102.089							
6.875	102.394	102.382	101.970	101.883	101.565	101.484							
7.000	102.931	102.919	102.507	102.420	102.102	102.021							
7.125	103.333	103.321	102.909	102.822	102.505	102.423							
7.250	103.399	103.387	102.975	102.888	102.570	102.489							

FHA 30 HB Standard						FHA 30 HB Streamline							
Rate	21-Day	30-Day	45-Day	60-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	90-Day		
5.250	96.100	96.090	95.887	95.766	95.594	95.595	5.250	95.975	95.965	95.762	95.641	95.469	95.470
5.375	96.987	96.977	96.773	96.653	96.481	96.482	5.375	96.862	96.852	96.648	96.528	96.356	96.357
5.500	97.817	97.807	97.603	97.483	97.311	97.312	5.500	97.692	97.682	97.478	97.358	97.186	97.187
5.625	98.239	98.229	98.026	97.905	97.733	97.734	5.625	98.114	98.104	97.901	97.780	97.608	97.609
5.750	98.395	98.385	98.145	98.027	97.814	97.794	5.750	98.270	98.260	98.020	97.902	97.689	97.669
5.875	99.416	99.406	99.166	99.048	98.834	98.815	5.875	99.291	99.281	99.041	98.923	98.709	98.690
6.000	100.077	100.067	99.827	99.709	99.496	99.476	6.000	99.952	99.942	99.702	99.584	99.371	99.351
6.125	100.626	100.616	100.376	100.258	100.045	100.025	6.125	100.501	100.491	100.251	100.133	99.920	99.900
6.250	100.077	100.067	99.776	99.644	99.360	99.319	6.250	99.952	99.942	99.651	99.519	99.235	99.194
6.375	100.970	100.960	100.668	100.536	100.252	100.211	6.375	100.845	100.835	100.543	100.411	100.127	100.086
6.500	101.591	101.581	101.290	101.157	100.874	100.833	6.500	101.466	101.456	101.165	101.032	100.749	100.708
6.625	102.087	102.077	101.785	101.653	101.369	101.329	6.625	101.962	101.952	101.660	101.528	101.244	101.204
6.750	101.309	101.299	100.987	100.836	100.506	100.445	6.750	101.184	101.174	100.862	100.711	100.381	100.320
6.875	101.991	101.981	101.669	101.518	101.188	101.127	6.875	101.866	101.856	101.544	101.393	101.063	101.002
7.000	102.527	102.517	102.205	102.055	101.725	101.664	7.000	102.402	102.392	102.080	101.930	101.600	101.539
7.125	102.930	102.920	102.608	102.458	102.128	102.066	7.125	102.805	102.795	102.483	102.333	102.003	101.941

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	\$695
FHA Established Full Project Approval	\$795

