



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
4.750	99.303	99.268	99.057	98.887	98.755	98.763	5.750	99.449	99.574	99.623	99.589	98.962	98.934
4.875	99.348	99.313	99.080	98.895	98.715	98.702	5.875	99.879	100.004	100.052	100.019	99.391	99.364
4.990	99.999	99.964	99.731	99.546	99.366	99.353	6.000	100.290	100.414	100.463	100.430	99.802	99.775
5.125	100.612	100.577	100.344	100.158	99.979	99.965	6.125	100.684	100.809	100.858	100.824	100.197	100.170
5.250	101.294	101.259	101.026	100.840	100.661	100.648	6.250	100.216	100.319	100.345	100.298	99.673	99.625
5.375	100.785	100.750	100.511	100.309	100.100	100.066	6.375	100.614	100.717	100.744	100.696	100.072	100.024
5.500	101.563	101.528	101.289	101.088	100.879	100.845	6.500	100.997	101.099	101.126	101.079	100.454	100.406
5.625	102.177	102.142	101.903	101.701	101.492	101.458	6.625	101.363	101.465	101.492	101.445	100.820	100.772
5.750	102.499	102.464	102.225	102.023	101.814	101.780							
5.875	101.618	101.583	101.416	101.205	101.061	101.006							
5.990	102.139	102.104	101.937	101.726	101.582	101.527							
6.125	102.707	102.672	102.505	102.294	102.150	102.095							
6.250	102.929	102.894	102.726	102.516	102.371	102.316							
6.375	102.719	102.684	102.479	102.253	102.043	101.968							
6.500	103.197	103.162	102.957	102.731	102.521	102.445							
6.625	103.629	103.594	103.390	103.164	102.953	102.878							
6.750	103.296	103.261	103.056	102.830	102.620	102.544							
6.875	102.253	102.218	102.053	101.810	101.622	101.525							
7.000	102.714	102.679	102.515	102.272	102.083	101.987							
7.125	103.017	102.982	102.818	102.575	102.387	102.290							

  

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
4.750	99.178	99.143	98.932	98.762	98.630	98.638	5.750	99.324	99.449	99.498	99.464	98.837	98.809
4.875	99.223	99.188	98.955	98.770	98.590	98.577	5.875	99.754	99.879	99.927	99.894	99.266	99.239
4.990	99.874	99.839	99.606	99.421	99.241	99.228	6.000	100.165	100.289	100.338	100.305	99.677	99.650
5.125	100.487	100.452	100.219	100.033	99.854	99.840	6.125	100.559	100.684	100.733	100.699	100.072	100.045
5.250	101.169	101.134	100.901	100.715	100.536	100.523	6.250	100.091	100.194	100.220	100.173	99.548	99.500
5.375	100.660	100.625	100.386	100.184	99.975	99.941	6.375	100.489	100.592	100.619	100.571	99.947	99.899
5.500	101.438	101.403	101.164	100.963	100.754	100.720	6.500	100.872	100.974	101.001	100.954	100.329	100.281
5.625	102.052	102.017	101.778	101.576	101.367	101.333	6.625	101.238	101.340	101.367	101.320	100.695	100.647
5.750	102.374	102.339	102.100	101.898	101.689	101.655							
5.875	101.493	101.458	101.291	101.080	100.936	100.881							
5.990	102.014	101.979	101.812	101.601	101.457	101.402							
6.125	102.582	102.547	102.380	102.169	102.025	101.970							
6.250	102.804	102.769	102.601	102.391	102.246	102.191							
6.375	102.594	102.559	102.354	102.128	101.918	101.843							
6.500	103.072	103.037	102.832	102.606	102.396	102.320							
6.625	103.504	103.469	103.265	103.039	102.828	102.753							
6.750	103.171	103.136	102.931	102.705	102.495	102.419							

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	0.150	CA	-0.050		
GA	0.000	WA	0.050		
<b>Loan Amount Adjustments</b>					
<b>All Terms</b>					
75,000 - 99,999	(0.500)				
100,000 - 199,999	0.000				
200,000 - 299,999	0.025				
300,000 - 399,999	0.050				
400,000 - 548,250	0.075				
548,251 - 766,550	0.100				
High Balance	0.000				
<b>All Standard FHA/USDA program Adjustments</b>					
2-4 Units	0.000				
Manufactured Home	(1.000)				
203k	NA				
USDA	0.000				
Non-Owner Occ. (SL only)	(3.000)				
Temp Interest Rate Buydown	(0.250)				
Manual Underwrite	(0.500)				
<b>FICO Adjustments</b>					
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.



