



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	99.760	99.755	99.382	99.375	99.043	99.011	6.125	102.053	102.043	101.765	101.651	101.264	101.138	75,000 - 99,999	(0.500)	(0.500)		
5.875	100.315	100.310	99.933	99.912	99.584	99.565	6.250	101.775	101.765	101.504	101.380	100.980	100.823	100,000 - 199,999	0.000	0.000		
6.000	100.841	100.836	100.457	100.432	100.105	100.090	6.375	102.200	102.190	101.926	101.798	101.398	101.248	200,000 - 299,999	0.025	0.025		
6.125	101.309	101.304	100.925	100.901	100.574	100.559	6.500	102.578	102.568	102.302	102.172	101.773	101.625	300,000 - 399,999	0.050	0.050		
6.250	101.129	101.124	100.771	100.748	100.404	100.342	6.625	102.874	102.864	102.598	102.467	102.069	101.921	400,000 - 548,250	0.075	0.075		
6.375	101.620	101.615	101.261	101.236	100.893	100.833	6.750	102.428	102.418	102.231	102.091	101.743	101.586	548,251 - 766,550	0.100	0.100		
6.500	102.047	102.042	101.685	101.660	101.317	101.259	6.875	102.770	102.760	102.571	102.426	102.079	101.908	<b>State Adjustments</b>	<b>20/25/30 Yr</b>	<b>10/15 Yr</b>		
6.625	102.466	102.461	102.095	102.053	101.714	101.678	6.990	103.070	103.060	102.869	102.722	102.375	102.207	PA FL TX	0.075	0.050		
6.750	102.164	102.159	101.881	101.840	101.549	101.467	7.125	103.246	103.236	103.045	102.898	102.552	102.383	DC DE VA MD TN WV	0.025	0.000		
6.875	102.570	102.565	102.286	102.245	101.954	101.872	7.250	102.970	102.960	102.755	102.598	102.207	102.008	CT NC NJ NH OR SC GA WA	0.000	0.000		
6.990	102.915	102.910	102.618	102.571	102.281	102.217	7.375	103.272	103.262	103.053	102.892	102.502	102.309	AL	0.050	0.050		
7.125	103.225	103.220	102.928	102.870	102.584	102.527	7.500	103.536	103.526	103.316	103.152	102.762	102.573	AZ CO MA	(0.100)	(0.075)		
7.250	103.066	103.061	102.764	102.707	102.371	102.288	7.625	103.681	103.671	103.468	103.309	102.920	102.717	CA	(0.150)	(0.125)		
7.375	103.385	103.380	103.083	103.026	102.690	102.586	7.750	103.577	103.567	103.422	103.250	102.898	102.673	SPECIAL - AZ CA SC OR WA	0.100	0.100		
7.500	103.726	103.721	103.410	103.347	103.011	102.927	7.875	103.886	103.876	103.733	103.559	103.206	102.980	<b>SPECIAL - CO</b>	<b>0.200</b>	<b>0.200</b>		
7.625	103.998	103.993	103.693	103.634	103.299	103.199	8.000	104.125	104.115	103.971	103.796	103.443	103.218					
7.750	103.762	103.757	103.510	103.426	103.131	103.022	8.125	104.275	104.265	104.121	103.945	103.592	103.368					
7.875	104.037	104.032	103.783	103.709	103.409	103.297												
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	99.461	99.456	99.279	99.101	98.848	98.831	5.000	99.092	99.292	99.129	98.913	98.795	98.794					
5.125	99.672	99.667	99.479	99.215	98.879	98.842	5.125	99.524	99.728	99.561	99.342	99.225	99.229					