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



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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	97.051	97.039	96.791	96.728	96.488	96.480	5.250	97.204	97.309	97.200	97.197	96.114	96.093
5.375	97.725	97.713	97.459	97.384	97.117	97.088	5.375	97.631	97.737	97.627	97.624	96.541	96.520
5.500	98.441	98.429	98.175	98.100	97.833	97.804	5.500	98.030	98.136	98.026	98.023	96.940	96.919
5.625	98.850	98.838	98.584	98.509	98.242	98.213	5.625	98.398	98.503	98.394	98.391	97.308	97.287
5.750	99.499	99.487	99.234	99.159	98.892	98.863	5.750	98.227	98.313	97.555	97.540	95.830	95.788
5.875	99.876	99.864	99.574	99.485	99.161	99.112	5.875	98.591	98.677	97.920	97.904	96.194	96.152
6.000	100.378	100.366	100.076	99.987	99.663	99.614	6.000	98.932	99.018	98.261	98.245	96.535	96.493
6.125	100.960	100.948	100.659	100.569	100.246	100.196	6.125	99.253	99.339	98.581	98.566	96.856	96.814
6.250	101.393	101.381	101.091	101.002	100.678	100.628	6.250	98.959	99.025	98.416	98.388	96.795	96.732
6.375	101.394	101.382	101.041	100.936	100.540	100.469	6.375	99.289	99.355	98.746	98.718	97.125	97.062
6.500	101.937	101.925	101.584	101.479	101.083	101.012	6.500	99.607	99.674	99.065	99.037	97.444	97.381
6.625	102.310	102.298	101.957	101.852	101.455	101.385	6.625	99.916	99.983	99.374	99.345	97.752	97.689
6.750	102.611	102.599	102.257	102.153	101.756	101.686							
6.875	102.500	102.488	102.126	102.008	101.571	101.480							
7.000	102.872	102.860	102.498	102.381	101.943	101.852							
7.125	103.091	103.079	102.717	102.600	102.163	102.071							
7.250	102.942	102.930	102.569	102.451	102.014	101.922							
7.375	102.306	102.294	101.990	101.860	101.608	101.495							
7.500	102.672	102.660	102.356	102.226	101.973	101.861							
7.625	102.884	102.872	102.568	102.438	102.186	102.073							
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	96.926	96.914	96.666	96.603	96.363	96.355	5.250	97.079	97.184	97.075	97.072	95.989	95.968
5.375	97.600	97.588	97.334	97.259	96.992	96.963	5.375	97.506	97.612	97.502	97.499	96.416	96.395
5.500	98.316	98.304	98.050	97.975	97.708	97.679	5.500	97.905	98.011	97.901	97.898	96.815	96.794
5.625	98.725	98.713	98.459	98.384	98.117	98.088	5.625	98.273	98.378	98.269	98.266	97.183	97.162
5.750	99.374	99.362	99.109	99.034	98.767	98.738	5.750	98.102	98.188	97.430	97.415	95.705	95.663
5.875	99.751	99.739	99.449	99.360	99.036	98.987	5.875	98.466	98.552	97.795	97.779	96.069	96.027
6.000	100.253	100.241	99.951	99.862	99.538	99.489	6.000	98.807	98.893	98.136	98.120	96.410	96.368
6.125	100.835	100.823	100.534	100.444	100.121	100.071	6.125	99.128	99.214	98.456	98.441	96.731	96.689
6.250	101.268	101.256	100.966	100.877	100.553	100.503	6.250	98.834	98.900	98.291	98.263	96.670	96.607
6.375	101.269	101.257	100.916	100.811	100.415	100.344	6.375	99.164	99.230	98.621	98.593	97.000	96.937
6.500	101.812	101.800	101.459	101.354	100.958	100.887	6.500	99.482	99.549	98.940	98.912	97.319	97.256
6.625	102.185	102.173	101.832	101.727	101.330	101.260	6.625	99.791	99.858	99.249	99.220	97.627	97.564
6.750	102.486	102.474	102.132	102.028	101.631	101.561							
6.875	102.375	102.363	102.001	101.883	101.446	101.355							
7.000	102.747	102.735	102.373	102.256	101.818	101.727							
7.125	102.966	102.954	102.592	102.475	102.038	101.946							
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	96.823	96.813	96.660	96.564	96.067	96.038	5.375	96.698	96.688	96.535	96.439	95.942	95.913
5.500	97.539	97.529	97.376	97.280	96.783	96.754	5.500	97.414	97.404	97.251	97.155	96.658	96.629
5.625	97.948	97.938	97.784	97.689	97.192	97.163	5.625	97.823	97.813	97.659	97.564	97.067	97.038
5.750	98.351	98.341	98.152	98.058	97.520	97.470	5.750	98.226	98.216	98.027	97.933	97.395	97.345
5.875	99.286	99.276	99.087	98.993	98.455	98.405	5.875	99.161	99.151	98.962	98.868	98.330	98.280
6.000	99.788	99.778	99.589	99.495	98.957	98.907	6.000	99.663	99.653	99.464	99.370	98.832	98.782
6.125	100.371	100.361	100.171	100.077	99.539	99.489	6.125	100.246	100.236	100.046	99.952	99.414	99.364
6.250	100.013	100.003	99.762	99.654	99.046	98.975	6.250	99.888	99.878	99.637	99.529	98.921	98.850
6.375	100.807	100.797	100.555	100.448	99.839	99.768	6.375	100.682	100.672	100.430	100.323	99.714	99.643
6.500	101.350	101.340	101.098	100.991	100.382	100.312	6.500	101.225	101.215	100.973	100.866	100.257	100.187
6.625	101.722	101.712	101.471	101.363	100.755	100.684	6.625	101.597	101.587	101.346	101.238	100.630	100.559
6.750	101.114	101.104	100.842	100.717	100.061	99.970	6.750	100.989	100.979	100.717	100.592	99.936	99.845
6.875	101.607	101.597	101.335	101.210	100.575	100.504	6.875	101.482	101.472	101.210	101.085	100.450	100.379
7.000	102.000	101.990	101.728	101.603	100.967	100.876	7.000	101.875	101.865	101.603	101.478	100.842	100.751
7.125	102.239	102.229	101.967	101.842	101.186	101.095	7.125	102.114	102.104	101.842	101.717	101.061	100.970

