



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	99.226	99.221	99.007	98.758	98.573	98.326	6.125	101.045	101.035	100.884	100.640	100.333	99.981	75,000 - 99,999	(0.500)	(0.500)
6.125	99.764	99.759	99.544	99.296	99.110	98.864	6.250	101.291	101.281	101.107	100.909	100.563	100.261	100,000 - 199,999	0.000	0.000
6.250	99.931	99.926	99.684	99.484	99.258	99.065	6.375	101.806	101.796	101.627	101.426	101.081	100.775	200,000 - 299,999	0.025	0.025
6.375	100.478	100.473	100.239	100.034	99.810	99.612	6.500	102.290	102.280	102.114	101.911	101.566	101.259	300,000 - 399,999	0.050	0.050
6.500	101.033	101.028	100.780	100.582	100.354	100.168	6.625	102.690	102.680	102.514	102.311	101.966	101.659	400,000 - 548,250	0.075	0.075
6.625	101.471	101.466	101.236	101.029	100.806	100.604	6.750	101.967	101.957	101.768	101.533	101.149	100.800	548,251 - 766,550	0.100	0.100
6.750	101.354	101.349	101.092	100.854	100.591	100.351	6.875	102.390	102.380	102.196	101.958	101.575	101.222	State Adjustments	20/25/30 Yr	10/15 Yr
6.875	101.882	101.877	101.605	101.374	101.107	100.881	6.990	102.762	102.752	102.570	102.330	101.947	101.593	PA FL TX	0.075	0.050
6.990	102.319	102.314	102.049	101.815	101.549	101.317	7.125	103.036	103.026	102.844	102.604	102.222	101.868	DC DE VA MD	0.025	0.000
7.125	102.727	102.722	102.458	102.223	101.957	101.725	7.250	102.646	102.636	102.431	102.299	101.877	101.647	CT NC NJ NH OR SC GA WA	0.000	0.000
7.250	102.480	102.475	102.202	102.067	101.766	101.645	7.375	102.937	102.927	102.728	102.593	102.172	101.938	AL	0.050	0.050
7.375	102.890	102.885	102.601	102.472	102.168	102.058	7.500	103.187	103.177	102.979	102.843	102.422	102.186	AZ CO MA	(0.100)	(0.075)
7.500	103.251	103.246	102.959	102.832	102.526	102.418	7.625	103.378	103.368	103.171	103.034	102.614	102.378	CA	(0.150)	(0.125)
7.625	103.504	103.499	103.221	103.088	102.785	102.670	7.750	103.050	103.040	102.821	102.651	102.192	101.914	SPECIAL - AZ CA SC OR WA	0.100	0.100
7.750	103.195	103.190	102.879	102.719	102.374	102.226	7.875	103.268	103.258	103.043	102.871	102.412	102.131	SPECIAL - CO	0.150	0.150
7.875	103.370	103.365	103.077	102.904	102.566	102.399	8.000	103.473	103.463	103.251	103.076	102.619	102.336			
8.000	103.526	103.521	103.237	103.062	102.725	102.553	8.125	103.597	103.587	103.375	103.200	102.742	102.460			
8.125	103.665	103.660	103.384	103.205	102.869	102.691										
Conforming 15 Year Fixed						Conforming 10 Year Fixed						**See Page 9 for LLPA Matrix				
Rate	21-Day	30-Day	45-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	75-Day	90-Day					
5.000	98.287	98.282	98.158	98.096	97.793	97.609	5.000	97.906	97.906	97.790	97.739	97.738	97.555			
5.125	98.353	98.348	98.297	98.136	97.744	97.482	5.125	98.372	98.360	98.216	98.156	98.061	97.817			