5.250	100.105	100.100	99.912	99.648	99.313	99.275	5.250	99.828	100.037	99.867	99.643	99.527	99.537					
5.375	100.484	100.479	100.291	100.026	99.691	99.653	5.375	100.132	100.342	100.170	99.943	99.827	99.842					
5.500	100.831	100.826	100.637	100.372	100.036	99.998	5.500	100.458	100.669	100.496	100.269	100.154	100.168					
5.625	100.543	100.538	100.337	100.111	99.800	99.742	5.625	100.433	100.618	100.439	100.257	100.165	100.148					
5.750	100.950	100.945	100.744	100.518	100.208	100.149	5.750	100.716	100.902	100.720	100.534	100.443	100.432					
5.875	101.287	101.282	101.072	100.834	100.527	100.486	5.875	100.992	101.182	100.998	100.809	100.718	100.711					
6.000	101.551	101.546	101.344	101.117	100.806	100.748	6.000	101.315	101.506	101.321	101.132	101.041	101.034					
6.125	101.289	101.284	101.071	100.851	100.530	100.450	6.125	101.060	101.225	101.034	100.859	100.755	100.718					
6.250	101.613	101.608	101.394	101.175	100.853	100.774	6.250	101.307	101.476	101.281	101.102	101.000	100.968					
6.375	101.930	101.925	101.699	101.464	101.147	101.091	6.375	101.556	101.727	101.530	101.348	101.246	101.219					
6.500	102.173	102.168	101.954	101.733	101.412	101.333	6.500	101.855	102.027	101.830	101.647	101.546	101.518					
6.625	101.973	101.968	101.742	101.545	101.231	101.130	6.625	101.781	101.927	101.723	101.570	101.474	101.415					
6.750	102.255	102.250	102.024	101.827	101.513	101.412	6.750	101.995	102.146	101.938	101.781	101.686	101.633					
6.875	102.558	102.553	102.332	102.165	101.815	101.715												
7.000	102.992	102.987	102.766	102.597	102.248	102.148												
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	100.460	100.460	100.240	100.157	99.718	99.576	6.250	85.000	85.000	85.000	85.000	85.000	85.000					
6.250	100.998	100.993	100.790	100.697	100.273	100.132	6.375	85.000	85.000	85.000	85.000	85.000	85.000					
6.375	101.418	101.415	101.201	101.097	100.674	100.553	6.500	85.000	85.000	85.000	85.000	85.000	85.000					
6.500	101.806	101.801	101.584	101.473	101.054	100.938	6.625	85.000	85.000	85.000	85.000	85.000	85.000					
6.625	102.108	102.105	101.888	101.777	101.358	101.242	6.750	85.000	85.000	85.000	85.000	85.000	85.000					
6.750	101.959	101.938	101.810	101.699	101.328	101.166	6.875	85.000	85.000	85.000	85.000	85.000	85.000					
6.875	102.337	102.314	102.174	102.050	101.683	101.541	7.000	85.000	85.000	85.000	85.000	85.000	85.000					
7.000	102.665	102.646	102.504	102.376	102.010	101.873												
7.125	102.885	102.868	102.726	102.598	102.232	102.095												
7.250	102.946	102.910	102.762	102.635	102.220	102.036												
7.375	103.302	103.264	103.106	102.964	102.553	102.391												
7.500	103.626	103.595	103.434	103.297	102.881	102.721												
7.625	103.777	103.745	103.595	103.466	103.051	102.871												