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
4.750	99.287	99.262	99.051	98.880	98.649	98.647	5.250	99.307	99.424	99.344	99.324	98.246	98.209
4.875	99.513	99.488	99.255	99.069	98.790	98.767	5.375	99.661	99.778	99.698	99.679	98.600	98.564
4.990	100.093	100.068	99.835	99.649	99.370	99.347	5.500	99.999	100.116	100.037	100.017	98.938	98.902
5.125	100.694	100.669	100.436	100.250	99.971	99.948	5.625	100.325	100.442	100.363	100.343	99.264	99.228
5.250	101.275	101.250	101.017	100.831	100.552	100.529	5.750	99.868	99.963	100.111	100.078	99.050	99.993
5.375	100.977	100.952	100.713	100.512	100.202	100.158	5.875	100.197	100.292	100.441	100.407	99.380	99.323
5.500	101.660	101.635	101.396	101.194	100.885	100.841	6.000	100.515	100.610	100.758	100.725	99.697	99.640
5.625	102.101	102.076	101.837	101.635	101.326	101.282	6.125	100.824	100.918	101.067	101.033	100.006	99.949
5.750	102.499	102.474	102.235	102.034	101.725	101.681	6.250	100.642	100.714	100.841	100.793	99.769	99.691
5.875	101.564	101.539	101.372	101.161	100.916	100.852	6.375	100.954	101.027	101.153	101.106	100.081	100.003
5.990	102.066	102.041	101.874	101.663	101.419	101.354	6.500	101.258	101.330	101.457	101.409	100.385	100.307
6.125	102.496	102.471	102.234	102.023	101.849	101.784	6.625	101.550	101.623	101.749	101.702	100.677	100.599
6.250	102.643	102.618	102.451	102.241	101.996	101.931							
6.375	102.295	102.270	102.065	101.839	101.529	101.443							
6.500	102.627	102.602	102.397	102.171	101.861	101.776							
6.625	103.014	102.989	102.784	102.558	102.248	102.162							
6.750	103.059	103.034	102.829	102.603	102.293	102.207							
6.875	102.221	102.196	102.032	101.789	101.501	101.394							
7.000	102.581	102.556	102.392	102.149	101.861	101.754							
7.125	102.695	102.670	102.506	102.263	101.974	101.868							

  

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
4.750	99.162	99.137	98.926	98.755	98.524	98.522	5.250	99.182	99.299	99.219	99.199	98.121	98.084
4.875	99.388	99.363	99.130	98.944	98.665	98.642	5.375	99.536	99.653	99.573	99.554	98.475	98.439
4.990	99.968	99.943	99.710	99.524	99.245	99.222	5.500	99.874	99.991	99.912	99.892	98.813	98.777
5.125	100.569	100.544	100.311	100.125	99.846	99.823	5.625	100.200	100.317	100.238	100.218	99.139	99.103
5.250	101.150	101.125	100.892	100.706	100.427	100.404	5.750	99.743	99.838	99.986	99.953	98.925	98.868
5.375	100.852	100.827	100.588	100.387	100.077	100.033	5.875	100.072	100.167	100.316	100.282	99.255	99.198
5.500	101.535	101.510	101.271	101.069	100.760	100.716	6.000	100.390	100.485	100.633	100.600	99.572	99.515
5.625	101.976	101.951	101.712	101.510	101.201	101.157	6.125	100.699	100.793	100.942	100.908	99.881	99.824
5.750	102.374	102.349	102.110	101.909	101.600	101.556	6.250	100.517	100.589	100.716	100.668	99.644	99.566
5.875	101.439	101.414	101.247	101.036	100.791	100.727	6.375	100.829	100.902	101.028	100.981	99.956	99.878
5.990	101.941	101.916	101.749	101.538	101.294	101.229	6.500	101.133	101.205	101.332	101.284	100.260	100.182
6.125	102.371	102.346	102.179	101.968	101.724	101.659	6.625	101.425	101.498	101.624	101.577	100.552	100.474
6.250	102.518	102.493	102.326	102.116	101.871	101.806							
6.375	102.170	102.145	101.940	101.714	101.404	101.318							
6.500	102.502	102.477	102.272	102.046	101.736	101.651							
6.625	102.889	102.864	102.659	102.433	102.123	102.037							

