



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						
5.750	98.165	98.160	97.940	97.866	97.601	97.479	6.125	100.751	100.741	100.545	100.472	100.139	99.899	75,000 - 99,999	(0.500)	(0.500)						
5.875	98.734	98.729	98.535	98.438	98.174	98.047	6.250	101.128	101.118	100.910	100.811	100.481	100.270	100,000 - 199,999	0.000	0.000						
6.000	99.291	99.286	99.088	98.997	98.734	98.603	6.375	101.594	101.584	101.371	101.279	100.951	100.735	200,000 - 299,999	0.025	0.025						
6.125	99.770	99.765	99.567	99.475	99.212	99.081	6.500	102.023	102.013	101.798	101.710	101.383	101.164	300,000 - 399,999	0.050	0.050						
6.250	100.090	100.085	99.877	99.758	99.498	99.397	6.625	102.349	102.339	102.124	102.036	101.709	101.490	400,000 - 548,250	0.075	0.075						
6.375	100.607	100.602	100.390	100.278	100.019	99.913	6.750	101.733	101.723	101.497	101.383	101.032	100.814	548,251 - 766,550	0.100	0.100						
6.500	101.071	101.066	100.850	100.744	100.487	100.376	6.875	102.101	102.091	101.861	101.754	101.404	101.181	State Adjustments								
6.625	101.514	101.509	101.293	101.187	100.930	100.819	6.990	102.432	102.422	102.189	102.085	101.737	101.511	PA FL TX	0.075	0.050						
6.750	101.508	101.503	101.277	101.143	100.861	100.754	7.125	102.619	102.609	102.376	102.272	101.924	101.698	DC DE VA MD TN WV	0.025	0.000						
6.875	101.939	101.934	101.703	101.576	101.296	101.184	7.250	102.593	102.583	102.339	102.209	101.851	101.640	CT NC NJ NH OR SC GA WA	0.000	0.000						
6.990	102.355	102.350	102.116	101.994	101.715	101.599	7.375	102.857	102.847	102.599	102.476	102.119	101.903	AL	0.050	0.050						
7.125	102.712	102.707	102.473	102.351	102.073	101.956	7.500	103.100	103.090	102.838	102.720	102.363	102.145	AZ CO MA	(0.100)	(0.075)						
7.250	102.748	102.743	102.499	102.350	102.061	101.960	7.625	103.198	103.188	102.941	102.818	102.462	102.243	CA	(0.150)	(0.125)						
7.375	103.078	103.073	102.841	102.677	102.389	102.293	7.750	103.199	103.189	102.926	102.782	102.428	102.238	SPECIAL - AZ CA SC OR WA	0.100	0.100						
7.500	103.385	103.380	103.128	102.991	102.705	102.595	7.875	103.406	103.396	103.129	102.992	102.640	102.445	Temporary Interest Rate Buydown								
7.625	103.651	103.646	103.394	103.257	102.971	102.861	8.000	103.552	103.542	103.285	103.136	102.784	102.595	Temporary Interest Rate Buydown (0.125)								
7.750	103.480	103.475	103.213	103.048	102.765	102.685	8.125	103.649	103.639	103.382	103.232	102.874	102.691	SPECIAL - CO 0.250 0.250								
7.875	103.688	103.683	103.418	103.258	102.976	102.891											**See Page 9 for LLPA Matrix					
Conforming 15 Year Fixed						Conforming 10 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									
5.000	98.274	98.269	98.089	98.015	97.696	97.528	5.000	98.159	98.344	98.056	98.000	97.965	97.804									
5.125	98.722	98.717	98.539	98.368	98.039	97.856	5.125	98.595	98.776	98.484	98.435	98.401	98.236									
5.250	99.157	99.152	98.973	98.802	98.465	98.291	5.250	98.917	99.094	98.797	98.755	98.723	98.553									
5.375	99.539	99.534	99.356	99.185	98.847	98.673	5.375	99.233	99.406	99.106	99.070	99.039	98.864									
5.500	99.901	99.896	99.718	99.548	99.209	99.035	5.500	99.557	99.731	99.431	99.394	99.363	99.188									
