



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	98.650	98.645	98.437	98.288	98.009	97.983	6.125	101.309	101.299	101.115	100.949	100.602	100.475	75,000 - 99,999	(0.500)	(0.500)	
5.875	99.226	99.221	99.038	98.855	98.578	98.557	6.250	101.482	101.472	101.278	101.159	100.815	100.658	100,000 - 199,999	0.000	0.000	
6.000	99.775	99.770	99.585	99.399	99.122	99.106	6.375	101.946	101.936	101.738	101.616	101.272	101.121	200,000 - 299,999	0.025	0.025	
6.125	100.254	100.249	100.064	99.878	99.601	99.584	6.500	102.368	102.358	102.158	102.033	101.691	101.542	300,000 - 399,999	0.050	0.050	
6.250	100.429	100.424	100.230	100.092	99.817	99.770	6.625	102.706	102.696	102.497	102.372	102.029	101.881	400,000 - 548,250	0.075	0.075	
6.375	100.945	100.940	100.743	100.601	100.327	100.285	6.750	102.178	102.168	101.959	101.803	101.414	101.236	548,251 - 766,550	0.100	0.100	
6.500	101.409	101.404	101.204	101.058	100.785	100.748	6.875	102.542	102.532	102.319	102.160	101.772	101.599	State Adjustments	20/25/30 Yr	10/15 Yr	
6.625	101.851	101.846	101.645	101.500	101.227	101.190	6.990	102.856	102.846	102.631	102.469	102.082	101.913	PA FL TX	0.075	0.050	
6.750	101.790	101.785	101.577	101.401	101.082	101.014	7.125	103.044	103.034	102.819	102.657	102.270	102.101	DC DE VA MD TN WV	0.025	0.000	
6.875	102.218	102.213	102.000	101.829	101.509	101.440	7.250	102.761	102.751	102.527	102.380	101.979	101.780	CT NC NJ NH OR SC GA WA	0.000	0.000	
6.990	102.622	102.617	102.401	102.218	101.901	101.843	7.375	103.024	103.014	102.786	102.636	102.236	102.043	AL	0.050	0.050	
7.125	102.969	102.964	102.748	102.565	102.248	102.190	7.500	103.247	103.237	103.007	102.854	102.455	102.265	AZ CO MA	(0.100)	(0.075)	
7.250	102.845	102.840	102.616	102.450	102.119	102.030	7.625	103.348	103.338	103.115	102.974	102.573	102.366	CA	(0.150)	(0.125)	
7.375	103.199	103.194	102.975	102.821	102.488	102.382	7.750	103.240	103.230	102.991	102.921	102.572	102.348	SPECIAL - AZ CA SC OR WA	0.100	0.100	
7.500	103.545	103.540	103.309	103.136	102.806	102.727	7.875	103.471	103.461	103.221	103.153	102.804	102.577	SPECIAL - CO	0.250	0.250	
7.625	103.854	103.849	103.618	103.444	103.115	103.036	8.000	103.638	103.628	103.391	103.321	102.973	102.746				
7.750	103.515	103.510	103.270	103.176	102.897	102.788	8.125	103.720	103.710	103.472	103.403	103.054	102.827				
7.875	103.735	103.730	103.487	103.388	103.111	103.007											
Conforming 15 Year Fixed						Conforming 10 Year Fixed						**See Page 9 for LLPA Matrix					
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day				
5.000	98.878	98.873	98.750	98.687	98.354	98.351	5.000	98.677	98.871	98.719	98.539	98.470	98.463				
5.125	99.253	99.248	99.201	99.224	98.560	98.515	5.125	99.110	99.318	99.163	98.979	98.911	98.910				
5.250	99.689	99.684	99.637	99.360	98.996	98.951	5.250	99.416	99.637	99.477	99.289	99.223	99.227				
5.375	100.082	100.077	100.029	99.753	99.388	99.344	5.375	99.722	99.955	99.793	99.602	99.536	99.545				