  

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
4.750	98.295	98.285	98.092	97.870	97.445	97.422	4.750	98.170	98.160	97.967	97.745	97.320	97.297
4.875	99.242	99.232	99.040	98.818	98.393	98.370	4.875	99.117	99.107	98.915	98.693	98.268	98.245
5.000	99.823	99.813	99.620	99.398	98.973	98.950	5.000	99.698	99.688	99.495	99.273	98.848	98.825
5.125	100.423	100.413	100.220	99.999	99.573	99.550	5.125	100.298	100.288	100.095	99.874	99.448	99.425
5.250	100.497	100.487	100.288	100.062	99.619	99.575	5.250	100.372	100.362	100.163	99.937	99.494	99.450
5.375	101.017	101.007	100.808	100.583	100.139	100.095	5.375	100.892	100.882	100.683	100.458	100.014	99.970
5.500	101.517	101.507	101.308	101.083	100.639	100.595	5.500	101.392	101.382	101.183	100.958	100.514	100.470
5.625	101.958	101.948	101.749	101.524	101.080	101.036	5.625	101.833	101.823	101.624	101.399	100.955	100.911
5.750	101.329	101.319	101.191	100.951	100.568	100.503	5.750	101.204	101.194	101.066	100.826	100.443	100.378
5.875	101.361	101.351	101.224	100.984	100.600	100.536	5.875	101.236	101.226	101.099	100.859	100.475	100.411
6.000	101.863	101.853	101.726	101.486	101.103	101.038	6.000	101.738	101.728	101.601	101.361	100.978	100.913
6.125	102.293	102.283	102.156	101.916	101.532	101.468	6.125	102.168	102.158	102.031	101.791	101.407	101.343
6.250	101.602	101.592	101.427	101.164	100.708	100.622	6.250	101.477	101.467	101.302	101.039	100.583	100.497
6.375	101.587	101.577	101.412	101.149	100.692	100.607	6.375	101.462	101.452	101.287	101.024	100.567	100.482
6.500	101.996	101.986	101.821	101.558	101.101	101.016	6.500	101.871	101.861	101.696	101.433	100.976	100.891
6.625	102.197	102.187	102.023	101.760	101.303	101.217							

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	0.150	CA	-0.050		
GA	0.000	WA	0.050		

**Loan Amount Adjustments**

75,000 - 99,999	<b>All Terms</b>	(0.500)
100,000 - 199,999		0.000
200,000 - 299,999		0.025
300,000 - 399,999		0.050
400,000 - 548,250		0.075
548,251 - 766,550		0.100
766,550 - 999,999		0.000
1,000,000 - \$1,499,999		(0.500)
> = \$1,500,000 - \$2,000,000		(1.500)

**All Standard VA program Adjustments**

2-4 Units	0.000
Manufactured Home	(1.000)
20 Year Term	(0.250)
Non-Owner Occ. (IRRRL only)	(3.000)
VA IRRRL CLTV > 100%	NA
Cash Out LTV, CLTV or HCLTV > 90 Inclusive of funding fee	(3.000)
Temp Interest Rate Buydown	(0.250)
Manual Underwrite	(0.500)