5.625	100.012	100.007	99.843	99.656	99.311	99.146	5.625	99.905	100.069	99.792	99.728	99.686	99.530									
5.750	100.435	100.430	100.266	100.079	99.734	99.569	5.750	100.205	100.365	100.083	100.026	99.985	99.824									
5.875	100.758	100.753	100.589	100.403	100.057	99.892	5.875	100.497	100.654	100.369	100.317	100.278	100.113									
6.000	101.043	101.038	100.874	100.689	100.345	100.177	6.000	100.823	100.980	100.695	100.643	100.604	100.439									
6.125	100.868	100.863	100.761	100.559	100.243	100.130	6.125	100.807	100.955	100.740	100.660	100.647	100.543									
6.250	101.256	101.251	101.149	100.946	100.630	100.518	6.250	101.075	101.218	100.999	100.926	100.915	100.806									
6.375	101.602	101.597	101.490	101.296	100.981	100.863	6.375	101.347	101.487	101.264	101.196	101.186	101.073									
6.500	101.837	101.832	101.730	101.537	101.232	101.100	6.500	101.649	101.790	101.567	101.499	101.489	101.376									
6.625	101.674	101.669	101.645	101.427	101.128	101.053	6.625	101.406	101.537	101.399	101.305	101.308	101.242									
6.750	101.955	101.950	101.925	101.708	101.408	101.334	6.750	101.642	101.769	101.627	101.539	101.544	101.473									
6.875	102.456	102.451	102.426	102.209	101.909	101.835											**See Page 9					
7.000	102.656	102.651	102.605	102.418	102.129	102.029											SUBORDINATE FINANCING: All terms **See Page 9					
														≤60LTV	60.01-70	70.01-75	75.01-80	LTV	CLTV	FICO < 720	FICO > 720	
High Balance 30 Year Fixed						High Balance 15 Year Fixed																
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	99.158	99.166	99.033	98.936	98.555	98.351	6.250	85.000	85.000	85.000	85.000	85.000	85.000									
6.250	100.012	100.026	99.868	99.783	99.426	99.245	6.375	85.000	85.000	85.000	85.000	85.000	85.000									
6.375	100.513	100.524	100.364	100.283	99.927	99.743	6.500	85.000	85.000	85.000	85.000	85.000	85.000									
6.500	100.963	100.972	100.808	100.732	100.377	100.190	6.625	85.000	85.000	85.000	85.000	85.000	85.000									
6.625	101.328	101.334	101.171	101.095	100.742	100.553	6.750	85.000	85.000	85.000	85.000	85.000	85.000									
6.750	101.279	101.292	101.116	101.017	100.640	100.453	6.875	85.000	85.000	85.000	85.000	85.000	85.000									
6.875	101.647	101.656	101.477	101.382	101.008	100.816	7.000	85.000	85.000	85.000	85.000	85.000	85.000									
7.000	101.949	101.957	101.775	101.685	101.310	101.116											Adjustment Caps					
7.125	102.223	102.231	102.046	101.957	101.584	101.389											Extension Costs Per Day:					
7.250	102.353	102.380	102.186	102.073	101.690	101.509											Admin Fees:					
7.375	102.648	102.672	102.474	102.367	101.986	101.800											Home Ready / Home Possible	0.000	First Request	(0.020)	Underwriting	\$1.125
7.500	102.913	102.936	102.736	102.632	102.250	102.064											First Time Homebuyer		Second Request	(0.020)	Condo New Project Approval	\$700
7.625	103.031	103.054	102.855	102.750	102.369	102.182											≤ 100% AMI	0.000	Third Request	(0.040)	Condo Established Project	\$295
														≤ 120% AMI High Cost	0.000	Fourth Request	(0.040)	Condo Limited Review	\$0			
														LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS				Relock Fee				(0.125)
														Escrow Waiver		(0.100)	Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.					