5.500	100.446	100.441	100.392	100.117	99.752	99.708	5.500	100.049	100.285	100.123	99.932	99.866	99.875				
5.625	100.299	100.294	100.232	100.010	99.688	99.623	5.625	100.183	100.374	100.203	100.074	100.049	100.027				
5.750	100.719	100.714	100.652	100.430	100.108	100.043	5.750	100.466	100.672	100.497	100.365	100.341	100.324				
5.875	100.998	100.993	100.923	100.693	100.373	100.320	5.875	100.744	100.967	100.789	100.653	100.630	100.618				
6.000	101.341	101.336	101.272	101.051	100.730	100.664	6.000	101.069	101.291	101.114	100.978	100.955	100.942				
6.125	101.148	101.143	101.065	100.773	100.351	100.265	6.125	100.881	101.054	100.868	100.669	100.544	100.501				
6.250	101.485	101.480	101.402	101.111	100.688	100.602	6.250	101.131	101.323	101.134	100.931	100.806	100.769				
6.375	101.812	101.807	101.720	101.418	100.998	100.927	6.375	101.383	101.590	101.397	101.191	101.068	101.035				
6.500	102.063	102.058	101.979	101.688	101.266	101.179	6.500	101.688	101.895	101.702	101.496	101.373	101.339				
6.625	101.866	101.861	101.769	101.579	101.252	101.146	6.625	101.644	101.799	101.598	101.500	101.471	101.407				
6.750	102.159	102.154	102.062	101.872	101.545	101.439	6.750	101.859	102.030	101.825	101.724	101.696	101.638				
6.875	102.525	102.520	102.426	102.237	101.911	101.804											
7.000	102.853	102.848	102.751	102.562	102.236	102.129											
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	99.612	99.673	99.547	99.415	99.017	98.902	6.250	85.000	85.000	85.000	85.000	85.000	85.000				
6.250	100.457	100.506	100.363	100.264	99.900	99.772	6.375	85.000	85.000	85.000	85.000	85.000	85.000				
6.375	100.917	100.992	100.845	100.742	100.379	100.257	6.500	85.000	85.000	85.000	85.000	85.000	85.000				
6.500	101.318	101.416	101.266	101.160	100.797	100.680	6.625	85.000	85.000	85.000	85.000	85.000	85.000				
6.625	101.650	101.751	101.600	101.495	101.132	101.015	6.750	85.000	85.000	85.000	85.000	85.000	85.000				
6.750	101.616	101.649	101.490	101.354	100.945	100.797	6.875	85.000	85.000	85.000	85.000	85.000	85.000				
6.875	101.963	102.023	101.861	101.721	101.313	101.170	7.000	85.000	85.000	85.000	85.000	85.000	85.000				
7.000	102.259	102.342	102.176	102.033	101.626	101.488											
7.125	102.481	102.561	102.395	102.252	101.845	101.707											
7.250	102.534	102.547	102.373	102.247	101.826	101.657											
7.375	102.812	102.849	102.671	102.540	102.120	101.957											
7.500	103.060	103.113	102.932	102.798	102.379	102.220											
7.625	103.165	103.212	103.031	102.897	102.478	102.319											
Adjustment Caps Home Ready / Home Possible 0.00 First Time Homebuyer <= 100% AMI 0.00 <= 120% AMI High Cost 0.00 LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS Escrow Waiver (0.100)														Extension Costs Per Day: First Request (0.020) Second Request (0.020) Third Request (0.040) Fourth Request (0.040) Reforest Fee (0.125) Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.		Admin Fees: Underwriting \$1.125 Condo New Project Approval \$700 Condo Established Project \$295 Condo Limited Review \$0	

