

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	97.429	97.394	97.202	97.041	96.935	96.949	5.750	98.772	98.853	99.004	98.977	98.359	98.385
4.875	97.817	97.782	97.535	97.359	97.170	97.163	5.875	99.220	99.301	99.452	99.425	98.807	98.833
5.000	98.468	98.433	98.186	98.011	97.821	97.815	6.000	99.650	99.731	99.882	99.855	99.237	99.263
5.125	99.081	99.046	98.799	98.623	98.434	98.428	6.125	100.060	100.140	100.291	100.265	99.647	99.672
5.250	99.793	99.758	99.511	99.336	99.146	99.140	6.250	99.656	99.714	99.875	99.834	99.219	99.270
5.375	99.851	99.816	99.574	99.385	99.180	99.152	6.375	100.064	100.122	100.283	100.242	99.627	99.678
5.500	100.615	100.580	100.338	100.149	99.944	99.917	6.500	100.452	100.510	100.670	100.630	100.015	100.065
5.625	101.241	101.206	100.964	100.775	100.570	100.542	6.625	100.820	100.878	101.038	100.998	100.383	100.433
5.750	101.537	101.502	101.260	101.070	100.865	100.838							
5.875	100.785	100.750	100.558	100.354	100.183	100.135							
6.000	101.439	101.404	101.211	101.008	100.837	100.789							
6.125	102.071	102.036	101.844	101.641	101.470	101.422							
6.250	102.364	102.329	102.137	101.933	101.762	101.714							
6.375	101.577	101.542	101.358	101.141	100.957	100.889							
6.500	102.187	102.152	101.968	101.750	101.567	101.498							
6.625	102.720	102.685	102.500	102.283	102.100	102.031							
6.750	102.995	102.960	102.775	102.558	102.375	102.306							
6.875	102.067	102.032	101.853	101.622	101.423	101.333							
7.000	102.562	102.527	102.347	102.116	101.917	101.827							
7.125	102.889	102.854	102.675	102.444	102.245	102.155							

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					
All Terms					
75,000 - 99,999	(0.500)				
100,000 - 199,999	0.000				
200,000 - 299,999	0.025				
300,000 - 399,999	0.050				
400,000 - 548,250	0.075				
548,251 - 766,550	0.100				
High Balance	0.000				
All Standard FHA/USDA program Adjustments					
2-4 Units	0.000				
Manufactured Home	(1.000)				
203k	NA				
USDA	0.000				
Non-Owner Occ. (SL only)	(3.000)				
Temp Interest Rate Buydown	(0.250)				
Manual Underwrite	(0.500)				
FICO Adjustments					
		FHA		USDA	
FICO 740+		0.150		0.075	
FICO 739 - 720		0.075		0.075	
FICO 719 - 700		0.075		0.075	
FICO 699-680		0.000		0.000	
FICO 679-660		0.000		0.000	
FICO 659-640		(0.150)		(0.150)	
FICO 639-620		(0.750)		(0.750)	
FICO 600-619		(1.500)		(2.000)	
FICO 580-599		(2.000)		(2.250)	

FHA 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
4.750	96.786	96.761	96.484	96.323	96.158	96.172	4.750	96.661	96.636	96.359	96.198	96.033	96.047
4.875	97.724	97.699	97.422	97.262	97.097	97.110	4.875	97.599	97.574	97.297	97.137	96.972	96.985
5.000	98.426	98.401	98.124	97.963	97.798	97.812	5.000	98.301	98.276	97.999	97.838	97.673	97.687
5.125	99.029	99.004	98.726	98.566	98.401	98.415	5.125	98.904	98.879	98.601	98.441	98.276	98.290
5.250	98.983	98.958	98.698	98.523	98.355	98.348	5.250	98.858	98.833	98.573	98.398	98.230	98.223
5.375	99.922	99.897	99.637	99.462	99.294	99.287	5.375	99.797	99.772	99.512	99.337	99.169	99.162
5.500	100.616	100.591	100.331	100.156	100.008	100.011	5.500	100.491	100.466	100.206	100.031	99.883	99.886
5.625	101.292	101.267	101.007	100.832	100.684	100.677	5.625	101.167	101.142	100.882	100.707	100.559	100.552
5.750	99.796	99.771	99.555	99.366	99.226	99.198	5.750	99.671	99.646	99.430	99.241	99.101	99.073
5.875	100.768	100.743	100.527	100.338	100.218	100.200	5.875	100.643	100.618	100.402	100.213	100.093	100.075
6.000	101.422	101.397	101.181	100.992	100.872	100.854	6.000	101.297	101.272	101.056	100.867	100.747	100.729
6.125	102.055	102.030	101.813	101.625	101.505	101.486	6.125	101.930	101.905	101.688	101.500	101.380	101.361
6.250	102.195	102.170	101.954	101.751	101.591	101.542	6.250	102.070	102.045	101.829	101.626	101.466	101.417
6.375	101.913	101.888	101.672	101.470	101.330	101.281	6.375	101.788	101.763	101.547	101.345	101.205	101.156
6.500	101.977	101.952	101.736	101.533	101.393	101.354	6.500	101.852	101.827	101.611	101.408	101.268	101.229
6.625	102.159	102.134	101.918	101.716	101.576	101.537	6.625	102.034	102.009	101.793	101.591	101.451	101.412