**VA FICO Adjustments**

FICO 740+	0.150
FICO 739 - 720	0.075
FICO 719 - 700	0.075
FICO 699-680	0.000
FICO 679-660	0.000
FICO 659-640	(0.150)
FICO 639-620	(1.250)
FICO 600-619	(1.750)
FICO 580-599	(2.000)

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

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

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



Effective Date and Time  
 10/1/2024 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																				
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 CO	(0.050)	(0.025)		
AZ 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

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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  
 10/1/2024 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							
5.000	97.469	97.210	97.185	5.125	98.254	97.870	97.773	75,000 - 99,999		(0.500)	(0.500)							
5.125	97.999	97.720	97.688	5.250	98.967	98.576	98.450	100,000 - 199,999		0.000	0.000							
5.250	98.294	97.984	97.942	5.375	99.461	99.070	98.959	200,000 - 299,999		0.025	0.025							
5.375	98.840	98.530	98.488	5.500	99.950	99.561	99.458	300,000 - 399,999		0.050	0.050							
5.500	99.356	99.046	99.010	5.625	100.397	100.008	99.905	400,000 - 548,250		0.075	0.075							
5.625	99.863	99.553	99.514	5.750	100.526	100.141	99.994	548,251 - 766,550		0.100	0.100							
5.750	99.843	99.539	99.474	5.875	100.993	100.608	100.463	State Adjustments		20/25/30 Yr	10/15 Yr							
5.875	100.379	100.074	100.007	6.000	101.383	100.999	100.868	PA FL TX		0.075	0.050							
5.990	100.823	100.518	100.454	6.125	101.783	101.399	101.275	DC DE VA MD TN WV		0.025	0.000							
6.125	101.266	100.962	100.904	6.250	101.360	100.999	100.831	CT NC NJ NH OR SC GA WA		0.000	0.000							
6.250	100.958	100.677	100.591	6.375	101.728	101.368	101.202	AL CO		0.050	0.050							
6.375	101.444	101.163	101.074	6.500	102.015	101.655	101.491	AZ MA		(0.100)	(0.075)							
6.500	101.830	101.549	101.460	6.625	102.284	101.925	101.780	CA		(0.150)	(0.125)							
6.625	102.118	101.838	101.763	6.750	101.757	101.309	101.121	**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											
4.750	99.537	99.263	99.214	5.000	100.084	100.064	100.065											
4.875	99.986	99.711	99.657	5.125	99.867	99.916	99.897											
5.000	100.213	99.939	99.894	5.250	100.306	100.255	100.236											
5.125	100.060	99.754	99.690	5.375	100.610	100.560	100.540											
5.250	100.492	100.186	100.122	5.500	100.897	100.846	100.827											
5.375	100.641	100.336	100.284	5.625	100.926	100.861	100.821											
5.500	100.898	100.593	100.546	5.750	101.263	101.197	101.157											
5.625	101.011	100.690	100.605	5.875	101.547	101.482	101.441											
5.750	101.311	100.990	100.912	6.000	101.811	101.745	101.705											
5.875	101.533	101.213	101.139	6.125	101.645	101.630	101.569											
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								
5.625	99.546	99.143	99.002	6.250	84.450	84.450	84.450											
5.750	99.727	99.343	99.179	6.375	84.450	84.450	84.450											
5.875	100.256	99.872	99.705	6.500	84.450	84.450	84.450											
6.000	100.681	100.297	100.134	6.625	84.450	84.450	84.450											
6.125	101.017	100.634	100.477	6.750	84.450	84.450	84.450											
6.250	101.088	100.748	100.582									HomeReady/Home Possible Adjustment Caps						
6.375	101.477	101.136	100.967									Extension Costs Per Day:						
6.500	101.806	101.465	101.296									Admin Fees:						
6.625	102.038	101.698	101.543									FICO Score	LTV<=80	LTV>80	First Request	(0.020)	Underwriting	\$1.125
6.750	101.827	101.397	101.202									>=80	(1.500)	0.000	Second Request	(0.020)	Condo New Project Approval	\$700
6.875	102.182	101.751	101.555									<80	(1.500)	(1.500)	Third Request	(0.040)	Condo Established Project	\$295
7.000	102.427	101.997	101.812									LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS		Fourth Request	(0.040)	Condo Limited Review	\$0	
								Escrow Waiver		(0.100)	Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.							