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 - 766,500	0.100
766,500 - 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

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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
 5/3/2024 10:30 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																				

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 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



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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
6.000	97.344	96.973	96.931	6.125	99.906	98.462	98.313	75,000 - 99,999	(0.500)	(0.500)	
6.125	97.886	97.522	97.477	6.250	99.167	98.636	98.460	100,000 - 199,999	0.000	0.000	
6.250	98.183	97.713	97.651	6.375	99.694	99.156	98.984	200,000 - 299,999	0.025	0.025	
6.375	98.743	98.273	98.211	6.500	100.189	99.648	99.478	300,000 - 399,999	0.050	0.050	
6.500	99.240	98.776	98.711	6.625	100.606	100.064	99.894	400,000 - 548,250	0.075	0.075	
6.625	99.758	99.278	99.222	6.750	100.433	99.946	99.749	548,251 - 766,550	0.100	0.100	
6.750	99.866	99.448	99.360	6.875	100.884	100.390	100.197	State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9
6.875	100.374	99.975	99.877	6.990	101.280	100.782	100.592	PA FL TX	0.075	0.050	
6.990	100.833	100.428	100.333	7.125	101.595	101.097	100.906	DC DE VA MD	0.025	0.000	
7.125	101.255	100.818	100.742	7.250	101.428	100.900	100.662	CT NC NJ NH OR SC GA WA	0.000	0.000	
7.250	101.222	100.768	100.657	7.375	101.756	101.220	101.007	AL	0.050	0.050	
7.375	101.680	101.224	101.103	7.500	102.036	101.497	101.286	AZ CO MA	(0.100)	(0.075)	
7.500	102.034	101.593	101.475	7.625	102.273	101.735	101.523	CA	(0.150)	(0.125)	
7.625	102.222	101.769	101.657	7.750	101.950	101.381	101.143				
**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				
6.000	97.076	96.706	96.665	6.000	96.858	96.813	96.768				
6.125	97.454	97.034	96.972	6.125	97.336	97.281	97.262				
6.250	97.966	97.546	97.484	6.250	97.703	97.639	97.624				
6.375	98.270	97.832	97.781	6.375	98.070	97.999	97.989				
6.500	98.803	98.383	98.321	6.500	98.449	98.377	98.367				
6.625	98.802	98.323	98.239	6.625	98.567	98.454	98.413				
6.750	99.206	98.715	98.638	6.750	98.927	98.804	98.769				
6.875	99.591	99.097	99.021	6.875	99.287	99.157	99.126				
6.000	100.043	99.564	99.480	6.000	99.690	99.560	99.529				
6.125	99.192	98.086	97.982	6.125	99.141	98.401	98.339				
**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				97.515	97.061	96.908	6.250	84.450	84.450	84.450	
6.250				97.807	97.253	97.085	6.375	84.450	84.450	84.450	
6.375				98.373	97.815	97.646	6.500	84.450	84.450	84.450	
6.500				98.907	98.353	98.182	6.625	84.450	84.450	84.450	
6.625				99.392	98.824	98.661	6.750	84.450	84.450	84.450	
6.750				99.581	99.072	98.886					
6.875				99.986	99.496	99.299					
7.000				100.354	99.859	99.665					
7.125				100.678	100.151	99.976					
7.250				101.138	100.593	100.403					
7.375				101.444	100.918	100.717					
7.500				101.775	101.245	101.046					