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

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



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

FHA/USDA Programs

FHA/USDA 30 Standard							FHA 15 Standard						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.250	98.716	98.704	98.508	98.359	98.253	98.254	5.750	98.284	98.371	98.263	98.137	97.410	97.399
5.375	99.002	98.990	98.776	98.622	98.487	98.468	5.875	98.738	98.825	98.717	98.591	97.863	97.853
5.500	99.853	99.841	99.627	99.473	99.338	99.319	6.000	99.171	99.258	99.151	99.024	98.297	98.286
5.625	100.295	100.283	100.069	99.915	99.780	99.760	6.125	99.584	99.672	99.564	99.438	98.710	98.700
5.750	100.886	100.874	100.661	100.506	100.372	100.352	6.250	99.147	99.213	99.089	99.066	98.436	98.404
5.875	100.793	100.781	100.551	100.375	100.194	100.153	6.375	99.562	99.628	99.504	99.481	98.851	98.820
6.000	101.470	101.458	101.228	101.051	100.871	100.830	6.500	99.961	100.027	99.903	99.880	99.250	99.218
6.125	102.019	102.007	101.777	101.600	101.419	101.379	6.625	100.345	100.412	100.287	100.264	99.634	99.603
6.250	102.372	102.360	102.129	101.953	101.772	101.732							
6.375	101.646	101.634	101.387	101.205	100.996	100.934							
6.500	102.274	102.262	102.016	101.833	101.624	101.563							
6.625	102.786	102.774	102.528	102.345	102.136	102.075							
6.750	103.082	103.070	102.823	102.641	102.432	102.371							
6.875	102.455	102.443	102.180	101.975	101.724	101.641							
7.000	102.896	102.884	102.621	102.416	102.164	102.082							
7.125	103.334	103.322	103.059	102.855	102.603	102.520							
7.250	103.355	103.343	103.080	102.876	102.624	102.541							
7.375	102.690	102.678	102.398	102.375	102.112	102.008							
7.500	103.142	103.130	102.850	102.827	102.564	102.460							
7.625	103.383	103.371	103.091	103.068	102.805	102.701							

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	98.591	98.579	98.383	98.234	98.128	98.129	5.750	98.159	98.246	98.138	98.012	97.285	97.274
5.375	98.877	98.865	98.651	98.497	98.362	98.343	5.875	98.613	98.700	98.592	98.466	97.738	97.728
5.500	99.728	99.716	99.502	99.348	99.213	99.194	6.000	99.046	99.133	99.026	98.899	98.172	98.161
5.625	100.170	100.158	99.944	99.790	99.655	99.635	6.125	99.459	99.547	99.439	99.313	98.585	98.575
5.750	100.761	100.749	100.536	100.381	100.247	100.227	6.250	99.022	99.088	98.964	98.841	98.311	98.279
5.875	100.668	100.656	100.426	100.250	100.069	100.028	6.375	99.437	99.503	99.379	99.356	98.726	98.695
6.000	101.345	101.333	101.103	100.926	100.746	100.705	6.500	99.836	99.902	99.778	99.755	99.125	99.093
6.125	101.894	101.882	101.652	101.475	101.294	101.254	6.625	100.220	100.287	100.162	100.139	99.509	99.478
6.250	102.247	102.235	102.004	101.828	101.647	101.607							
6.375	101.521	101.509	101.262	101.080	100.871	100.809							
6.500	102.149	102.137	101.891	101.708	101.499	101.438							
6.625	102.661	102.649	102.403	102.220	102.011	101.950							
6.750	102.957	102.945	102.698	102.516	102.307	102.246							
6.875	102.330	102.318	102.055	101.850	101.599	101.516							
7.000	102.771	102.759	102.496	102.291	102.039	101.957							
7.125	103.209	103.197	102.934	102.730	102.478	102.395							
7.250	103.230	103.218	102.955	102.751	102.499	102.416							