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



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FHA/USDA Programs

FHA/USDA 30 Standard							FHA 15 Standard						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.250	97.894	97.882	97.538	97.497	97.400	97.381	5.750	97.954	98.119	97.977	97.968	97.351	97.275
5.375	98.327	98.315	97.972	97.916	97.796	97.756	5.875	98.414	98.578	98.437	98.428	97.810	97.734
5.500	99.193	99.181	98.838	98.782	98.662	98.621	6.000	98.852	99.016	98.874	98.865	98.248	98.172
5.625	99.711	99.699	99.356	99.300	99.180	99.140	6.125	99.270	99.434	99.293	99.284	98.666	98.591
5.750	100.255	100.243	99.900	99.844	99.724	99.684	6.250	98.714	98.951	98.794	98.770	98.168	98.130
5.875	100.366	100.354	99.962	99.891	99.707	99.645	6.375	99.135	99.372	99.216	99.191	98.589	98.551
6.000	101.039	101.027	100.635	100.564	100.379	100.318	6.500	99.540	99.777	99.620	99.596	98.994	98.956
6.125	101.597	101.585	101.193	101.121	100.937	100.875	6.625	99.929	100.167	100.010	99.986	99.384	99.346
6.250	101.973	101.961	101.569	101.498	101.313	101.251							
6.375	101.400	101.388	101.015	100.929	100.737	100.655							
6.500	102.006	101.994	101.621	101.534	101.343	101.260							
6.625	102.487	102.475	102.102	102.015	101.824	101.741							
6.750	102.831	102.819	102.447	102.360	102.168	102.086							
6.875	102.369	102.357	101.999	101.897	101.694	101.591							
7.000	102.816	102.804	102.446	102.344	102.141	102.038							
7.125	103.260	103.248	102.890	102.788	102.585	102.482							
7.250	103.243	103.231	102.873	102.771	102.568	102.465							
7.375	102.348	102.336	102.062	101.945	101.796	101.672							
7.500	102.811	102.799	102.525	102.408	102.259	102.135							
7.625	103.062	103.050	102.775	102.658	102.510	102.386							
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	97.769	97.757	97.413	97.372	97.275	97.256	5.750	97.829	97.994	97.852	97.843	97.226	97.150
5.375	98.202	98.190	97.847	97.791	97.671	97.631	5.875	98.289	98.453	98.312	98.303	97.685	97.609
5.500	99.068	99.056	98.713	98.657	98.537	98.496	6.000	98.727	98.891	98.749	98.740	98.123	98.047
5.625	99.586	99.574	99.231	99.175	99.055	99.015	6.125	99.145	99.309	99.168	99.159	98.541	98.466
5.750	100.130	100.118	99.775	99.719	99.599	99.559	6.250	98.589	98.826	98.669	98.645	98.043	97.968
5.875	100.241	100.229	99.837	99.766	99.582	99.520	6.375	99.010	99.247	99.091	99.066	98.464	98.426
6.000	100.914	100.902	100.510	100.439	100.254	100.193	6.500	99.415	99.652	99.495	99.471	98.869	98.831
6.125	101.472	101.460	101.068	100.996	100.812	100.750	6.625	99.804	100.042	99.885	99.861	99.259	99.221
6.250	101.848	101.836	101.444	101.373	101.188	101.126							
6.375	101.275	101.263	100.890	100.804	100.612	100.530							
6.500	101.881	101.869	101.496	101.409	101.218	101.135							
6.625	102.362	102.350	101.977	101.890	101.699	101.616							
6.750	102.706	102.694	102.322	102.235	102.043	101.961							
6.875	102.244	102.232	101.874	101.772	101.569	101.466							
7.000	102.691	102.679	102.321	102.219	102.016	101.913							
7.125	103.135	103.123	102.765	102.663	102.460	102.357							
7.250	103.118	103.106	102.748	102.646	102.443	102.340							
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	97.035	97.025	96.758	96.672	96.508	96.487	5.250	96.910	96.900	96.633	96.547	96.383	96.362
5.375	97.938	97.928	97.661	97.575	97.411	97.390	5.375	97.813	97.803	97.536	97.450	97.286	97.265
5.500	98.783	98.773	98.506	98.420	98.256	98.235	5.500	98.658	98.648	98.381	98.295	98.131	98.110
5.625	99.220	99.210	98.943	98.857	98.692	98.672	5.625	99.095	99.085	98.818	98.732	98.567	98.547
5.750	99.146	99.136	98.833	98.732	98.517	98.476	5.750	99.021	99.011	98.708	98.607	98.392	98.351
5.875	100.180	100.170	99.868	99.767	99.552	99.510	5.875	100.055	100.045	99.743	99.642	99.427	99.385
6.000	100.853	100.843	100.540	100.439	100.224	100.183	6.000	100.728	100.718	100.415	100.314	100.099	100.058
6.125	101.431	101.421	101.118	101.017	100.802	100.760	6.125	101.306	101.296	100.993	100.892	100.677	100.635
6.250	100.183	100.173	99.885	99.768	99.542	99.479	6.250	100.058	100.048	99.760	99.643	99.417	99.354
6.375	101.150	101.140	100.852	100.735	100.509	100.446	6.375	101.025	101.015	100.727	100.610	100.384	100.321
6.500	101.768	101.758	101.470	101.354	101.127	101.065	6.500	101.643	101.633	101.345	101.229	101.002	100.940
6.625	102.289	102.279	101.991	101.875	101.648	101.586	6.625	102.164	102.154	101.866	101.750	101.523	101.461
6.750	101.165	101.155	100.888	100.756	100.524	100.441	6.750	101.040	101.030	100.763	100.631	100.399	100.316
6.875	101.900	101.890	101.623	101.491	101.259	101.176	6.875	101.775	101.765	101.498	101.366	101.134	101.051
7.000	102.430	102.420	102.153	102.021	101.789	101.706	7.000	102.305	102.295	102.028	101.896	101.664	101.581
7.125	102.828	102.818	102.551	102.419	102.187	102.104	7.125	102.703	102.693	102.426	102.294	102.062	101.979