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 loans.
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



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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
4.750	97.419	97.394	97.202	97.040	96.834	96.839	5.250	98.217	98.289	98.219	98.206	97.137	97.054
4.875	97.986	97.961	97.714	97.539	97.249	97.233	5.375	98.596	98.669	98.598	98.586	97.516	97.434
5.000	98.567	98.542	98.296	98.120	97.831	97.814	5.500	98.944	99.017	98.946	98.934	97.865	97.782
5.125	99.221	99.196	98.949	98.773	98.484	98.467	5.625	99.268	99.341	99.270	99.258	98.188	98.105
5.250	99.813	99.788	99.541	99.366	99.076	99.060	5.750	99.197	99.248	99.499	99.472	98.454	98.450
5.375	100.026	100.001	99.758	99.569	99.264	99.227	5.875	99.543	99.593	99.844	99.818	98.800	98.795
5.500	100.737	100.712	100.470	100.280	99.975	99.938	6.000	99.878	99.928	100.179	100.153	99.135	99.131
5.625	101.175	101.150	100.908	100.719	100.414	100.377	6.125	100.201	100.252	100.503	100.476	99.458	99.454
5.750	101.766	101.741	101.499	101.310	101.005	100.967	6.250	100.087	100.115	100.376	100.335	99.320	99.341
5.875	100.938	100.913	100.721	100.517	100.246	100.188	6.375	100.408	100.437	100.697	100.657	99.642	99.662
6.000	101.503	101.478	101.285	101.082	100.811	100.753	6.500	100.716	100.744	101.005	100.965	99.949	99.970
6.125	102.025	102.000	101.808	101.605	101.334	101.276	6.625	101.010	101.039	101.299	101.259	100.244	100.264
6.250	102.163	102.138	101.946	101.742	101.471	101.413							
6.375	101.659	101.634	101.449	101.232	100.949	100.870							
6.500	102.098	102.073	101.888	101.671	101.388	101.309							
6.625	102.483	102.458	102.274	102.057	101.773	101.694							
6.750	102.597	102.572	102.387	102.170	101.887	101.808							
6.875	102.053	102.028	101.848	101.617	101.318	101.218							
7.000	102.444	102.419	102.239	102.008	101.709	101.610							
7.125	102.579	102.554	102.375	102.143	101.845	101.745							
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	97.294	97.269	97.077	96.915	96.709	96.714	5.250	98.092	98.164	98.094	98.081	97.012	96.929
4.875	97.861	97.836	97.589	97.414	97.124	97.108	5.375	98.471	98.544	98.473	98.461	97.391	97.309
5.000	98.442	98.417	98.171	97.995	97.706	97.689	5.500	98.819	98.892	98.821	98.809	97.740	97.657
5.125	99.096	99.071	98.824	98.648	98.359	98.342	5.625	99.143	99.216	99.145	99.133	98.063	97.980
5.250	99.688	99.663	99.416	99.241	98.951	98.935	5.750	99.072	99.123	99.374	99.347	98.329	98.325
5.375	99.901	99.876	99.633	99.444	99.139	99.102	5.875	99.418	99.468	99.719	99.693	98.675	98.670