5.250	98.984	98.979	98.918	98.763	98.367	98.114	5.250	98.727	98.710	98.574	98.510	98.417	98.167			
5.375	99.406	99.401	99.341	99.185	98.789	98.536	5.375	99.086	99.065	98.933	98.867	98.774	98.521			
5.500	99.802	99.797	99.737	99.580	99.185	98.931	5.500	99.458	99.438	99.306	99.240	99.147	98.894			
5.625	99.821	99.816	99.740	99.569	99.160	98.914	5.625	99.607	99.618	99.459	99.384	99.275	99.039			
5.750	100.291	100.286	100.211	100.040	99.631	99.383	5.750	99.952	99.957	99.805	99.726	99.618	99.377			
5.875	100.783	100.778	100.705	100.532	100.123	99.875	5.875	100.298	100.299	100.152	100.071	99.964	99.719			
6.000	101.100	101.095	101.047	100.861	100.458	100.189	6.000	100.695	100.697	100.549	100.468	100.361	100.116			
6.125	100.853	100.848	100.756	100.570	100.115	99.839	6.125	100.795	100.827	100.653	100.563	100.408	100.141			
6.250	101.347	101.342	101.264	101.071	100.619	100.332	6.250	101.113	101.141	100.973	100.879	100.726	100.454			
6.375	101.793	101.788	101.714	101.518	101.067	100.777	6.375	101.432	101.455	101.293	101.196	101.044	100.768			
6.500	102.068	102.063	101.972	101.785	101.330	101.053	6.500	101.784	101.808	101.645	101.549	101.396	101.120			
6.625	101.642	101.637	101.530	101.329	100.906	100.697	6.625	101.457	101.543	101.354	101.248	101.126	100.926			
6.750	102.088	102.083	101.991	101.782	101.364	101.141	6.750	101.735	101.816	101.633	101.524	101.403	101.198			
6.875	102.674	102.669	102.576	102.367	101.948	101.727										
7.000	102.909	102.904	102.798	102.596	102.173	101.963										
High Balance 30 Year Fixed						High Balance 15 Year Fixed										
Rate	21-Day	30-Day	45-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	75-Day	90-Day					
6.125	99.211	99.201	99.078	98.850	98.497	98.171	6.250	85.000	85.000	85.000	85.000	85.000	85.000			
6.250	99.375	99.366	99.219	99.038	98.646	98.373	6.375	85.000	85.000	85.000	85.000	85.000	85.000			
6.375	99.918	99.905	99.764	99.579	99.189	98.911	6.500	85.000	85.000	85.000	85.000	85.000	85.000			
6.500	100.438	100.436	100.282	100.105	99.710	99.444	6.625	85.000	85.000	85.000	85.000	85.000	85.000			
6.625	100.859	100.842	100.705	100.518	100.129	99.848	6.750	85.000	85.000	85.000	85.000	85.000	85.000			
6.750	100.802	100.802	100.646	100.428	100.006	99.686	6.875	85.000	85.000	85.000	85.000	85.000	85.000			
6.875	101.202	101.216	101.046	100.834	100.407	100.101	7.000	85.000	85.000	85.000	85.000	85.000	85.000			
7.000	101.579	101.588	101.424	101.210	100.784	100.473										
7.125	101.871	101.879	101.716	101.501	101.076	100.763										
7.250	102.145	102.141	101.988	101.873	101.432	101.232										
7.375	102.443	102.449	102.285	102.176	101.732	101.541										
7.500	102.754	102.762	102.597	102.488	102.043	101.854										
7.625	102.924	102.926	102.768	102.655	102.212	102.017										