All Purchase Transactions	0.000					
State Adjustments						
DC	0.050	AL	0.050	TN	-0.050	
DE	0.000	AZ	0.100	WV	0.000	
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	0.250	CA	-0.050			
GA	0.000	WA	0.050			

Loan Amount Adjustments	
	All Terms
75,000 - 99,999	(0.500)
100,000 - 199,999	0.000
200,000 - 299,999	0.025
300,000 - 399,999	0.050
400,000 - 548,250	0.075
548,251 - 766,550	0.100
High Balance	0.000

All Standard FHA/USDA program Adjustments	
2-4 Units	0.000
Manufactured Home	(1.000)
203k	NA
USDA	0.000
Non-Owner Occ. (SL only)	(3.000)
Temp Interest Rate Buydown	(0.250)
Manual Underwrite	(0.500)

FICO Adjustments		
FICO	740+	0.150 0.075
FICO	739 - 720	0.075 0.075
FICO	719 - 700	0.075 0.075
FICO	699-680	0.000 0.000
FICO	679-660	0.000 0.000
FICO	659-640	(0.150) (0.150)
FICO	639-620	(0.750) (0.750)
FICO	600-619	(1.500) (2.000)
FICO	580-599	(2.000) (2.250)

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

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



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VA Programs

VA 30 Standard						VA 15 Standard							
Rate	21-Day	30-Day	45-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	75-Day	90-Day		
5.250	97.851	97.839	97.515	97.494	97.257	97.228	5.250	97.658	97.664	97.638	97.644	96.599	96.471
5.375	98.404	98.392	98.069	98.033	97.773	97.722	5.375	98.065	98.072	98.046	98.052	97.007	96.879
5.500	99.132	99.120	98.797	98.761	98.501	98.450	5.500	98.441	98.447	98.421	98.427	97.382	97.254
5.625	99.550	99.538	99.215	99.179	98.920	98.869	5.625	98.783	98.790	98.764	98.770	97.275	97.597
5.750	100.206	100.194	99.871	99.835	99.575	99.525	5.750	98.455	98.519	98.478	98.469	97.451	97.376
5.875	100.451	100.439	100.066	100.015	99.691	99.619	5.875	98.806	98.870	98.829	98.820	97.802	97.727
6.000	100.992	100.980	100.608	100.557	100.232	100.161	6.000	99.138	99.202	99.161	99.151	98.134	98.058
6.125	101.524	101.512	101.139	101.088	100.764	100.692	6.125	99.456	99.520	99.478	99.469	98.452	98.376
6.250	101.913	101.901	101.529	101.477	101.153	101.081	6.250	99.203	99.341	99.284	99.259	98.257	98.220
6.375	101.386	101.374	101.021	100.954	100.623	100.530	6.375	99.528	99.665	99.608	99.584	98.582	98.544
6.500	101.897	101.885	101.532	101.466	101.134	101.042	6.500	99.841	99.978	99.922	99.897	98.895	98.857
6.625	102.245	102.233	101.880	101.813	101.482	101.389	6.625	100.145	100.283	100.226	100.202	99.200	99.162
6.750	102.463	102.451	102.099	102.032	101.701	101.608							
6.875	102.006	101.994	101.656	101.574	101.231	101.118							
7.000	102.445	102.433	102.095	102.013	101.670	101.557							
7.125	102.855	102.843	102.505	102.424	102.081	101.967							
7.250	103.046	103.034	102.726	102.614	102.271	102.158							
7.375	102.295	102.283	102.059	101.932	101.643	101.509							
7.500	102.649	102.637	102.413	102.286	101.997	101.863							
7.625	102.851	102.839	102.614	102.487	102.198	102.064							
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	97.726	97.714	97.390	97.369	97.132	97.103	5.250	97.533	97.539	97.513	97.519	96.474	96.346