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.



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	99.793	99.781	99.585	99.508	99.358	99.343	5.750	98.565	98.644	98.537	98.431	97.728	97.702
5.375	99.842	99.830	99.616	99.516	99.339	99.303	5.875	99.007	99.086	98.979	98.873	98.170	98.144
5.500	100.688	100.676	100.463	100.363	100.186	100.150	6.000	99.429	99.508	99.401	99.295	98.592	98.565
5.625	101.125	101.113	100.900	100.800	100.622	100.586	6.125	99.830	99.910	99.802	99.696	98.994	98.967
5.750	101.749	101.737	101.524	101.424	101.246	101.210	6.250	99.359	99.419	99.295	99.213	98.519	98.471
5.875	101.243	101.231	101.001	100.878	100.656	100.599	6.375	99.762	99.822	99.698	99.616	98.922	98.874
6.000	101.909	101.897	101.667	101.544	101.321	101.265	6.500	100.150	100.210	100.086	100.003	99.309	99.261
6.125	102.469	102.457	102.227	102.103	101.881	101.824	6.625	100.525	100.585	100.461	100.379	99.684	99.637
6.250	102.788	102.776	102.546	102.423	102.201	102.144							
6.375	101.931	101.919	101.673	101.557	101.324	101.246							
6.500	102.521	102.509	102.262	102.147	101.913	101.836							
6.625	103.030	103.018	102.771	102.656	102.422	102.345							
6.750	103.293	103.281	103.035	102.920	102.686	102.609							
6.875	102.583	102.571	102.308	102.138	101.826	101.728							
7.000	103.010	102.998	102.734	102.565	102.253	102.155							
7.125	103.446	103.434	103.171	103.001	102.690	102.591							
7.250	103.432	103.420	103.156	102.987	102.675	102.577							
7.375	102.687	102.675	102.395	102.402	102.073	101.935							
7.500	103.118	103.106	102.826	102.833	102.504	102.366							
7.625	103.343	103.331	103.051	103.058	102.728	102.591							
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	99.668	99.656	99.460	99.383	99.233	99.218	5.750	98.440	98.519	98.412	98.306	97.603	97.577
5.375	99.717	99.705	99.491	99.391	99.214	99.178	5.875	98.882	98.961	98.854	98.748	98.045	98.019
5.500	100.563	100.551	100.338	100.238	100.061	100.025	6.000	99.304	99.383	99.276	99.170	98.467	98.440
5.625	101.000	100.988	100.775	100.675	100.497	100.461	6.125	99.705	99.785	99.677	99.571	98.869	98.842
5.750	101.624	101.612	101.399	101.299	101.121	101.085	6.250	99.234	99.294	99.170	99.088	98.394	98.346
5.875	101.118	101.106	100.876	100.753	100.531	100.474	6.375	99.637	99.697	99.573	99.491	98.797	98.749
6.000	101.784	101.772	101.542	101.419	101.196	101.140	6.500	100.025	100.085	99.961	99.878	99.184	99.136
6.125	102.344	102.332	102.102	101.978	101.756	101.699	6.625	100.400	100.460	100.336	100.254	99.559	99.512
6.250	102.663	102.651	102.421	102.298	102.076	102.019							
6.375	101.806	101.794	101.548	101.432	101.199	101.121							
6.500	102.396	102.384	102.137	102.022	101.788	101.711							
6.625	102.905	102.893	102.646	102.531	102.297	102.220							
6.750	103.168	103.156	102.910	102.795	102.561	102.484							
6.875	102.458	102.446	102.183	102.013	101.701	101.603							
7.000	102.885	102.873	102.609	102.440	102.128	102.030							
7.125	103.321	103.309	103.046	102.876	102.565	102.466							
7.250	103.307	103.295	103.031	102.862	102.550	102.452							
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	98.052	98.042	97.929	97.719	97.572	97.526	5.250	97.927	97.917	97.804	97.594	97.447	97.401
5.375	98.958	98.948	98.835	98.625	98.477	98.432	5.375	98.833	98.823	98.710	98.500	98.352	98.307
5.500	99.745	99.735	99.621	99.412	99.284	99.249	5.500	99.620	99.610	99.496	99.287	99.159	99.124
5.625	100.241	100.231	100.118	99.908	99.761	99.715	5.625	100.116	100.106	99.993	99.783	99.636	99.590
5.750	99.722	99.712	99.582	99.361	99.169	99.115	5.750	99.597	99.587	99.457	99.236	99.044	98.990
5.875	100.605	100.595	100.465	100.244	100.072	100.028	5.875	100.480	100.470	100.340	100.119	99.947	99.903
6.000	101.270	101.260	101.130	100.910	100.737	100.693	6.000	101.145	101.135	101.005	100.785	100.612	100.568
6.125	101.910	101.900	101.770	101.549	101.377	101.333	6.125	101.785	101.775	101.645	101.424	101.252	101.208
6.250	100.469	100.459	100.313	100.096	99.893	99.815	6.250	100.344	100.334	100.188	99.971	99.768	99.690
6.375	101.295	101.285	101.138	100.922	100.739	100.670	6.375	101.170	101.160	101.013	100.797	100.614	100.545
6.500	101.864	101.854	101.708	101.491	101.308	101.240	6.500	101.739	101.729	101.583	101.366	101.183	101.115
6.625	102.393	102.383	102.237	102.021	101.837	101.769	6.625	102.268	102.258	102.112	101.896	101.712	101.644
6.750	101.421	101.411	101.248	100.983	100.712	100.618	6.750	101.296	101.286	101.123	100.858	100.587	100.493
6.875	101.953	101.943	101.780	101.515	101.253	101.170	6.875	101.828	101.818	101.655	101.390	101.128	101.045
7.000	102.443	102.433	102.269	102.005	101.743	101.660	7.000	102.318	102.308	102.144	101.880	101.618	101.535
7.125	102.893	102.883	102.720	102.455	102.194	102.110	7.125	102.768	102.758	102.595	102.330	102.069	101.985