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.

**See Page 9				SUBORDINATE FINANCING: All terms **See Page 9:			
60LTV	60.01-70	70.01-75	75.01-80	LTV	CLTV	FICO < 720	FICO > 720

Adjustment Caps	Extension Costs Per Day:	Admin Fees:
Home Ready / Home Possible	First Request	Underwriting \$1,125
First Time Homebuyer	Second Request	(0.020) Condo New Project Approval \$700
<= 100% AMI	Third Request	(0.040) Condo Established Project \$295
<= 120% AMI High Cost	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		
Escrow Waiver	(0.100)	Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.

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



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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	98.041	98.029	97.815	97.718	97.682	97.575	5.750	97.999	98.061	97.954	97.930	97.176	96.943
5.375	98.465	98.453	98.221	98.115	98.079	97.997	5.875	98.460	98.522	98.415	98.391	97.638	97.404
5.500	99.293	99.281	99.049	98.943	98.907	98.825	6.000	98.898	98.961	98.854	98.830	98.076	97.843
5.625	99.891	99.879	99.648	99.541	99.505	99.424	6.125	99.316	99.379	99.272	99.248	98.494	98.261
5.750	100.436	100.424	100.192	100.085	100.049	99.968	6.250	98.757	98.871	98.746	98.712	97.988	97.822
5.875	100.438	100.426	100.176	100.060	99.967	99.846	6.375	99.179	99.293	99.168	99.134	98.410	98.244
6.000	101.095	101.083	100.834	100.718	100.625	100.503	6.500	99.584	99.698	99.573	99.539	98.815	98.649
6.125	101.640	101.628	101.378	101.262	101.170	101.048	6.625	99.974	100.087	99.962	99.928	99.204	99.038
6.250	102.148	102.136	101.887	101.770	101.678	101.556							
6.375	101.614	101.602	101.335	101.209	101.045	100.867							
6.500	102.172	102.160	101.892	101.766	101.603	101.425							
6.625	102.619	102.607	102.340	102.214	102.050	101.872							
6.750	103.110	103.098	102.830	102.705	102.541	102.363							
6.875	102.299	102.287	101.997	101.861	101.693	101.541							
7.000	102.824	102.812	102.522	102.386	102.218	102.066							
7.125	103.220	103.208	102.918	102.782	102.614	102.463							
7.250	103.514	103.502	103.212	103.076	102.908	102.757							
7.375	102.439	102.427	102.115	101.970	101.666	101.541							
7.500	102.902	102.890	102.578	102.433	102.129	102.003							
7.625	103.153	103.141	102.830	102.684	102.380	102.255							

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)

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	97.916	97.904	97.690	97.593	97.557	97.450	5.750	97.874	97.936	97.829	97.805	97.051	96.818
5.375	98.340	98.328	98.096	97.990	97.954	97.872	5.875	98.335	98.397	98.290	98.266	97.513	97.279
5.500	99.168	99.156	98.924	98.818	98.782	98.700	6.000	98.773	98.836	98.729	98.705	97.951	97.718
5.625	99.766	99.754	99.523	99.416	99.380	99.299	6.125	99.191	99.254	99.147	99.123	98.369	98.136
5.750	100.311	100.299	100.067	99.960	99.924	99.843	6.250	98.632	98.746	98.621	98.587	97.863	97.697
5.875	100.313	100.301	100.051	99.935	99.842	99.721	6.375	99.054	99.168	99.043	99.009	98.285	98.119
6.000	100.970	100.958	100.709	100.593	100.500	100.378	6.500	99.459	99.573	99.448	99.414	98.690	98.524
6.125	101.515	101.503	101.253	101.137	101.045	100.923	6.625	99.849	99.962	99.837	99.803	99.079	98.913
6.250	102.023	102.011	101.762	101.645	101.553	101.431							
6.375	101.489	101.477	101.210	101.084	100.920	100.742							
6.500	102.047	102.035	101.767	101.641	101.478	101.300							
6.625	102.494	102.482	102.215	102.089	101.925	101.747							
6.750	102.985	102.973	102.705	102.580	102.416	102.238							
6.875	102.174	102.162	101.872	101.736	101.568	101.416							
7.000	102.699	102.687	102.397	102.261	102.093	101.941							
7.125	103.095	103.083	102.793	102.657	102.489	102.338							
7.250	103.389	103.377	103.087	102.951	102.783	102.632							

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
5.250	96.795	96.785	96.605	96.509	96.405	96.344	5.250	96.670	96.660	96.480	96.384	96.280	96.219
5.375	97.680	97.670	97.490	97.394	97.290	97.229	5.375	97.555	97.545	97.365	97.269	97.165	97.104
5.500	98.507	98.497	98.318	98.221	98.118	98.056	5.500	98.382	98.372	98.193	98.096	97.993	97.931
5.625	98.927	98.917	98.738	98.641	98.538	98.476	5.625	98.802	98.792	98.613	98.516	98.413	98.351
5.750	99.010	99.000	98.820	98.714	98.571	98.470	5.750	98.885	98.875	98.695	98.599	98.446	98.345
5.875	100.028	100.018	99.838	99.732	99.589	99.488	5.875	99.903	99.893	99.713	99.607	99.464	99.363
6.000	100.685	100.675	100.496	100.390	100.247	100.146	6.000	100.560	100.550	100.371	100.265	100.122	100.021
6.125	101.230	101.220	101.041	100.935	100.792	100.691	6.125	101.105	101.095	100.916	100.810	100.667	100.566
6.250	100.212	100.202	100.004	99.888	99.673	99.515	6.250	100.087	100.077	99.879	99.763	99.548	99.390
6.375	101.099	101.089	100.890	100.774	100.560	100.402	6.375	100.974	100.964	100.765	100.649	100.435	100.277
6.500	101.710	101.700	101.502	101.386	101.171	101.013	6.500	101.585	101.575	101.377	101.261	101.046	100.888
6.625	102.189	102.179	101.980	101.864	101.650	101.492	6.625	102.064	102.054	101.855	101.739	101.525	101.367
6.750	101.075	101.065	100.840	100.715	100.492	100.361	6.750	100.950	100.940	100.715	100.590	100.367	100.236
6.875	101.736	101.726	101.502	101.376	101.153	101.022	6.875	101.611	101.601	101.377	101.251	101.028	100.897
7.000	102.262	102.252	102.027	101.901	101.679	101.547	7.000	102.137	102.127	101.902	101.776	101.554	101.422
7.125	102.658	102.648	102.423	102.297	102.075	101.943	7.125	102.533	102.523	102.298	102.172	101.950	101.818