5.375	98.279	98.267	97.944	97.908	97.648	97.597	5.375	97.940	97.947	97.921	97.927	96.882	96.754
5.500	99.007	98.995	98.672	98.636	98.376	98.325	5.500	98.316	98.322	98.296	98.302	97.257	97.129
5.625	99.425	99.413	99.090	99.054	98.795	98.744	5.625	98.658	98.665	98.639	98.645	97.600	97.472
5.750	100.081	100.069	99.746	99.710	99.450	99.400	5.750	98.330	98.394	98.353	98.344	97.326	97.251
5.875	100.326	100.314	99.941	99.890	99.566	99.494	5.875	98.681	98.745	98.704	98.695	97.677	97.602
6.000	100.867	100.855	100.483	100.432	100.107	100.036	6.000	99.013	99.077	99.036	99.026	98.009	97.933
6.125	101.399	101.387	101.014	100.963	100.639	100.567	6.125	99.331	99.395	99.353	99.344	98.327	98.251
6.250	101.788	101.776	101.404	101.352	101.028	100.956	6.250	99.078	99.216	99.159	99.134	98.132	98.095
6.375	101.261	101.249	100.896	100.829	100.498	100.405	6.375	99.403	99.540	99.483	99.459	98.457	98.419
6.500	101.772	101.760	101.407	101.341	101.009	100.917	6.500	99.716	99.853	99.797	99.772	98.770	98.732
6.625	102.120	102.108	101.755	101.688	101.357	101.264	6.625	100.020	100.158	100.101	100.077	99.075	99.037
6.750	102.338	102.326	101.974	101.907	101.576	101.483							
6.875	101.881	101.869	101.531	101.449	101.106	100.993							
7.000	102.320	102.308	101.970	101.888	101.545	101.432							
7.125	102.730	102.718	102.380	102.299	101.956	101.842							
VA 30 HB Standard						VA 30 HB IRRRL							
Rate	21-Day	30-Day	45-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	
5.375	97.720	97.710	97.493	97.432	96.943	96.892	5.375	97.595	97.585	97.368	97.307	96.818	96.767
5.500	98.448	98.438	98.221	98.160	97.671	97.620	5.500	98.323	98.313	98.096	98.035	97.546	97.495
5.625	98.867	98.857	98.640	98.579	98.090	98.039	5.625	98.742	98.732	98.515	98.454	97.965	97.914
5.750	99.049	99.039	98.786	98.710	98.170	98.098	5.750	98.924	98.914	98.661	98.585	98.045	97.973
5.875	99.990	99.980	99.728	99.652	99.112	99.040	5.875	99.865	99.855	99.603	99.527	98.987	98.915
6.000	100.532	100.522	100.269	100.193	99.653	99.582	6.000	100.407	100.397	100.144	100.068	99.528	99.457
6.125	101.063	101.053	100.801	100.725	100.185	100.113	6.125	100.938	100.928	100.676	100.600	100.060	99.988
6.250	100.149	100.139	99.901	99.809	99.258	99.165	6.250	100.024	100.014	99.776	99.684	99.133	99.040
6.375	100.894	100.884	100.646	100.565	100.003	99.911	6.375	100.769	100.759	100.521	100.430	99.878	99.786
6.500	101.406	101.396	101.158	101.066	100.515	100.422	6.500	101.281	101.271	101.033	100.941	100.390	100.297
6.625	101.753	101.743	101.505	101.414	100.862	100.770	6.625	101.628	101.618	101.380	101.289	100.737	100.645
6.750	101.011	101.001	100.784	100.677	100.120	100.007	6.750	100.886	100.876	100.659	100.552	99.995	99.882
6.875	101.457	101.447	101.230	101.123	100.566	100.453	6.875	101.332	101.322	101.105	100.998	100.441	100.328
7.000	101.836	101.826	101.609	101.502	100.945	100.832	7.000	101.711	101.701	101.484	101.377	100.820	100.707
7.125	102.070	102.060	101.843	101.736	101.179	101.066	7.125	101.945	101.935	101.718	101.611	101.054	100.941