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	0.200	CA	-0.050		
GA	0.000	WA	0.050		

Loan Amount Adjustments

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

All Standard FHA/USDA program Adjustments

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

FICO Adjustments

FICO	FHA	USDA
FICO 740+	0.150	0.075
FICO 739 - 720	0.075	0.075
FICO 719 - 700	0.075	0.075
FICO 699-680	0.000	0.000
FICO 679-660	0.000	0.000
FICO 659-640	(0.150)	(0.150)
FICO 639-620	(0.750)	(0.750)
FICO 609-619	(1.500)	(2.000)
FICO 589-599	(2.000)	(2.250)

Extension Costs Per Day:

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

Admin Fees

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

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

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**VA Programs**

VA 30 Standard							VA 15 Standard						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.250	99.718	99.706	99.530	99.423	99.183	99.158	5.250	98.316	98.375	98.384	98.270	97.177	97.171
5.375	99.839	99.827	99.634	99.504	99.236	99.191	5.375	98.690	98.749	98.759	98.645	97.551	97.546
5.500	100.562	100.550	100.356	100.226	99.959	99.913	5.500	99.038	99.097	99.106	98.992	97.899	97.893
5.625	100.966	100.954	100.760	100.630	100.363	100.317	5.625	99.365	99.424	99.433	99.319	98.226	98.220
5.750	101.592	101.580	101.387	101.257	100.990	100.944	5.750	99.002	99.041	99.034	98.928	97.825	97.798
5.875	101.236	101.224	101.014	100.861	100.548	100.482	5.875	99.339	99.378	99.371	99.265	98.162	98.136
6.000	101.733	101.721	101.511	101.358	101.046	100.979	6.000	99.661	99.701	99.693	99.587	98.485	98.458
6.125	102.225	102.213	102.003	101.850	101.538	101.471	6.125	99.970	100.009	100.002	99.896	98.793	98.766
6.250	102.500	102.488	102.278	102.125	101.812	101.746	6.250	99.796	99.816	99.792	99.710	98.615	98.568
6.375	101.797	101.785	101.558	101.413	101.089	101.002	6.375	100.107	100.126	100.102	100.020	98.926	98.878
6.500	102.233	102.221	101.995	101.849	101.526	101.438	6.500	100.407	100.427	100.403	100.321	99.226	99.179
6.625	102.620	102.608	102.381	102.236	101.912	101.825	6.625	100.702	100.722	100.698	100.616	99.521	99.474
6.750	102.754	102.742	102.515	102.370	102.046	101.959							
6.875	102.309	102.297	102.054	101.854	101.473	101.404							
7.000	102.683	102.671	102.427	102.228	101.846	101.768							
7.125	102.928	102.916	102.673	102.473	102.071	101.963							
7.250	103.107	103.095	102.882	102.652	102.251	102.142							
7.375	102.557	102.545	102.315	102.262	101.863	101.725							
7.500	102.896	102.884	102.654	102.601	102.202	102.054							
7.625	103.098	103.086	102.856	102.803	102.384	102.236							
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	99.593	99.581	99.405	99.298	99.058	99.033	5.250	98.191	98.250	98.259	98.145	97.052	97.046
5.375	99.714	99.702	99.509	99.379	99.111	99.066	5.375	98.565	98.624	98.634	98.520	97.426	97.421