5.500	100.612	100.587	100.345	100.155	99.850	99.813	6.000	99.753	99.803	100.054	100.028	99.010	99.006
5.625	101.050	101.025	100.783	100.594	100.289	100.252	6.125	100.076	100.127	100.378	100.351	99.333	99.329
5.750	101.641	101.616	101.374	101.185	100.880	100.842	6.250	99.962	99.990	100.251	100.210	99.195	99.216
5.875	100.813	100.788	100.596	100.392	100.121	100.063	6.375	100.283	100.312	100.572	100.532	99.517	99.537
6.000	101.378	101.353	101.160	100.957	100.686	100.628	6.500	100.591	100.619	100.880	100.840	99.824	99.845
6.125	101.900	101.875	101.683	101.480	101.209	101.151	6.625	100.885	100.914	101.174	101.134	100.119	100.139
6.250	102.038	102.013	101.821	101.617	101.346	101.288							
6.375	101.534	101.509	101.324	101.107	100.824	100.745							
6.500	101.973	101.948	101.763	101.546	101.263	101.184							
6.625	102.358	102.333	102.149	101.932	101.648	101.569							
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	96.795	96.785	96.558	96.367	95.932	95.916	4.750	96.670	96.660	96.433	96.242	95.807	95.791
4.875	97.743	97.733	97.506	97.315	96.880	96.864	4.875	97.618	97.608	97.381	97.190	96.755	96.739
5.000	98.324	98.314	98.087	97.896	97.462	97.445	5.000	98.199	98.189	97.962	97.771	97.337	97.320
5.125	98.978	98.968	98.740	98.550	98.115	98.098	5.125	98.853	98.843	98.615	98.425	97.990	97.973
5.250	99.603	99.593	99.383	99.179	98.741	98.704	5.250	99.478	99.468	99.258	99.054	98.616	98.579
5.375	100.078	100.068	99.858	99.653	99.215	99.178	5.375	99.953	99.943	99.733	99.528	99.090	99.053
5.500	100.586	100.576	100.366	100.162	99.744	99.707	5.500	100.461	100.451	100.241	100.037	99.619	99.582
5.625	101.045	101.035	100.825	100.620	100.182	100.145	5.625	100.920	100.910	100.700	100.495	100.057	100.020
5.750	100.803	100.793	100.627	100.409	99.998	99.940	5.750	100.678	100.668	100.502	100.284	99.873	99.815
5.875	100.770	100.760	100.594	100.375	99.965	99.907	5.875	100.645	100.635	100.469	100.250	99.840	99.782
6.000	101.335	101.325	101.158	100.940	100.530	100.472	6.000	101.210	101.200	101.033	100.815	100.405	100.347
6.125	101.858	101.848	101.681	101.463	101.053	100.995	6.125	101.733	101.723	101.556	101.338	100.928	100.870
6.250	101.256	101.246	101.080	100.848	100.418	100.339	6.250	101.131	101.121	100.955	100.723	100.293	100.214
6.375	101.297	101.287	101.121	100.889	100.459	100.380	6.375	101.172	101.162	100.996	100.764	100.334	100.255
6.500	101.736	101.726	101.560	101.328	100.898	100.819	6.500	101.611	101.601	101.435	101.203	100.773	100.694
6.625	101.947	101.937	101.771	101.539	101.108	101.030							