All Purchase Transactions	0.000				
State Adjustments					
DC	0.050	AL	0.050	TN	-0.050
DE	0.000	AZ	0.100	WV	0.000
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	0.250	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:		Admin Fees	
First Request	(0.020)	Underwriting Fee - Full Doc	\$1,125
Second Request	(0.020)	Underwriting Fee - IRRRL	\$695
Third Request	(0.040)	New Project Submission	\$795
Fourth Request	(0.040)		
Rebook 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



Effective Date and Time
 7/10/2024 10:30 AM

Secondary Dept. Hours: M-F 10-6 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 TN WV	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)		

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

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

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



Effective Date and Time
 7/10/2024 10:30 AM

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

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Conventional Products - TBD Locks												
Conforming 30 Year Fixed				Conforming 20 Year Fixed				Conventional Loan Level Price Adjustments				
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day	Loan Amount Adjustments		20/25/30 Yr	10/15 Yr	
5.750	97.316	97.051	96.929	6.125	99.922	99.589	99.349	75,000 - 99,999		(0.500)	(0.500)	
5.875	97.888	97.624	97.497	6.250	100.261	99.931	99.720	100,000 - 199,999		0.000	0.000	
6.000	98.447	98.184	98.053	6.375	100.729	100.401	100.185	200,000 - 299,999		0.025	0.025	
6.125	98.925	98.662	98.531	6.500	101.160	100.833	100.614	300,000 - 399,999		0.050	0.050	
6.250	99.208	98.948	98.847	6.625	101.486	101.159	100.940	400,000 - 548,250		0.075	0.075	
6.375	99.728	99.469	99.363	6.750	100.833	100.482	100.264	548,251 - 766,550		0.100	0.100	
6.500	100.194	99.937	99.826	6.875	101.204	100.854	100.631	State Adjustments				
6.625	100.637	100.380	100.269	6.990	101.535	101.187	100.961	PA FL TX		0.075	0.050	
6.750	100.593	100.311	100.204	7.125	101.722	101.374	101.148	DC DE VA MD TN WV		0.025	0.000	
6.875	101.026	100.746	100.634	7.250	101.659	101.301	101.090	CT NC NJ NH OR SC GA WA		0.000	0.000	
6.990	101.444	101.165	101.049	7.375	101.926	101.569	101.353	AL		0.050	0.050	
7.125	101.801	101.523	101.406	7.500	102.170	101.813	101.595	AZ CO MA		(0.100)	(0.075)	
7.250	101.800	101.511	101.410	7.625	102.268	101.912	101.693	CA		(0.150)	(0.125)	
7.375	102.127	101.839	101.743	7.750	102.232	101.878	101.688	**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	97.465	97.146	96.978	5.000	97.450	97.415	97.254					
5.125	97.816	97.489	97.306	5.125	97.895	97.851	97.696					
5.250	98.252	97.915	97.741	5.250	98.205	98.173	98.003					
5.375	98.635	98.297	98.123	5.375	98.520	98.489	98.314					
5.500	98.998	98.659	98.485	5.500	98.844	98.813	98.638					
5.625	99.106	98.761	98.596	5.625	99.178	99.136	98.980					
5.750	99.529	99.184	99.019	5.750	99.476	99.435	99.274					
5.875	99.853	99.507	99.342	5.875	99.767	99.728	99.563					
6.000	100.139	99.795	99.627	6.000	100.093	100.054	99.889					
6.125	100.009	99.693	99.580	6.125	100.110	100.097	99.993					
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				98.386	98.005	97.801	6.250	84.450	84.450	84.450		
6.250				99.233	98.876	98.695	6.375	84.450	84.450	84.450		
6.375				99.733	99.377	99.193	6.500	84.450	84.450	84.450		
6.500				100.182	99.827	99.640	6.625	84.450	84.450	84.450		
6.625				100.545	100.192	100.003	6.750	84.450	84.450	84.450		
6.750				100.467	100.090	99.903						
6.875				100.832	100.458	100.266						
7.000				101.135	100.760	100.566						
7.125				101.407	101.034	100.839						
7.250				101.523	101.140	100.959						
7.375				101.817	101.436	101.250						
7.500				102.082	101.700	101.514						