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

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

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



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

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	97.950	97.938	97.745	97.678	97.492	97.374	5.250	97.494	97.438	97.449	97.434	96.329	96.127
5.375	98.466	98.454	98.242	98.166	97.980	97.888	5.375	97.909	97.852	97.863	97.849	96.743	96.541
5.500	99.179	99.167	98.956	98.879	98.693	98.602	5.500	98.293	98.236	98.247	98.233	97.128	96.925
5.625	99.779	99.767	99.555	99.478	99.292	99.201	5.625	98.645	98.588	98.600	98.585	97.480	97.277
5.750	100.323	100.311	100.099	100.023	99.837	99.745	5.750	98.452	98.414	98.408	98.383	97.230	96.997
5.875	100.469	100.457	100.227	100.141	99.998	99.767	5.875	98.806	98.769	98.762	98.738	97.584	97.351
6.000	100.962	100.950	100.720	100.634	100.392	100.260	6.000	99.139	99.102	99.095	99.071	97.917	97.684
6.125	101.551	101.539	101.309	101.223	100.980	100.849	6.125	99.455	99.418	99.411	99.387	98.233	98.000
6.250	101.971	101.959	101.729	101.643	101.401	101.269	6.250	99.193	99.207	99.182	99.148	98.024	97.858
6.375	101.508	101.496	101.248	101.152	100.839	100.651	6.375	99.519	99.532	99.507	99.473	98.349	98.183
6.500	102.059	102.047	101.800	101.704	101.390	101.202	6.500	99.832	99.845	99.820	99.786	98.663	98.496
6.625	102.528	102.516	102.268	102.173	101.859	101.671	6.625	100.135	100.149	100.124	100.090	98.966	98.800
6.750	102.832	102.820	102.572	102.477	102.163	101.975							
6.875	102.240	102.228	101.958	101.852	101.534	101.373							
7.000	102.613	102.601	102.331	102.225	101.907	101.745							
7.125	102.973	102.961	102.691	102.585	102.267	102.106							
7.250	103.172	103.160	102.890	102.784	102.466	102.304							
7.375	102.303	102.291	102.000	101.885	101.431	101.295							
7.500	102.657	102.645	102.353	102.238	101.784	101.649							
7.625	102.859	102.847	102.555	102.440	101.986	101.851							

  