5.500	100.437	100.425	100.231	100.101	99.834	99.788	5.500	98.913	98.972	98.981	98.867	97.774	97.768
5.625	100.841	100.829	100.635	100.505	100.238	100.192	5.625	99.240	99.299	99.308	99.194	98.101	98.095
5.750	101.467	101.455	101.262	101.132	100.865	100.819	5.750	98.877	98.916	98.909	98.803	97.700	97.673
5.875	101.111	101.099	100.889	100.736	100.423	100.357	5.875	99.214	99.253	99.246	99.140	98.037	98.011
6.000	101.608	101.596	101.386	101.233	100.921	100.854	6.000	99.536	99.576	99.568	99.462	98.360	98.333
6.125	102.100	102.088	101.878	101.725	101.413	101.346	6.125	99.845	99.884	99.877	99.771	98.668	98.641
6.250	102.375	102.363	102.153	102.000	101.687	101.621	6.250	99.671	99.691	99.667	99.585	98.490	98.443
6.375	101.672	101.660	101.433	101.288	100.964	100.877	6.375	99.982	100.001	99.977	99.895	98.801	98.753
6.500	102.108	102.096	101.870	101.724	101.401	101.313	6.500	100.282	100.302	100.278	100.196	99.101	99.054
6.625	102.495	102.483	102.256	102.111	101.787	101.700	6.625	100.577	100.597	100.573	100.491	99.396	99.349
6.750	102.629	102.617	102.390	102.245	101.921	101.834							
6.875	102.184	102.172	101.929	101.729	101.348	101.279							
7.000	102.558	102.546	102.302	102.103	101.721	101.643							
7.125	102.803	102.791	102.548	102.348	101.946	101.838							
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	98.732	98.722	98.658	98.474	98.001	97.926	5.375	98.607	98.597	98.533	98.349	97.876	97.801
5.500	99.454	99.444	99.381	99.196	98.724	98.648	5.500	99.329	99.319	99.256	99.071	98.599	98.523
5.625	99.858	99.848	99.785	99.600	99.128	99.052	5.625	99.733	99.723	99.660	99.475	99.003	98.927
5.750	99.566	99.556	99.476	99.280	98.763	98.679	5.750	99.441	99.431	99.351	99.155	98.638	98.554
5.875	100.453	100.443	100.363	100.168	99.670	99.596	5.875	100.328	100.318	100.238	100.043	99.545	99.471
6.000	100.981	100.971	100.891	100.695	100.178	100.094	6.000	100.856	100.846	100.766	100.570	100.053	99.969
6.125	101.473	101.463	101.383	101.187	100.670	100.586	6.125	101.348	101.338	101.258	101.062	100.545	100.461
6.250	100.415	100.405	100.309	100.118	99.589	99.481	6.250	100.290	100.280	100.184	99.993	99.464	99.356
6.375	101.006	100.996	100.900	100.708	100.200	100.112	6.375	100.881	100.871	100.775	100.583	100.075	99.987
6.500	101.423	101.413	101.316	101.125	100.617	100.548	6.500	101.298	101.288	101.191	101.000	100.492	100.423
6.625	101.809	101.799	101.702	101.511	101.003	100.935	6.625	101.684	101.674	101.577	101.386	100.878	100.810
6.750	101.178	101.168	101.054	100.815	100.208	100.085	6.750	101.053	101.043	100.929	100.690	100.083	99.960
6.875	101.474	101.464	101.351	101.111	100.525	100.442	6.875	101.349	101.339	101.226	100.986	100.400	100.317
7.000	101.848	101.838	101.724	101.485	100.898	100.815	7.000	101.723	101.713	101.599	101.360	100.773	100.690
7.125	102.153	102.143	102.030	101.790	101.184	101.060	7.125	102.028	102.018	101.905	101.665	101.059	100.935