HomeReady/Home Possible Adjustment Caps		Extension Costs Per Day:		Admin Fees:	
FICO Score	LTV<=80	LTV>80	First Request	Underwriting	\$1.125
>=800	(1.500)	0.000	Second Request	Condo New Project Approval	\$700
<800	(1.500)	(1.500)	Third Request	Condo Established Project	\$295
			Fourth Request	Condo Limited Review	\$0
			Relock Fee		
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS		Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.			
Escrow Waiver		(0.100)			

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 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				96.947	96.850	96.831	5.750	97.418	96.801	96.725
5.375				97.366	97.246	97.206	5.875	97.878	97.260	97.184
5.500				98.232	98.112	98.071	6.000	98.315	97.698	97.622
5.625				98.750	98.630	98.590	6.125	98.734	98.116	98.041
5.750				99.294	99.174	99.134	6.250	98.220	97.618	97.580
5.875				99.341	99.157	99.095	6.375	98.641	98.039	98.001
6.000				100.014	99.829	99.768	6.500	99.046	98.444	98.406
6.125				100.571	100.387	100.325	6.625	99.436	98.834	98.796
6.250				100.948	100.763	100.701				
6.375				100.379	100.187	100.105				
6.500				100.984	100.793	100.710				
6.625				101.465	101.274	101.191				

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	0.250	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
5.250	96.122	95.958	95.937
5.375	97.025	96.861	96.840
5.500	97.870	97.706	97.685
5.625	98.307	98.142	98.122
5.750	98.182	97.967	97.926
5.875	99.217	99.002	98.960
6.000	99.889	99.674	99.633
6.125	100.467	100.252	100.210
6.250	99.218	98.992	98.929
6.375	100.185	99.959	99.896

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
Rebook Fee	(0.125)		

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



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

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	96.944	96.707	96.678	5.250	97.094	96.049	95.921
5.375	97.483	97.223	97.172	5.375	97.502	96.457	96.329
5.500	98.211	97.951	97.900	5.500	97.877	96.832	96.704
5.625	98.629	98.370	98.319	5.625	98.220	97.175	97.047
5.750	99.285	99.025	98.975	5.750	97.919	96.901	96.826
5.875	99.465	99.141	99.069	5.875	98.270	97.252	97.177
6.000	100.007	99.682	99.611	6.000	98.601	97.584	97.508
6.125	100.538	100.214	100.142	6.125	98.919	97.902	97.826
6.250	100.927	100.603	100.531	6.250	98.709	97.707	97.670
6.375	100.404	100.073	99.980	6.375	99.034	98.032	97.984
6.500	100.916	100.584	100.492	6.500	99.347	98.345	98.307
6.625	101.263	100.932	100.839	6.625	99.652	98.650	98.612
6.750	101.482	101.151	101.058				
6.875	101.024	100.681	100.568				
7.000	101.463	101.120	101.007				