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	97.825	97.813	97.620	97.553	97.367	97.249	5.250	97.369	97.313	97.324	97.309	96.204	96.002
5.375	98.341	98.329	98.117	98.041	97.855	97.763	5.375	97.784	97.727	97.738	97.724	96.618	96.416
5.500	99.054	99.042	98.831	98.754	98.568	98.477	5.500	98.168	98.111	98.122	98.108	97.003	96.800
5.625	99.654	99.642	99.430	99.353	99.167	99.076	5.625	98.520	98.463	98.475	98.460	97.355	97.152
5.750	100.198	100.186	99.974	99.898	99.712	99.620	5.750	98.327	98.289	98.283	98.258	97.105	96.872
5.875	100.344	100.332	100.102	100.016	99.773	99.642	5.875	98.681	98.644	98.637	98.613	97.459	97.226
6.000	100.837	100.825	100.595	100.509	100.267	100.135	6.000	99.014	98.977	98.970	98.946	97.792	97.559
6.125	101.426	101.414	101.184	101.098	100.855	100.724	6.125	99.330	99.293	99.286	99.262	98.108	97.875
6.250	101.846	101.834	101.604	101.518	101.276	101.144	6.250	99.068	99.082	99.057	99.023	97.899	97.733
6.375	101.383	101.371	101.123	101.027	100.714	100.526	6.375	99.394	99.407	99.382	99.348	98.224	98.058
6.500	101.934	101.922	101.675	101.579	101.265	101.077	6.500	99.707	99.720	99.695	99.661	98.538	98.371
6.625	102.403	102.391	102.143	102.048	101.734	101.546	6.625	100.010	100.024	99.999	99.965	98.841	98.675
6.750	102.707	102.695	102.447	102.352	102.038	101.850							
6.875	102.115	102.103	101.833	101.727	101.409	101.248							
7.000	102.488	102.476	102.206	102.100	101.782	101.620							
7.125	102.848	102.836	102.566	102.460	102.142	101.981							

  

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	97.514	97.504	97.335	97.209	96.875	96.783	5.375	97.389	97.379	97.210	97.084	96.750	96.658
5.500	98.228	98.218	98.049	97.922	97.588	97.497	5.500	98.103	98.093	97.924	97.797	97.463	97.372
5.625	98.633	98.623	98.454	98.327	97.994	97.902	5.625	98.508	98.498	98.329	98.202	97.869	97.777
5.750	98.963	98.953	98.784	98.647	98.275	98.143	5.750	98.838	98.828	98.659	98.522	98.150	98.018
5.875	99.893	99.883	99.713	99.577	99.205	99.073	5.875	99.768	99.758	99.588	99.452	99.080	98.948
6.000	100.386	100.376	100.207	100.070	99.698	99.566	6.000	100.261	100.251	100.082	99.945	99.573	99.441
6.125	100.954	100.944	100.774	100.638	100.266	100.134	6.125	100.829	100.819	100.649	100.513	100.141	100.009
6.250	100.136	100.126	99.937	99.791	99.347	99.159	6.250	100.011	100.001	99.812	99.666	99.222	99.034
6.375	100.911	100.901	100.712	100.566	100.122	99.934	6.375	100.786	100.776	100.587	100.441	99.997	99.809
6.500	101.428	101.418	101.229	101.083	100.639	100.451	6.500	101.303	101.293	101.104	100.958	100.514	100.326
6.625	101.765	101.755	101.567	101.421	100.977	100.788	6.625	101.640	101.630	101.442	101.296	100.852	100.663
6.750	100.856	100.846	100.631	100.476	100.023	99.862	6.750	100.731	100.721	100.506	100.351	99.898	99.737
6.875	101.322	101.312	101.097	100.941	100.509	100.367	6.875	101.197	101.187	100.972	100.816	100.384	100.242
7.000	101.714	101.704	101.490	101.334	100.902	100.740	7.000	101.589	101.579	101.365	101.209	100.777	100.615
7.125	101.964	101.954	101.739	101.583	101.131	100.969	7.125	101.839	101.829	101.614	101.458	101.006	100.844

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
766,501 - 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  
 5/15/2024 2:00 PM

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

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

Conventional ARM Products																				
Agency 10/6 SOFR ARM 5-1-5						Agency 7/6 SOFR ARM 5-1-5						Agency 5/6 SOFR ARM 2-1-5								
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.750	85.000	85.000	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000
4.875	85.000	85.000	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000
5.000	85.000	85.000	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000
5.125	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	85.000	85.000
5.250	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000	6.375	85.000	85.000	85.000	85.000	85.000	85.000
5.375	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	85.000	85.000
5.500	85.000	85.000	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	85.000	85.000	6.625	85.000	85.000	85.000	85.000	85.000	85.000
5.625	85.000	85.000	85.000	85.000	85.000	85.000	6.375	85.000	85.000	85.000	85.000	85.000	85.000	6.750	85.000	85.000	85.000	85.000	85.000	85.000
5.750	85.000	85.000	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	85.000	85.000	6.875	85.000	85.000	85.000	85.000	85.000	85.000
5.875	85.000	85.000	85.000	85.000	85.000	85.000	6.625	85.000	85.000	85.000	85.000	85.000	85.000	7.000	85.000	85.000	85.000	85.000	85.000	85.000
6.000	85.000	85.000	85.000	85.000	85.000	85.000	6.750	86.000	86.000	86.000	86.000	86.000	86.000	7.125	85.000	85.000	85.000	85.000	85.000	85.000
6.125	85.000	85.000	85.000	85.000	85.000	85.000	6.875	87.000	87.000	87.000	87.000	87.000	87.000							
6.250	85.000	85.000	85.000	85.000	85.000	85.000	7.000	88.000	88.000	88.000	88.000	88.000	88.000							
6.375	85.000	85.000	85.000	85.000	85.000	85.000														