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 Dover, DE 19901  
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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
4.750				98.337	98.205	98.213	5.750	99.039	98.412	98.384
4.875				98.345	98.165	98.152	5.875	99.469	98.841	98.814
4.990				98.996	98.816	98.803	6.000	99.880	99.252	99.225
5.125				99.608	99.429	99.415	6.125	100.274	99.647	99.620
5.250				100.290	100.111	100.098	6.250	99.748	99.123	99.075
5.375				99.759	99.550	99.516	6.375	100.146	99.522	99.474
5.500				100.538	100.329	100.295	6.500	100.529	99.904	99.856
5.625				101.151	100.942	100.908	6.625	100.895	100.270	100.222
5.750				101.473	101.264	101.230				
5.875				100.655	100.511	100.456				
5.990				101.176	101.032	100.977				
6.125				101.744	101.600	101.545				

All Purchase Transactions	0.000	
<b>State Adjustments</b>		
DC	0.050	AL 0.050
DE	0.000	AZ 0.100
MD	0.000	MA -0.100
NJ	-0.100	OR 0.050
PA	0.100	NH 0.000
VA	0.050	TX 0.075
FL	0.025	SC 0.100
NC	0.100	CT -0.025
CO	0.150	CA -0.050
GA	0.000	WA 0.050
<b>Loan Amount Adjustments</b>		
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	
High Balance	0.000	
<b>All Standard FHA/USDA program Adjustments</b>		
2-4 Units	0.000	
Manufactured Home	(2.000)	
203k	NA	
USDA	0.000	
Non-Owner Occ. (SL only)	(3.000)	
<b>FICO Adjustments</b>		
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
4.750	97.280	97.125	97.132
4.875	98.219	98.064	98.071
5.000	98.920	98.765	98.772
5.125	99.522	99.367	99.374
5.250	98.884	98.710	98.696
5.375	99.824	99.650	99.636
5.500	100.552	100.399	100.395
5.625	101.215	101.042	101.028
5.750	99.488	99.374	99.339
5.875	100.459	100.365	100.341

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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VA Programs - TBD Locks

VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.750	98.330	98.099	98.097	5.250	98.774	97.696	97.659
4.875	98.519	98.240	98.217	5.375	99.129	98.050	98.014
4.990	99.099	98.820	98.797	5.500	99.467	98.388	98.352
5.125	99.700	99.421	99.398	5.625	99.793	98.714	98.678
5.250	100.281	100.002	99.979	5.750	99.528	98.500	98.443
5.375	99.962	99.652	99.608	5.875	99.857	98.830	98.773
5.500	100.644	100.335	100.291	6.000	100.175	99.147	99.090
5.625	101.085	100.776	100.732	6.125	100.483	99.456	99.399
5.750	101.494	101.175	101.131	6.250	100.243	99.219	99.141
5.875	100.611	100.366	100.302	6.375	100.556	99.531	99.453
5.990	101.113	100.869	100.804	6.500	100.859	99.835	99.757
6.125	101.543	101.299	101.234	6.625	101.152	100.127	100.049
6.250	101.691	101.446	101.381				
6.375	101.289	100.979	100.893				
6.500	101.621	101.311	101.226				

  

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
4.750	97.030	96.875	96.882
4.875	97.969	97.814	97.821
5.000	98.670	98.515	98.522
5.125	99.272	99.117	99.124
5.250	98.634	98.460	98.446
5.375	99.574	99.400	99.386
5.500	100.302	100.149	100.145
5.625	100.965	100.792	100.778
5.750	99.238	99.124	99.089
5.875	100.209	100.115	100.091

All Purchase Transactions	0.000	
<b>State Adjustments</b>		
DC	0.050	AL 0.050
DE	0.000	AZ 0.100
MD	0.000	MA -0.100
NJ	-0.100	OR 0.050
PA	0.100	NH 0.000
VA	0.050	TX 0.075
FL	0.025	SC 0.100
NC	0.100	CT -0.025
CO	0.150	CA -0.050
GA	0.000	WA 0.050
<b>Loan Amount Adjustments</b>		
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)	