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	97.389	97.379	97.266	97.082	96.897	96.898	5.250	97.264	97.254	97.141	96.957	96.772	96.773
5.375	98.299	98.289	98.175	97.991	97.807	97.807	5.375	98.174	98.164	98.050	97.866	97.682	97.682
5.500	99.090	99.080	98.966	98.782	98.618	98.628	5.500	98.965	98.955	98.841	98.657	98.493	98.503
5.625	99.592	99.582	99.468	99.284	99.099	99.100	5.625	99.467	99.457	99.343	99.159	98.974	98.975
5.750	99.303	99.293	99.163	98.957	98.740	98.719	5.750	99.178	99.168	99.038	98.832	98.615	98.594
5.875	100.233	100.223	100.093	99.886	99.689	99.678	5.875	100.108	100.098	99.968	99.761	99.564	99.553
6.000	100.909	100.899	100.769	100.563	100.365	100.355	6.000	100.784	100.774	100.644	100.438	100.240	100.230
6.125	101.568	101.558	101.428	101.222	101.004	100.984	6.125	101.443	101.433	101.303	101.097	100.879	100.859
6.250	100.123	100.113	99.966	99.753	99.505	99.463	6.250	99.998	99.988	99.841	99.628	99.380	99.338
6.375	101.008	100.998	100.851	100.638	100.410	100.378	6.375	100.883	100.873	100.726	100.513	100.285	100.253
6.500	101.616	101.606	101.459	101.247	101.018	100.987	6.500	101.491	101.481	101.334	101.122	100.893	100.862
6.625	102.178	102.168	102.021	101.809	101.580	101.549	6.625	102.053	102.043	101.896	101.684	101.455	101.424
6.750	101.203	101.193	101.030	100.795	100.508	100.446	6.750	101.078	101.068	100.905	100.670	100.383	100.321
6.875	101.792	101.782	101.619	101.385	101.118	101.065	6.875	101.667	101.657	101.494	101.260	100.993	100.940
7.000	102.314	102.304	102.141	101.906	101.639	101.587	7.000	102.189	102.179	102.016	101.781	101.514	101.462
7.125	102.797	102.787	102.623	102.389	102.122	102.070	7.125	102.672	102.662	102.498	102.264	101.997	101.945

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+	FHA	0.150	USDA	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)				