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HomeReady/Home Possible Adjustment Caps			Extension Costs Per Day:		Admin Fees:	
FICO Score	LTV<=80	LTV>=80	First Request	(0.020)	Underwriting	\$1,125
>=680	(1.500)	0.000	Second Request	(0.020)	Condo New Project Approval	\$700
<=680	(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)			

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				96.239	96.119	96.121	5.750	96.519	95.210	95.168
5.375				96.804	96.657	96.638	5.875	96.990	95.680	95.638
5.500				97.634	97.487	97.468	6.000	97.438	96.128	96.086
5.625				98.056	97.909	97.890	6.125	97.864	96.554	96.512
5.750				98.670	98.523	98.504	6.250	97.393	96.199	96.136
5.875				98.871	98.667	98.627	6.375	97.822	96.629	96.566
6.000				99.532	99.328	99.288	6.500	98.234	97.041	96.978
6.125				100.081	99.877	99.837	6.625	98.631	97.438	97.375
6.250				100.564	100.360	100.320				
6.375				100.355	100.079	100.018				
6.500				100.977	100.700	100.640				
6.625				101.472	101.196	101.135				

All Purchase Transactions			0.000
State Adjustments			
DC	0.050	AL	0.050
DE	0.000	AZ	0.100
MD	0.000	MA	-0.100
NJ	-0.100	OR	0.050
PA	0.100	NH	0.000
VA	0.050	TX	0.075
FL	0.025	SC	0.100
NC	0.100	CT	-0.025
CO	0.150	CA	-0.050
GA	0.000	WA	0.050
Loan Amount Adjustments			
		All Terms	
75,000 - 99,999		(0.500)	
100,000 - 199,999		0.000	
200,000 - 299,999		0.025	
300,000 - 399,999		0.050	
400,000 - 548,250		0.075	
548,251 - 766,550		0.100	
High Balance		0.000	
All Standard FHA/USDA program Adjustments			
2-4 Units		0.000	
Manufactured Home		(2.000)	
203k		NA	
USDA		0.000	
Non-Owner Occ. (SL only)		(3.000)	
FICO Adjustments			
		FHA	USDA
FICO 740+		0.150	0.075
FICO 739 - 720		0.075	0.075
FICO 719 - 700		0.075	0.075
FICO 699-680		0.000	0.000
FICO 679-660		0.000	0.000
FICO 659-640		(0.150)	(0.150)
FICO 639-620		(0.750)	(0.750)
FICO 600-619		(1.500)	(2.000)
FICO 580-599		(2.000)	(2.250)

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)		

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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	96.178	95.938	95.930	5.250	96.647	95.564	95.543
5.375	96.834	96.567	96.538	5.375	97.074	95.991	95.970
5.500	97.550	97.283	97.254	5.500	97.473	96.390	96.369
5.625	97.959	97.692	97.663	5.625	97.841	96.758	96.737
5.750	98.609	98.342	98.313	5.750	96.990	95.280	95.238
5.875	98.935	98.611	98.562	5.875	97.354	95.644	95.602
6.000	99.437	99.113	99.064	6.000	97.695	95.985	95.943
6.125	100.019	99.696	99.646	6.125	98.016	96.306	96.264
6.250	100.452	100.128	100.078	6.250	97.838	96.245	96.182
6.375	100.386	99.990	99.919	6.375	98.168	96.575	96.512
6.500	100.929	100.533	100.462	6.500	98.487	96.894	96.831
6.625	101.302	100.905	100.835	6.625	98.795	97.202	97.139
6.750	101.603	101.206	101.136				
6.875	101.458	101.021	100.930				
7.000	101.831	101.393	101.302				