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

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**SPEC PAYUPS**

Conforming 30 Year Fixed											
Rate	\$275,001 - \$300,000	\$250,001 - \$275,000	\$225,001 - \$250,000	\$200,001 - \$225,000	\$175,001 - \$200,000	\$150,001 - \$175,000	\$125,001 - \$150,000	\$110,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000	
5.750	0.000	0.000	0.079	0.217	0.217	0.296	0.287	0.372	0.443	0.485	
5.875	0.000	0.000	0.081	0.214	0.214	0.306	0.296	0.378	0.452	0.493	
6.000	0.000	0.000	0.087	0.220	0.220	0.313	0.303	0.384	0.459	0.500	
6.125	0.000	0.000	0.091	0.213	0.213	0.308	0.298	0.379	0.454	0.495	
6.250	0.016	0.016	0.371	0.539	0.539	0.618	0.757	0.753	1.091	1.223	
6.375	0.016	0.016	0.372	0.543	0.543	0.615	0.755	0.752	1.089	1.221	
6.500	0.016	0.016	0.369	0.538	0.538	0.615	0.754	0.751	1.088	1.220	
6.625	0.016	0.016	0.379	0.539	0.539	0.637	0.775	0.766	1.109	1.239	
6.750	0.016	0.016	0.346	0.514	0.514	0.800	1.148	1.144	1.303	1.465	
6.875	0.016	0.016	0.341	0.510	0.510	0.793	1.140	1.137	1.296	1.458	
7.000	0.016	0.016	0.346	0.513	0.513	0.803	1.149	1.145	1.305	1.466	
7.125	0.016	0.016	0.351	0.510	0.510	0.822	1.167	1.157	1.324	1.482	
7.250	0.313	0.313	0.463	0.720	0.720	0.919	1.177	1.202	1.362	1.642	
7.375	0.313	0.313	0.465	0.716	0.716	0.929	1.186	1.208	1.372	1.650	
7.500	0.313	0.313	0.468	0.716	0.716	0.937	1.194	1.213	1.379	1.657	
7.625	0.313	0.313	0.465	0.716	0.716	0.929	1.186	1.208	1.372	1.650	
7.750	0.164	0.164	0.419	0.675	0.675	0.964	1.222	1.247	1.408	1.688	
7.875	0.164	0.164	0.373	0.623	0.623	0.929	1.186	1.207	1.372	1.649	

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	
5.000	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	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418	
6.500	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418	
6.625	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418	
6.750	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418	
6.875	0.817	0.945	0.974	1.102	1.021	1.069	1.167	1.323	1.173	1.190	
7.000	0.817	0.945	0.974	1.102	1.021	1.069	1.167	1.323	1.173	1.190	
7.125	0.817	0.945	0.974	1.102	1.021	1.069	1.167	1.323	1.173	1.190	

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	
5.000	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	
7.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

NOO Spec Payup 30Yr Fixed Only	
Rate	Loan Amount > \$300,000
5.000	0.000
5.125	0.000
5.250	0.000
5.375	0.000
5.500	0.000
5.625	0.000
5.750	0.111
5.875	0.096
5.990	0.104
6.125	0.110
6.250	0.117
6.375	0.089
6.500	0.079
6.625	0.117
6.750	0.275
6.875	0.256
7.000	0.298
7.125	0.285

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

### Purchase - FICO/LTV LLPAs (Mortgage > 15 Year Terms)

FICO Range	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.250	-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

### Conventional LLPAs

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

### Non Cashout Refinance - FICO/LTV LLPAs (Mortgage > 15 Year Terms)

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

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

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

### Cashout Refinance - FICO/LTV LLPAs (All Mortgage Terms)

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

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

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

### Pricing Specials

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

### Loan Amount Adjustments

	20/25/30 Yr	10/15 Yr
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)

### Extension Costs Per Day:

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

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

### Admin Fees:

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