Agency 10/6 SOFR ARM 5-1-5 High Balance						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				SUBORDINATE FINANCING: All terms			
	20/25/30 Yr	10/15 Yr	**See Page 9				
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				CASH OUT: All terms			
	20/25/30 Yr	10/15 Yr	**See Page 9				
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



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	98.208	98.023	97.776	6.125	100.090	99.783	99.431	75,000 - 99,999	(0.500)	(0.500)			
6.125	98.746	98.560	98.314	6.250	100.359	100.013	99.711	100,000 - 199,999	0.000	0.000			
6.250	98.934	98.708	98.515	6.375	100.876	100.531	100.225	200,000 - 299,999	0.025	0.025			
6.375	99.484	99.260	99.062	6.500	101.361	101.016	100.709	300,000 - 399,999	0.050	0.050			
6.500	100.032	99.804	99.618	6.625	101.761	101.416	101.109	400,000 - 548,250	0.075	0.075			
6.625	100.479	100.256	100.054	6.750	100.983	100.599	100.250	548,251 - 766,550	0.100	0.100			
6.750	100.304	100.041	99.801	6.875	101.408	101.025	100.672	<b>State Adjustments</b>	<b>20/25/30 Yr</b>	<b>10/15 Yr</b>	<b>**See Page 9</b>		
6.875	100.824	100.557	100.331	6.990	101.780	101.397	101.043	PA FL TX	0.075	0.050			
6.990	101.265	100.999	100.767	7.125	102.054	101.672	101.318	DC DE VA MD	0.025	0.000			
7.125	101.673	101.407	101.175	7.250	101.749	101.327	101.097	CT NC NJ NH OR SC GA WA	0.000	0.000			
7.250	101.517	101.216	101.095	7.375	102.043	101.622	101.388	AL	0.050	0.050			
7.375	101.922	101.618	101.508	7.500	102.293	101.872	101.636	AZ CO MA	(0.100)	(0.075)			
7.500	102.282	101.976	101.868	7.625	102.484	102.064	101.828	CA	(0.150)	(0.125)			
7.625	102.538	102.235	102.120	7.750	102.101	101.642	101.364						
**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	97.546	97.243	97.059	5.000	97.189	97.188	97.005						
5.125	97.586	97.194	96.932	5.125	97.606	97.511	97.267						
5.250	98.213	97.817	97.564	5.250	97.960	97.867	97.617						
5.375	98.635	98.239	97.986	5.375	98.317	98.224	97.971						
5.500	99.030	98.635	98.381	5.500	98.690	98.597	98.344						
5.625	99.019	98.610	98.364	5.625	98.834	98.725	98.489						
5.750	99.490	99.081	98.833	5.750	99.176	99.068	98.827						
5.875	99.982	99.573	99.325	5.875	99.521	99.414	99.169						
6.000	100.311	99.908	99.639	6.000	99.918	99.811	99.566						
6.125	100.020	99.565	99.289	6.125	100.013	99.858	99.591						
**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	98.300	97.947	97.621	6.250	84.450	84.450	84.450						
6.250	98.488	98.096	97.823	6.375	84.450	84.450	84.450						
6.375	99.029	98.639	98.361	6.500	84.450	84.450	84.450						
6.500	99.555	99.160	98.894	6.625	84.450	84.450	84.450						
6.625	99.968	99.579	99.298	6.750	84.450	84.450	84.450						
6.750	99.878	99.456	99.136										
6.875	100.284	99.857	99.551										
7.000	100.660	100.234	99.923										
7.125	100.951	100.526	100.213										
7.250	101.323	100.882	100.682										
7.375	101.626	101.182	100.991										
7.500	101.938	101.493	101.304										