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

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



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

VA Programs

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	98.616	98.604	98.427	98.299	98.052	98.043	5.250	97.981	98.049	98.059	98.001	96.972	96.982
5.375	99.005	98.993	98.799	98.665	98.390	98.361	5.375	98.376	98.444	98.453	98.396	97.367	97.377
5.500	99.736	99.724	99.531	99.397	99.122	99.092	5.500	98.739	98.807	98.816	98.759	97.730	97.740
5.625	100.156	100.144	99.951	99.816	99.542	99.512	5.625	99.074	99.142	99.151	99.094	98.065	98.075
5.750	100.810	100.798	100.604	100.470	100.195	100.165	5.750	98.725	98.772	98.765	98.639	97.511	97.500
5.875	100.816	100.804	100.594	100.438	100.117	100.066	5.875	99.070	99.118	99.110	98.984	97.856	97.846
6.000	101.351	101.339	101.129	100.972	100.652	100.601	6.000	99.400	99.447	99.440	99.313	98.186	98.175
6.125	101.867	101.855	101.645	101.489	101.168	101.117	6.125	99.716	99.763	99.755	99.629	98.501	98.491
6.250	102.223	102.211	102.001	101.844	101.523	101.473	6.250	99.583	99.609	99.585	99.562	98.532	98.501
6.375	101.581	101.569	101.342	101.179	100.831	100.759	6.375	99.903	99.929	99.905	99.882	98.852	98.820
6.500	102.065	102.053	101.826	101.664	101.315	101.243	6.500	100.211	100.238	100.213	100.190	99.160	99.129
6.625	102.444	102.432	102.205	102.042	101.694	101.622	6.625	100.512	100.538	100.514	100.491	99.461	99.429
6.750	102.593	102.581	102.354	102.192	101.843	101.772							
6.875	102.244	102.232	101.989	101.804	101.432	101.380							
7.000	102.667	102.655	102.412	102.227	101.855	101.793							
7.125	102.871	102.859	102.616	102.431	102.039	101.947							
7.250	103.030	103.018	102.805	102.590	102.198	102.106							
7.375	102.555	102.543	102.313	102.280	101.897	101.793							
7.500	102.910	102.898	102.668	102.635	102.251	102.138							
7.625	103.124	103.112	102.882	102.849	102.445	102.332							
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	98.491	98.479	98.302	98.174	97.927	97.918	5.250	97.856	97.924	97.934	97.876	96.847	96.857
5.375	98.880	98.868	98.674	98.540	98.265	98.236	5.375	98.251	98.319	98.328	98.271	97.242	97.252
5.500	99.611	99.599	99.406	99.272	98.997	98.967	5.500	98.614	98.682	98.691	98.634	97.605	97.615
5.625	100.031	100.019	99.826	99.691	99.417	99.387	5.625	98.949	99.017	99.026	98.969	97.940	97.950
5.750	100.685	100.673	100.479	100.345	100.070	100.040	5.750	98.600	98.647	98.640	98.514	97.386	97.375
5.875	100.691	100.679	100.469	100.313	99.992	99.941	5.875	98.945	98.993	98.985	98.859	97.731	97.721
6.000	101.226	101.214	101.004	100.847	100.527	100.476	6.000	99.275	99.322	99.315	99.188	98.061	98.050
6.125	101.742	101.730	101.520	101.364	101.043	100.992	6.125	99.591	99.638	99.630	99.504	98.376	98.366
6.250	102.098	102.086	101.876	101.719	101.398	101.348	6.250	99.458	99.484	99.460	99.437	98.407	98.376
6.375	101.456	101.444	101.217	101.054	100.706	100.634	6.375	99.778	99.804	99.780	99.757	98.727	98.695
6.500	101.940	101.928	101.701	101.539	101.190	101.118	6.500	100.086	100.113	100.088	100.065	99.035	99.004
6.625	102.319	102.307	102.080	101.917	101.569	101.497	6.625	100.387	100.413	100.389	100.366	99.336	99.304
6.750	102.468	102.456	102.229	102.067	101.718	101.647							
6.875	102.119	102.107	101.864	101.679	101.307	101.255							
7.000	102.542	102.530	102.287	102.102	101.730	101.668							
7.125	102.746	102.734	102.491	102.306	101.914	101.822							
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	98.078	98.068	98.004	97.845	97.336	97.306	5.375	97.953	97.943	97.879	97.720	97.211	97.181
5.500	98.809	98.799	98.736	98.576	98.067	98.037	5.500	98.684	98.674	98.611	98.451	97.942	97.912
5.625	99.229	99.219	99.156	98.996	98.487	98.457	5.625	99.104	99.094	99.031	98.871	98.362	98.332
5.750	99.201	99.191	99.111	98.930	98.388	98.337	5.750	99.076	99.066	98.986	98.805	98.263	98.212
5.875	100.112	100.102	100.022	99.840	99.318	99.277	5.875	99.987	99.977	99.897	99.715	99.193	99.152
6.000	100.676	100.666	100.586	100.405	99.863	99.812	6.000	100.551	100.541	100.461	100.280	99.738	99.687
6.125	101.193	101.183	101.103	100.921	100.379	100.328	6.125	101.068	101.058	100.978	100.796	100.254	100.203
6.250	100.101	100.091	99.994	99.807	99.233	99.162	6.250	99.976	99.966	99.869	99.682	99.108	99.037
6.375	100.788	100.778	100.682	100.494	99.940	99.889	6.375	100.663	100.653	100.557	100.369	99.815	99.764
6.500	101.253	101.243	101.146	100.958	100.405	100.373	6.500	101.128	101.118	101.021	100.833	100.280	100.248
6.625	101.651	101.641	101.544	101.357	100.803	100.752	6.625	101.526	101.516	101.419	101.232	100.678	100.627
6.750	101.002	100.992	100.878	100.669	100.057	99.965	6.750	100.877	100.867	100.753	100.544	99.932	99.840
6.875	101.317	101.307	101.194	100.984	100.393	100.340	6.875	101.192	101.182	101.069	100.859	100.268	100.215
7.000	101.715	101.705	101.592	101.382	100.791	100.738	7.000	101.590	101.580	101.467	101.257	100.666	100.613
7.125	102.045	102.035	101.922	101.712	101.101	101.008	7.125	101.920	101.910	101.797	101.587	100.976	100.883

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)		

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

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



Effective Date and Time
 7/26/2024 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																				
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)		
**See Page 9				