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. (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)

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.250	94.966	94.794	94.795
5.375	95.853	95.681	95.682
5.500	96.683	96.511	96.512
5.625	97.105	96.933	96.934
5.750	97.227	97.014	96.994
5.875	98.248	98.034	98.015
6.000	98.909	98.696	98.676
6.125	99.458	99.245	99.225
6.250	98.844	98.560	98.519
6.375	99.736	99.452	99.411

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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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	0.000	0.000	0.000	0.000	0.000	0.081	0.012	0.041		
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.074	0.005	0.034		
6.250	0.000	0.000	0.000	0.019	0.000	0.083	0.125	0.249	0.179	0.210		
6.375	0.000	0.000	0.000	0.015	0.000	0.081	0.123	0.247	0.178	0.207		
6.500	0.000	0.000	0.000	0.014	0.000	0.082	0.124	0.248	0.179	0.208		
6.625	0.000	0.000	0.000	0.014	0.000	0.079	0.121	0.246	0.176	0.204		
6.750	0.000	0.000	0.087	0.178	0.172	0.272	0.398	0.466	0.538	0.736		
6.875	0.000	0.000	0.068	0.159	0.157	0.260	0.387	0.454	0.528	0.722		
6.990	0.000	0.000	0.070	0.161	0.157	0.259	0.386	0.454	0.526	0.722		
7.125	0.000	0.000	0.091	0.181	0.177	0.279	0.405	0.473	0.546	0.742		
7.250	0.000	0.000	0.153	0.243	0.352	0.481	0.664	0.760	0.833	1.085		
7.375	0.000	0.000	0.105	0.196	0.312	0.447	0.632	0.728	0.806	1.048		
7.500	0.000	0.000	0.108	0.199	0.317	0.454	0.639	0.734	0.814	1.053		
7.625	0.000	0.000	0.154	0.245	0.356	0.487	0.670	0.766	0.840	1.090		
7.750	0.000	0.000	0.446	0.622	0.618	0.777	0.903	0.831	0.791	0.761		
7.875	0.000	0.000	0.483	0.659	0.661	0.823	0.951	0.878	0.842	0.805		
8.000	0.000	0.000	0.458	0.633	0.632	0.791	0.918	0.845	0.807	0.775		
8.125	0.000	0.000	0.428	0.603	0.598	0.754	0.880	0.808	0.767	0.740		

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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
6.490	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	0.256	0.453	0.389	0.424	0.280	0.312	0.399	0.509	0.413	0.529		
6.990	0.256	0.453	0.389	0.424	0.280	0.312	0.399	0.509	0.413	0.529		
7.125	0.256	0.453	0.389	0.424	0.280	0.312	0.399	0.509	0.413	0.529		
7.250	0.256	0.453	0.389	0.424	0.280	0.312	0.399	0.509	0.413	0.529		
7.375	0.000	0.003	0.024	0.621	0.505	0.509	0.821	0.903	0.919	0.979		
7.500	0.000	0.003	0.024	0.621	0.505	0.509	0.821	0.903	0.919	0.979		
7.625	0.000	0.003	0.024	0.621	0.505	0.509	0.821	0.903	0.919	0.979		

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		

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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 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)								
	<= 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	-0.125	-1.500	-2.125	-2.750	-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)								
	<= 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	-1.250	-3.375	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-1.250	-1.250	-3.375	-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)								
	<= 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	-3.625	-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)								
	<= 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	-1.250	-3.375	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-1.250	-1.250	-3.375	-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)								
	<= 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)								
	<= 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	-1.250	-3.375	n/a	n/a	n/a
Investment Property	-1.125	-1.125	-1.625	-1.250	-1.250	-3.375	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								
	<= 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
	75,000 - 99,999	(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
	PA FL TX	0.075
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

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