All Purchase Transactions	0.000				
<b>State Adjustments</b>					
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	0.200	CA	-0.050		
GA	0.000	WA	0.050		
<b>Loan Amount Adjustments</b>					
				<b>All Terms</b>	
75,000 - 99,999				(0.500)	
100,000 - 199,999				0.000	
200,000 - 299,999				0.025	
300,000 - 399,999				0.050	
400,000 - 548,250				0.075	
548,251 - 766,550				0.100	
766,550 - 999,999				0.000	
1,000,000 - \$1,499,999				(0.500)	
> = \$1,500,000 - \$2,000,000				(1.500)	
<b>All Standard VA program Adjustments</b>					
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)	
<b>VA FICO Adjustments</b>					
FICO 740+				0.150	
FICO 739 - 720				0.075	
FICO 719 - 700				0.075	
FICO 699-680				0.000	
FICO 679-660				0.000	
FICO 659-640				(0.150)	
FICO 639-620				(1.250)	
FICO 600-619				(1.750)	
FICO 580-599				(2.000)	

**Extension Costs Per Day:**

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

**Admin Fees**

Underwriting Fee - Full Doc	\$1,125
Underwriting Fee - IRRRL	\$695
New Project Submission	\$795

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

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



Effective Date and Time  
 8/1/2024 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	
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  
 8/1/2024 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	98.825	98.493	98.461	6.125	101.101	100.714	100.588	75,000 - 99,999	(0.500)	(0.500)		
5.875	99.362	99.034	99.015	6.250	100.830	100.430	100.273	100,000 - 199,999	0.000	0.000		
6.000	99.882	99.555	99.540	6.375	101.248	100.848	100.698	200,000 - 299,999	0.025	0.025		
6.125	100.351	100.024	100.009	6.500	101.622	101.223	101.075	300,000 - 399,999	0.050	0.050		
6.250	100.198	99.854	99.792	6.625	101.917	101.519	101.371	400,000 - 548,250	0.075	0.075		
6.375	100.686	100.343	100.283	6.750	101.541	101.193	101.016	548,251 - 766,550	0.100	0.100		
6.500	101.110	100.767	100.709	6.875	101.876	101.529	101.358	State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9	
6.625	101.503	101.164	101.128	6.990	102.172	101.825	101.657	PA FL TX	0.075	0.050		
6.750	101.290	100.999	100.917	7.125	102.348	102.002	101.833	DC DE VA MD TN WV	0.025	0.000		
6.875	101.695	101.404	101.322	7.250	102.048	101.657	101.458	CT NC NJ NH OR SC GA WA	0.000	0.000		
6.990	102.021	101.731	101.667	7.375	102.342	101.952	101.759	AL	0.050	0.050		
7.125	102.320	102.034	101.977	7.500	102.602	102.212	102.023	AZ CO MA	(0.100)	(0.075)		
7.250	102.157	101.821	101.718	7.625	102.759	102.370	102.167	CA	(0.150)	(0.125)		
7.375	102.476	102.140	102.036	7.750	102.700	102.348	102.123				**See Page 9	
***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	98.551	98.298	98.281	5.000	98.363	98.245	98.244					
5.125	98.965	98.329	98.292	5.125	98.792	98.675	98.679					
5.250	99.098	98.763	98.725	5.250	99.093	98.977	98.987					
5.375	99.476	99.141	99.103	5.375	99.393	99.277	99.282					
5.500	99.822	99.486	99.448	5.500	99.719	99.604	99.618					
5.625	99.561	99.250	99.192	5.625	99.707	99.615	99.598					
5.750	99.968	99.658	99.599	5.750	99.984	99.893	99.882					
5.875	100.284	99.977	99.936	5.875	100.259	100.168	100.161					
6.000	100.567	100.256	100.198	6.000	100.582	100.491	100.484					
6.125	100.301	99.980	99.900	6.125	100.309	100.205	100.168					
***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	99.607	99.168	99.026	6.250	84.450	84.450	84.450	84.450	84.450	84.450		
6.250	100.147	99.723	99.582	6.375	84.450	84.450	84.450	84.450	84.450	84.450		
6.375	100.547	100.124	100.003	6.500	84.450	84.450	84.450	84.450	84.450	84.450		
6.500	100.923	100.504	100.388	6.625	84.450	84.450	84.450	84.450	84.450	84.450		
6.625	101.227	100.808	100.692	6.750	84.450	84.450	84.450	84.450	84.450	84.450		
6.750	101.149	100.778	100.616									
6.875	101.500	101.133	100.991									
7.000	101.826	101.460	101.323									
7.125	102.048	101.682	101.545									
7.250	102.085	101.670	101.486									
7.375	102.414	102.003	101.841									
7.500	102.747	102.331	102.171									