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.			
<b>Escrow Waiver</b>			(0.100)			

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

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



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

FHA/USDA Programs - TBD Locks

FHA/USDA 30 Standard						FHA 15 Standard				
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
5.250				97.168	97.132	97.025	5.750	97.390	96.626	96.393
5.375				97.565	97.529	97.447	5.875	97.841	97.088	96.854
5.500				98.393	98.357	98.275	6.000	98.280	97.526	97.293
5.625				98.991	98.955	98.874	6.125	98.698	97.944	97.711
5.750				99.535	99.499	99.418	6.250	98.162	97.438	97.272
5.875				99.510	99.417	99.296	6.375	98.584	97.860	97.694
6.000				100.168	100.075	99.953	6.500	98.989	98.265	98.099
6.125				100.712	100.620	100.498	6.625	99.378	98.654	98.488
6.250				101.220	101.128	101.006				
6.375				100.659	100.495	100.317				
6.500				101.216	101.053	100.875				
6.625				101.664	101.500	101.322				

All Purchase Transactions				0.000
<b>State Adjustments</b>				
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	

<b>Loan Amount Adjustments</b>		<b>All Terms</b>	
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	

<b>All Standard FHA/USDA program Adjustments</b>			
2-4 Units		0.000	
Manufactured Home		(2.000)	
203k		NA	
USDA		0.000	
Non-Owner Occ. (SL only)		(3.000)	

<b>FICO Adjustments</b>		<b>FHA</b>	<b>USDA</b>
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	
5.250	95.959	95.855	95.794	
5.375	96.844	96.740	96.679	
5.500	97.671	97.568	97.506	
5.625	98.091	97.988	97.926	
5.750	98.164	98.021	97.920	
5.875	99.182	99.039	98.938	
6.000	99.840	99.697	99.596	
6.125	100.385	100.242	100.141	
6.250	99.338	99.123	98.965	
6.375	100.224	100.010	99.852	

<b>Extension Costs Per Day:</b>		<b>Admin Fees</b>	
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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 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	97.128	96.942	96.824	5.250	96.884	95.779	95.577
5.375	97.616	97.430	97.338	5.375	97.299	96.193	95.991
5.500	98.329	98.143	98.052	5.500	97.683	96.578	96.375
5.625	98.928	98.742	98.651	5.625	98.035	96.930	96.727
5.750	99.473	99.287	99.195	5.750	97.833	96.680	96.447
5.875	99.591	99.348	99.217	5.875	98.188	97.034	96.801
6.000	100.084	99.842	99.710	6.000	98.521	97.367	97.134
6.125	100.673	100.430	100.299	6.125	98.837	97.683	97.450
6.250	101.093	100.851	100.719	6.250	98.598	97.474	97.308
6.375	100.602	100.289	100.101	6.375	98.923	97.799	97.633
6.500	101.154	100.840	100.652	6.500	99.236	98.113	97.946
6.625	101.623	101.309	101.121	6.625	99.540	98.416	98.250
6.750	101.927	101.613	101.425				
6.875	101.302	100.984	100.823				
7.000	101.675	101.357	101.195				

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

Loan Amount	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	95.709	95.605	95.544
5.375	96.594	96.490	96.429
5.500	97.421	97.318	97.256
5.625	97.841	97.738	97.676
5.750	97.914	97.771	97.670
5.875	98.932	98.789	98.688
6.000	99.590	99.447	99.346
6.125	100.135	99.992	99.891
6.250	99.088	98.873	98.715
6.375	99.974	99.760	99.602

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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 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	0.000	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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**Conventional LLPAs**

Purchase - FICO/LTV LLPAs (Mortgage > 15 Year Terms)									
FICO Range	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=780	0.000	0.000	0.000	0.000	-0.375	-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

Purchase - LLPAs by Product Feature (All Terms)									
Product Feature	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

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

Non Cashout Refinance - LLPAs by Product Feature (All Terms)									
Product Feature	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

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

Cashout Refinance - LLPAs by Product Feature (All Terms)									
Product Feature	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

Pricing Specials									
Product Feature	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 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

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.  
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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.