Admin Fees

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

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

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



Effective Date and Time
 7/26/2024 10:30 AM

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

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

Conventional Products - TBD Locks											
Conforming 30 Year Fixed				Conforming 20 Year Fixed				Conventional Loan Level Price Adjustments			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day	Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9
5.750	97.738	97.459	97.433	6.125	100.399	100.052	99.925	75,000 - 99,999	(0.500)	(0.500)	
5.875	98.305	98.028	98.007	6.250	100.609	100.265	100.108	100,000 - 199,999	0.000	0.000	
6.000	98.849	98.572	98.556	6.375	101.066	100.722	100.571	200,000 - 299,999	0.025	0.025	
6.125	99.328	99.051	99.034	6.500	101.483	101.141	100.992	300,000 - 399,999	0.050	0.050	
6.250	99.542	99.267	99.220	6.625	101.822	101.479	101.331	400,000 - 548,250	0.075	0.075	
6.375	100.051	99.777	99.735	6.750	101.253	100.864	100.686	548,251 - 766,550	0.100	0.100	
6.500	100.508	100.235	100.198	6.875	101.610	101.222	101.049				
6.625	100.950	100.677	100.640	6.990	101.919	101.532	101.363	State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9
6.750	100.851	100.532	100.464	7.125	102.107	101.720	101.551	PA FL TX	0.075	0.050	
6.875	101.279	100.959	100.890	7.250	101.830	101.429	101.230	DC DE VA MD TN WV	0.025	0.000	
6.990	101.668	101.351	101.293	7.375	102.086	101.686	101.493	CT NC NJ NH OR SC GA WA	0.000	0.000	
7.125	102.015	101.698	101.640	7.500	102.304	101.905	101.715	AL	0.050	0.050	
7.250	101.900	101.569	101.480	7.625	102.424	102.023	101.816	AZ CO MA	(0.100)	(0.075)	
7.375	102.271	101.938	101.832	7.750	102.371	102.022	101.798	CA	(0.150)	(0.125)	
**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	98.137	97.804	97.801	5.000	97.989	97.920	97.913				
5.125	98.374	98.010	97.965	5.125	98.429	98.361	98.360				
5.250	98.810	98.446	98.401	5.250	98.739	98.673	98.677				
5.375	99.203	98.838	98.794	5.375	99.052	98.986	98.995				
5.500	99.567	99.202	99.158	5.500	99.382	99.316	99.325				
5.625	99.460	99.138	99.073	5.625	99.524	99.499	99.477				
5.750	99.880	99.558	99.493	5.750	99.815	99.791	99.774				
5.875	100.143	99.823	99.770	5.875	100.103	100.080	100.068				
6.000	100.501	100.180	100.114	6.000	100.428	100.405	100.392				
6.125	100.223	99.801	99.715	6.125	100.119	99.994	99.951				
**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	98.865	98.467	98.352	6.250	84.450	84.450	84.450	84.450	84.450	84.450	
6.250	99.714	99.350	99.222	6.375	84.450	84.450	84.450	84.450	84.450	84.450	
6.375	100.192	99.829	99.707	6.500	84.450	84.450	84.450	84.450	84.450	84.450	
6.500	100.610	100.247	100.130	6.625	84.450	84.450	84.450	84.450	84.450	84.450	
6.625	100.945	100.582	100.465	6.750	84.450	84.450	84.450	84.450	84.450	84.450	
6.750	100.804	100.395	100.247								
6.875	101.171	100.763	100.620								
7.000	101.483	101.076	100.938								
7.125	101.702	101.295	101.157								
7.250	101.697	101.276	101.107								
7.375	101.990	101.570	101.407								
7.500	102.248	101.829	101.670								

HomeReady/Home Possible Adjustment Caps		Extension Costs Per Day:		Admin Fees:	
FICO Score	LTV<=80 LTV>80	First Request	(0.020)	Underwriting	\$1.125
>=80	(1.500) 0.000	Second Request	(0.020)	Condo New Project Approval	\$700
<80	(1.500) (1.500)	Third Request	(0.040)	Condo Established Project	\$295
		Fourth Request	(0.040)	Condo Limited Review	\$0
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.