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.	

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

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



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

FHA/USDA Programs - TBD Locks

FHA/USDA 30 Standard						FHA 15 Standard				
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
5.250				98.958	98.808	98.793	5.750	97.881	97.178	97.152
5.375				98.966	98.789	98.753	5.875	98.323	97.620	97.594
5.500				99.813	99.636	99.600	6.000	98.745	98.042	98.015
5.625				100.250	100.072	100.036	6.125	99.146	98.444	98.417
5.750				100.874	100.696	100.660	6.250	98.663	97.969	97.921
5.875				100.328	100.106	100.049	6.375	99.066	98.372	98.324
6.000				100.994	100.771	100.715	6.500	99.453	98.759	98.711
6.125				101.553	101.331	101.274	6.625	99.829	99.134	99.087
6.250				101.873	101.651	101.594				
6.375				101.007	100.774	100.696				
6.500				101.597	101.363	101.286				
6.625				102.106	101.872	101.795				

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	0.200	CA	-0.050
GA	0.000	WA	0.050

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

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

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

FHA 30 HB Standard				
Rate	60-Day	75-Day	90-Day	
5.250	97.169	97.022	96.976	
5.375	98.075	97.927	97.882	
5.500	98.862	98.734	98.699	
5.625	99.358	99.211	99.165	
5.750	98.811	98.619	98.565	
5.875	99.694	99.522	99.478	
6.000	100.360	100.187	100.143	
6.125	100.999	100.827	100.783	
6.250	99.546	99.343	99.265	
6.375	100.372	100.189	100.120	

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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 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	98.873	98.633	98.608	5.250	97.720	96.627	96.621
5.375	98.954	98.686	98.641	5.375	98.095	97.001	96.996
5.500	99.676	99.409	99.363	5.500	98.442	97.349	97.343
5.625	100.080	99.813	99.767	5.625	98.769	97.676	97.670
5.750	100.707	100.440	100.394	5.750	98.378	97.275	97.248
5.875	100.311	99.998	99.932	5.875	98.715	97.612	97.586
6.000	100.808	100.496	100.429	6.000	99.037	97.935	97.908
6.125	101.300	100.988	100.921	6.125	99.346	98.243	98.216
6.250	101.575	101.262	101.196	6.250	99.160	98.065	98.018
6.375	100.863	100.539	100.452	6.375	99.470	98.376	98.328
6.500	101.299	100.976	100.888	6.500	99.771	98.676	98.629
6.625	101.686	101.362	101.275	6.625	100.066	98.971	98.924
6.750	101.820	101.496	101.409				
6.875	101.304	100.923	100.854				
7.000	101.678	101.296	101.218				

All Purchase Transactions	0.000	
<b>State Adjustments</b>		
DC	0.050	AL 0.050
DE	0.000	AZ 0.100
MD	0.000	MA -0.100
NJ	-0.100	OR 0.050
PA	0.100	NH 0.000
VA	0.050	TX 0.075
FL	0.025	SC 0.100
NC	0.100	CT -0.025
CO	0.200	CA -0.050
GA	0.000	WA 0.050
<b>Loan Amount Adjustments</b>		
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)	
<b>All Standard VA program Adjustments</b>		
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)	
<b>VA FICO Adjustments</b>		
FICO 740+	0.150	
FICO 739 - 720	0.075	
FICO 719 - 700	0.075	
FICO 699-680	0.000	
FICO 679-660	0.000	
FICO 659-640	(0.150)	
FICO 639-620	(1.250)	
FICO 600-619	(1.750)	
FICO 580-599	(2.000)	