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

	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)	
Relock Fee (0.125)	

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

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



Effective Date and Time
 10/7/2024 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 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 CO				(0.050)				(0.025)											
AZ MA				(0.100)				(0.075)											
CA				(0.150)				(0.125)											
**See Page 9																			

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

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



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

Conventional Products - TBD Locks												
Conforming 30 Year Fixed				Conforming 20 Year Fixed				Conventional Loan Level Price Adjustments				
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day	Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9	
5.375	97.293	96.948	96.794	5.125	96.604	96.245	96.027	75,000 - 99,999	(0.500)	(0.500)		
5.500	97.831	97.486	97.327	5.250	97.384	96.958	96.729	100,000 - 199,999	0.000	0.000		
5.625	98.386	98.042	97.884	5.375	97.909	97.484	97.241	200,000 - 299,999	0.025	0.025		
5.750	98.704	98.345	98.198	5.500	98.416	97.991	97.745	300,000 - 399,999	0.050	0.050		
5.875	99.249	98.890	98.745	5.625	98.861	98.436	98.189	400,000 - 548,250	0.075	0.075		
5.990	99.712	99.354	99.205	5.750	99.282	98.843	98.618	548,251 - 766,550	0.100	0.100		
6.125	100.202	99.845	99.690	5.875	99.761	99.323	99.096	State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9	
6.250	100.084	99.731	99.605	6.000	100.211	99.773	99.531	PA FL TX	0.075	0.050		
6.375	100.590	100.237	100.113	6.125	100.658	100.220	99.977	DC DE VA MD TN WV	0.025	0.000		
6.500	101.021	100.668	100.543	6.250	100.439	100.006	99.802	CT NC NJ NH OR SC GA WA	0.000	0.000		
6.625	101.366	101.015	100.879	6.375	100.872	100.439	100.233	AL CO	0.050	0.050		
6.750	101.303	100.971	100.886	6.500	101.221	100.788	100.579	AZ MA	(0.100)	(0.075)		
6.875	101.801	101.468	101.384	6.625	101.581	101.149	100.928	CA	(0.150)	(0.125)		
7.000	102.073	101.742	101.650	6.750	101.291	100.881	100.715					
**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	98.092	97.770	97.719	5.000	98.587	98.521	98.525					
4.875	98.538	98.217	98.167	5.125	98.717	98.619	98.605					
5.000	98.785	98.464	98.407	5.250	99.057	98.959	98.945					
5.125	98.815	98.462	98.423	5.375	99.368	99.271	99.256					
5.250	99.252	98.898	98.860	5.500	99.665	99.568	99.551					
5.375	99.433	99.081	99.032	5.625	99.775	99.695	99.661					
5.500	99.712	99.360	99.307	5.750	100.112	100.032	99.997					
5.625	99.888	99.552	99.493	5.875	100.410	100.330	100.294					
5.750	100.228	99.893	99.828	6.000	100.691	100.612	100.574					
5.875	100.493	100.158	100.090	6.125	101.041	101.010	100.955					
**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		
5.625				98.104	97.675	97.438	6.250	84.450	84.450	84.450		
5.750				98.507	98.069	97.842	6.375	84.450	84.450	84.450		
5.875				99.062	98.624	98.399	6.500	84.450	84.450	84.450		
6.000				99.550	99.113	98.884	6.625	84.450	84.450	84.450		
6.125				100.004	99.568	99.334	6.750	84.450	84.450	84.450		
6.250				100.288	99.875	99.669						
6.375				100.753	100.340	100.136						
6.500				101.110	100.697	100.492						
6.625				101.383	100.971	100.756						
6.750				101.342	100.950	100.784						
6.875				101.735	101.343	101.179						
7.000				101.992	101.600	101.429						

HomeReady/Home Possible Adjustment Caps				Extension Costs Per Day:		Admin Fees:	
FICO Score	LTV<=80	LTV>=80		First Request	(0.020)	Underwriting	\$1,125
>=680	(1.500)	0.000		Second Request	(0.020)	Condo New Project Approval	\$700
<=680	(1.500)	(1.500)		Third Request	(0.040)	Condo Established Project	\$295
				Fourth Request	(0.040)	Condo Limited Review	\$0
				Relock Fee	(0.125)		
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS				Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.			
Escrow Waiver				(0.100)			

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



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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			96.491	96.385	96.399		5.750	98.427	97.809	97.835
4.875			96.809	96.620	96.613		5.875	98.875	98.257	98.283
5.000			97.461	97.271	97.265		6.000	99.305	98.687	98.713
5.125			98.073	97.884	97.878		6.125	99.715	99.097	99.122
5.250			98.786	98.596	98.590		6.250	99.284	98.669	98.720
5.375			98.835	98.630	98.602		6.375	99.692	99.077	99.128
5.500			99.599	99.394	99.367		6.500	100.080	99.465	99.515
5.625			100.225	100.020	99.992		6.625	100.448	99.833	99.883
5.750			100.520	100.315	100.288					
5.875			99.804	99.633	99.585					
6.000			100.458	100.287	100.239					
6.125			101.091	100.920	100.872					