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				97.809	97.703	97.704	5.750	97.587	96.860	96.849
5.375				98.072	97.937	97.918	5.875	98.041	97.313	97.303
5.500				98.923	98.788	98.769	6.000	98.474	97.747	97.736
5.625				99.365	99.230	99.210	6.125	98.888	98.160	98.150
5.750				99.956	99.822	99.802	6.250	98.516	97.886	97.854
5.875				99.825	99.644	99.603	6.375	98.931	98.301	98.270
6.000				100.501	100.321	100.280	6.500	99.330	98.700	98.668
6.125				101.050	100.869	100.829	6.625	99.714	99.084	99.053
6.250				101.403	101.222	101.182				
6.375				100.655	100.446	100.384				
6.500				101.283	101.074	101.013				
6.625				101.795	101.586	101.525				

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

FHA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.250	96.532	96.347	96.348
5.375	97.441	97.257	97.257
5.500	98.232	98.068	98.078
5.625	98.734	98.549	98.550
5.750	98.407	98.190	98.169
5.875	99.336	99.139	99.128
6.000	100.013	99.815	99.805
6.125	100.672	100.454	100.434
6.250	99.203	98.955	98.913
6.375	100.088	99.860	99.828

Extension Costs Per Day:

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

Admin Fees

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

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

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



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

VA Programs - TBD Locks

VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
5.250	97.749	97.502	97.493	5.250	97.451	96.422	96.432
5.375	98.115	97.840	97.811	5.375	97.846	96.817	96.827
5.500	98.847	98.572	98.542	5.500	98.209	97.180	97.190
5.625	99.266	98.992	98.962	5.625	98.544	97.515	97.525
5.750	99.920	99.645	99.615	5.750	98.089	96.961	96.950
5.875	99.888	99.567	99.516	5.875	98.434	97.306	97.296
6.000	100.422	100.102	100.051	6.000	98.763	97.636	97.625
6.125	100.939	100.618	100.567	6.125	99.079	97.951	97.941
6.250	101.294	100.973	100.923	6.250	99.012	97.982	97.951
6.375	100.629	100.281	100.209	6.375	99.332	98.302	98.270
6.500	101.114	100.765	100.693	6.500	99.640	98.610	98.579
6.625	101.492	101.144	101.072	6.625	99.941	98.911	98.879
6.750	101.642	101.293	101.222				
6.875	101.254	100.882	100.830				
7.000	101.677	101.305	101.243				

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.250	96.282	96.097	96.098
5.375	97.191	97.007	97.007
5.500	97.982	97.818	97.828
5.625	98.484	98.299	98.300
5.750	98.157	97.940	97.919
5.875	99.086	98.889	98.878
6.000	99.763	99.565	99.555
6.125	100.422	100.204	100.184
6.250	98.953	98.705	98.663
6.375	99.838	99.610	99.578

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)		

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

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



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

SPEC PAYUPS

Conforming 30 Year Fixed										
Rate	\$275,001 - \$300,000	\$250,001 - \$275,000	\$225,001 - \$250,000	\$200,001 - \$225,000	\$175,001 - \$200,000	\$150,001 - \$175,000	\$125,001 - \$150,000	\$110,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000
6.000	0.000	0.000	0.000	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

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

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



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

Conventional LLPA's

FICO Range	Purchase - FICO/LTV LLPA's (Mortgage > 15 Year Terms)								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.500	-1.750
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

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

Product Feature	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

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

Product Feature	Purchase - LLPA's by Product Feature (All Terms)								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-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

Product Feature	Non Cashout Refinance - LLPA's by Product Feature (All Terms)								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-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

Product Feature	Cashout Refinance - LLPA's by Product Feature (All Terms)								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	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

Loan Amount Adjustments	20/25/30 Yr	10/15 Yr
75,000 - 99,999	(0.500)	(0.500)
100,000 - 199,999	0.000	0.000
200,000 - 299,999	0.025	0.025
300,000 - 399,999	0.050	0.050
400,000 - 548,250	0.075	0.075
548,251 - 766,550	0.100	0.100
> 766,550	0.000	0.000

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

Estimation 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	\$1,125
Condo New Project Approval	\$700
Condo Established Project	\$295
Condo Limited Review	\$0

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