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.250	96.919	96.772	96.726
5.375	97.825	97.677	97.632
5.500	98.612	98.484	98.449
5.625	99.108	98.961	98.915
5.750	98.561	98.369	98.315
5.875	99.444	99.272	99.228
6.000	100.110	99.937	99.893
6.125	100.749	100.577	100.533
6.250	99.296	99.093	99.015
6.375	100.122	99.939	99.870

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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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	0.284
6.750	0.000	0.000	0.087	0.178	0.172	0.272	0.398	0.466	0.538	0.736
6.875	0.000	0.000	0.068	0.159	0.157	0.260	0.387	0.454	0.528	0.722
6.990	0.000	0.000	0.070	0.161	0.157	0.259	0.386	0.454	0.526	0.722
7.125	0.000	0.000	0.091	0.181	0.177	0.279	0.405	0.473	0.546	0.742
7.250	0.000	0.000	0.153	0.243	0.352	0.481	0.664	0.760	0.833	1.085
7.375	0.000	0.000	0.105	0.196	0.312	0.447	0.632	0.728	0.806	1.048
7.500	0.000	0.000	0.108	0.199	0.317	0.454	0.639	0.734	0.814	1.053
7.625	0.000	0.000	0.154	0.245	0.356	0.487	0.670	0.766	0.840	1.090
7.750	0.000	0.000	0.446	0.622	0.618	0.777	0.903	0.831	0.791	0.761
7.875	0.000	0.000	0.483	0.659	0.661	0.823	0.951	0.878	0.842	0.805
8.000	0.000	0.000	0.458	0.633	0.632	0.791	0.918	0.845	0.807	0.775
8.125	0.000	0.000	0.428	0.603	0.598	0.754	0.880	0.808	0.767	0.740

Conforming 15 Year Fixed										
Rate	\$275,001 - \$300,000	\$250,001 - \$275,000	\$225,001 - \$250,000	\$200,001 - \$225,000	\$175,001 - \$200,000	\$150,001 - \$175,000	\$125,001 - \$150,000	\$110,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHA 30 Year Fixed										
Rate	\$275,001 - \$300,000	\$250,001 - \$275,000	\$225,001 - \$250,000	\$200,001 - \$225,000	\$175,001 - \$200,000	\$150,001 - \$175,000	\$125,001 - \$150,000	\$110,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.490	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.875	0.256	0.453	0.389	0.424	0.280	0.312	0.399	0.509	0.413	0.529
6.990	0.256	0.453	0.389	0.424	0.280	0.312	0.399	0.509	0.413	0.529
7.125	0.256	0.453	0.389	0.424	0.280	0.312	0.399	0.509	0.413	0.529
7.250	0.256	0.453	0.389	0.424	0.280	0.312	0.399	0.509	0.413	0.529
7.375	0.000	0.003	0.024	0.621	0.505	0.509	0.821	0.903	0.919	0.979
7.500	0.000	0.003	0.024	0.621	0.505	0.509	0.821	0.903	0.919	0.979
7.625	0.000	0.003	0.024	0.621	0.505	0.509	0.821	0.903	0.919	0.979

VA 30 Year Fixed										
Rate	\$275,001 - \$300,000	\$250,001 - \$275,000	\$225,001 - \$250,000	\$200,001 - \$225,000	\$175,001 - \$200,000	\$150,001 - \$175,000	\$125,001 - \$150,000	\$110,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Conventional LLPA

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

Pricing Specials	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
Purchase Special	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Refinance Special	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Temporary Interest Rate Buydown	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Escrow Waiver	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

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

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

Cumulative LLPA Caps	0.000
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.  
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.