All Purchase Transactions			0.000		
State Adjustments					
DC	0.050	AL	0.050		
DE	0.000	AZ	0.100		
MD	0.000	MA	-0.100		
NJ	-0.100	OR	0.050		
PA	0.100	NH	0.000		
VA	0.050	TX	0.075		
FL	0.025	SC	0.100		
NC	0.100	CT	-0.025		
CO	0.150	CA	-0.050		
GA	0.000	WA	0.050		
Loan Amount Adjustments					
		All Terms			
75,000 - 99,999			(0.500)		
100,000 - 199,999			0.000		
200,000 - 299,999			0.025		
300,000 - 399,999			0.050		
400,000 - 548,250			0.075		
548,251 - 766,550			0.100		
High Balance			0.000		
All Standard FHA/USDA program Adjustments					
2-4 Units			0.000		
Manufactured Home			(2.000)		
203k			NA		
USDA			0.000		
Non-Owner Occ. (SL only)			(3.000)		
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	\$795
Fourth Request	(0.040)	FHA Established Full Project Approval	\$795
Relock 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	96.490	96.284	96.289	5.250	97.656	96.587	96.504
4.875	96.989	96.699	96.693	5.375	98.036	96.966	96.894
5.000	97.570	97.281	97.264	5.500	98.384	97.315	97.232
5.125	98.223	97.934	97.917	5.625	98.708	97.638	97.555
5.250	98.816	98.526	98.510	5.750	98.922	97.904	97.900
5.375	99.019	98.714	98.677	5.875	99.268	98.250	98.245
5.500	99.730	99.425	99.388	6.000	99.603	98.585	98.581
5.625	100.169	99.864	99.827	6.125	99.926	98.908	98.904
5.750	100.760	100.455	100.417	6.250	99.785	98.770	98.791
5.875	99.967	99.696	99.638	6.375	100.107	99.092	99.112
6.000	100.532	100.261	100.203	6.500	100.415	99.399	99.420
6.125	101.055	100.784	100.726	6.625	100.709	99.694	99.714
6.250	101.192	100.921	100.863				
6.375	100.682	100.399	100.320				
6.500	101.121	100.838	100.759				

All Purchase Transactions 0.000

State Adjustments

DC	0.050	AL	0.050
DE	0.000	AZ	0.100
MD	0.000	MA	-0.100
NJ	-0.100	OR	0.050
PA	0.100	NH	0.000
VA	0.050	TX	0.075
FL	0.025	SC	0.100
NC	0.100	CT	-0.025
CO	0.150	CA	-0.050
GA	0.000	WA	0.050

Loan Amount Adjustments

	All Terms
75,000 - 99,999	(0.500)
100,000 - 199,999	0.000
200,000 - 299,999	0.025
300,000 - 399,999	0.050
400,000 - 548,250	0.075
548,251 - 756,550	0.100
726,201 - 1,499,999	0.000
> = \$1,500,000	(0.500)

All Standard VA program Adjustments

2-4 Units	0.000
Manufactured Home	(2.000)
20 Year Term	(0.250)
Non-Owner Occ. (IRRRL only)	(3.000)
VA IRRRL CLTV > 100%	NA
Cash Out LTV, CLTV or HCLTV > 90 inclusive of funding fee	(3.000)

VA FICO Adjustments

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

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
4.750	95.523	95.358	95.372
4.875	96.462	96.297	96.310
5.000	97.163	96.998	97.012
5.125	97.766	97.601	97.615
5.250	97.723	97.555	97.548
5.375	98.662	98.494	98.487
5.500	99.356	99.208	99.211
5.625	100.032	99.884	99.877
5.750	98.566	98.426	98.398
5.875	99.538	99.418	99.400

Extension Costs Per Day:

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

Admin Fees

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

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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	0.081	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

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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

Conventional LLPAs

FICO Range	Purchase - FICO/LTV LLPAs (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	0.000	-1.250	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

Product Feature	Purchase - LLPAs 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	-1.250	-1.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-1.250	-1.375	-4.125	-4.125	-4.125	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance - ARM	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FICO Range	Non Cashout Refinance - FICO/LTV LLPAs (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

Product Feature	Non Cashout Refinance - LLPAs 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	-1.250	-1.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-1.250	-1.375	-4.125	-4.125	-4.125	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance - ARM	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FICO Range	Cashout Refinance - FICO/LTV LLPAs (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	Cashout Refinance - LLPAs 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	n/a	n/a	0.000	0.000	0.000	n/a	n/a
Second Home	-1.125	-1.125	-1.625	-1.250	-1.375	n/a	n/a	n/a	n/a
Investment Property	-1.125	-1.125	-1.625	-1.250	-1.375	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.125	-0.125	-0.750	n/a	n/a	n/a	n/a
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a	n/a	n/a
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	n/a	n/a	n/a	n/a
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	n/a	n/a	n/a	n/a
High Balance - Fixed Rate	-1.250	-1.250	-1.500	-1.500	-1.750	n/a	n/a	n/a	n/a
High Balance - ARM	-2.000	-2.000	-2.250	-2.250	-3.250	n/a	n/a	n/a	n/a
DTI > 40%	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a	n/a

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

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

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

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

Cumulative LLPAs Caps	
HomeReady / Home Possible	0.000
FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000
Duty to Serve loans for Manufactured Housing and High Needs Rural Areas	0.000

State Adjustments	20/25/30 Yr	10/15 Yr
	PA FL TX	0.075
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

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