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.250	95.872	95.708	95.687
5.375	96.775	96.611	96.590
5.500	97.620	97.456	97.435
5.625	98.057	97.892	97.872
5.750	97.932	97.717	97.676
5.875	98.967	98.752	98.710
6.000	99.639	99.424	99.383
6.125	100.217	100.002	99.960
6.250	98.968	98.742	98.679
6.375	99.935	99.709	99.646

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	0.250	CA -0.050
GA	0.000	WA 0.050
Loan Amount Adjustments		
75,000 - 99,999	All Terms (0.500)	
100,000 - 199,999	0.000	
200,000 - 299,999	0.025	
300,000 - 399,999	0.050	
400,000 - 548,250	0.075	
548,251 - 766,550	0.100	
726,201 - 1,499,999	0.000	
> = \$1,500,000	(0.500)	
All Standard VA program Adjustments		
2-4 Units	0.000	
Manufactured Home	(2.000)	
20 Year Term	(0.250)	
Non-Owner Occ. (IRRRL only)	(3.000)	
VA IRRRL CLTV > 100%	NA	
Cash Out LTV, CLTV or HCLTV > 90 inclusive of funding fee	(3.000)	
VA FICO Adjustments		
FICO 740+	0.150	
FICO 739 - 720	0.075	
FICO 719 - 700	0.075	
FICO 699-680	0.000	
FICO 679-660	0.000	
FICO 659-640	(0.150)	
FICO 639-620	(1.250)	
FICO 600-619	(1.750)	
FICO 580-599	(2.000)	

Extension Costs Per Day:		Admin Fees	
First Request	(0.020)	Underwriting Fee - Full Doc	\$1,125
Second Request	(0.020)	Underwriting Fee - IRRRL	\$695
Third Request	(0.040)	New Project Submission	\$795
Fourth Request	(0.040)		
Relock Fee	(0.125)		

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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	0.024	0.505	0.509	0.821	0.903	0.919	0.979
7.500	0.000	0.003	0.024	0.024	0.505	0.509	0.821	0.903	0.919	0.979
7.625	0.000	0.003	0.024	0.024	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	-0.250	-0.375	-0.375	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.250	-0.125
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.500	-1.750
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

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	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance - ARM	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance - ARM	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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	0.000	0.000	0.000	n/a	n/a	n/a	n/a
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	n/a	n/a	n/a	n/a
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.125	-0.125	-0.750	n/a	n/a	n/a	n/a
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a	n/a	n/a
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	n/a	n/a	n/a	n/a
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	n/a	n/a	n/a	n/a
High Balance - Fixed Rate	-1.250	-1.250	-1.500	-1.500	-1.750	n/a	n/a	n/a	n/a
High Balance - ARM	-2.000	-2.000	-2.250	-2.250	-3.250	n/a	n/a	n/a	n/a
DTI > 40%	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a	n/a

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)	(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

Estimation Costs Per Day:	
First Request	(0.020)
Second Request	(0.020)
Third Request	(0.040)
Fourth Request	(0.040)
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
FTHB with AMI at or below 100% or 120% in designated High Cost Areas	0.000
Duty to Serve loans for Manufactured Housing and High Needs Rural Areas	0.000

State Adjustments	20/25/30 Yr	10/15 Yr
PA FL TX	0.075	0.050
DC DE VA MD	0.025	0.000
CT NC NJ NH OR SC GA WA	0.000	0.000
AL	0.050	0.050
AZ CO MA	(0.100)	(0.075)
CA	(0.150)	(0.125)

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.
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