



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		Specialty Programs					
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	30 Yr Term	< 30 Yr Term	
5.375	96.444	96.419	96.249	96.127	95.641	95.566	5.125	96.072	96.062	95.847	95.779	95.243	95.095	75,000 - 99,999	(0.500)	(0.500)	DJ Home Ready	0.500	0.000
5.500	96.970	96.945	96.772	96.644	96.160	96.092	5.250	96.818	96.808	96.590	96.520	95.984	95.826	100,000 - 199,999	0.000	0.000	LP Home Possible	0.500	0.000
5.625	97.576	97.551	97.379	97.255	96.770	96.697	5.375	97.370	97.360	97.136	97.055	96.521	96.377	200,000 - 299,999	0.025	0.025			
5.750	98.045	98.020	97.917	97.783	97.328	97.225	5.500	97.869	97.859	97.632	97.548	97.015	96.876	300,000 - 399,999	0.050	0.050			
5.875	98.574	98.549	98.445	98.310	97.855	97.754	5.625	98.319	98.309	98.082	97.998	97.465	97.325	400,000 - 548,250	0.075	0.075			
5.990	99.033	99.008	98.899	98.756	98.303	98.212	5.750	98.780	98.770	98.615	98.528	98.023	97.845	548,251 - 766,550	0.100	0.100			
6.125	99.554	99.529	99.420	99.281	98.827	98.732	5.875	99.264	99.254	99.097	99.008	98.504	98.329						
6.250	99.870	99.845	99.683	99.540	99.001	98.868	6.000	99.718	99.708	99.544	99.443	98.942	98.781	State Adjustments	20/25/30 Yr	10/15 Yr			
6.375	100.358	100.333	100.170	100.023	99.484	99.356	6.125	100.162	100.152	99.988	99.887	99.385	99.225	PA FL TX	0.075	0.050			
6.500	100.804	100.779	100.615	100.469	99.930	99.801	6.250	100.312	100.302	100.086	99.982	99.395	99.196	DC DE VA MD TN WV	0.025	0.000			
6.625	101.149	101.124	100.953	100.795	100.259	100.145	6.375	100.747	100.737	100.519	100.412	99.826	99.630	CT NC NJ NH OR SC GA WA	0.000	0.000			
6.750	101.536	101.511	101.397	101.236	100.711	100.558	6.500	101.136	101.126	100.905	100.797	100.211	100.018	AL CO	0.050	0.050			
6.875	102.008	101.983	101.869	101.708	101.183	101.030	6.625	101.529	101.519	101.296	101.188	100.602	100.411	AZ MA	(0.100)	(0.075)			
7.000	102.331	102.306	102.189	102.026	101.501	101.352	6.750	101.584	101.574	101.405	101.285	100.714	100.494	CA	(0.150)	(0.125)			
7.125	102.594	102.569	102.444	102.267	101.746	101.615	6.875	101.943	101.933	101.762	101.639	101.070	100.853	SPECIAL - AZ CA SC OR WA	0.100	0.100	Temporary Interest Rate Buydown		(0.125)
7.250	102.924	102.899	102.893	102.712	102.258	102.090	7.000	102.217	102.207	102.034	101.909	101.340	101.126				Temporary Interest Rate Buydown		(0.125)
7.375	103.309	103.284	103.279	103.100	102.646	102.475	7.125	102.522	102.512	102.339	102.214	101.645	101.431						
7.500	104.130	104.105	104.100	103.923	103.469	103.294													
Conforming 15 Year Fixed						Conforming 10 Year Fixed													
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day						
4.750	97.569	97.519	97.339	97.304	96.984	96.901	5.000	97.787	97.942	97.890	97.871	97.706	97.677						
4.875	97.906	97.856	97.671	97.628	97.310	97.237	5.125	98.175	98.299	98.236	98.272	98.114	98.065						
5.000	98.249	98.199	98.010	97.961	97.644	97.579	5.250	98.516	98.641	98.577	98.613	98.455	98.406						
5.125	98.499	98.449	98.255	98.276	97.963	97.889	5.375	98.839	98.973	98.908	98.945	98.787	98.738						
5.250	98.938	98.888	98.694	98.715	98.402	98.328	5.500	99.146	99.293	99.227	99.265	99.107	99.057						
5.375	99.178	99.128	98.925	98.932	98.623	98.567	5.625	99.548	99.656	99.578	99.561	99.410	99.341						
5.500	99.612	99.562	99.365	99.384	99.072	99.001	5.750	99.886	99.993	99.916	99.899	99.748	99.678						
5.625	99.873	99.823	99.615	99.583	99.277	99.183	5.875	100.196	100.313	100.235	100.219	100.067	99.998						
5.750	100.303	100.253	100.045	100.013	99.707	99.612	6.000	100.515	100.647	100.567	100.551	100.400	100.330						
5.875	100.614	100.564	100.356	100.324	100.018	99.923	6.125	100.578	100.669	100.577	100.617	100.472	100.382						
6.000	100.925	100.875	100.653	100.602	100.297	100.233	6.250	100.914	101.005	100.913	100.952	100.808	100.718						
6.125	100.951	100.901	100.680	100.704	100.405	100.290	6.375	101.227	101.329	101.236	101.276	101.132	101.041						
6.250	101.353	101.303	101.081	101.106	100.806	100.691	6.500	101.514	101.629	101.536	101.576	101.432	101.341						
6.375	101.627	101.577	101.354	101.379	101.080	100.964	6.625	101.576	101.650	101.545	101.640	101.503	101.392						
6.500	101.856	101.806	101.583	101.608	101.309	101.193	6.750	101.901	101.976	101.870	101.966	101.829	101.718						
6.625	101.901	101.851	101.820	101.791	101.403	101.267													
6.750	102.567	102.517	102.487	102.457	102.070	101.934													
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						
6.625	97.298	97.248	97.067	96.891	96.476	96.323	6.250	85.000	85.000	85.000	85.000	85.000	85.000						
5.750	97.870	97.820	97.687	97.513	97.115	96.932	6.375	85.000	85.000	85.000	85.000	85.000	85.000						
5.875	98.407	98.357	98.222	98.048	97.649	97.468	6.500	85.000	85.000	85.000	85.000	85.000	85.000						
6.000	98.885	98.835	98.695	98.512	98.116	97.945	6.625	85.000	85.000	85.000	85.000	85.000	85.000						
6.125	99.402	99.352	99.214	99.035	98.637	98.462	6.750	85.000	85.000	85.000	85.000	85.000	85.000						
6.250	99.784	99.734	99.543	99.360	98.881	98.669	6.875	85.000	85.000	85.000	85.000	85.000	85.000						
6.375	100.277	100.227	100.033	99.846	99.369	99.160	7.000	85.000	85.000	85.000	85.000	85.000	85.000						
6.500	100.708	100.658	100.464	100.278	99.801	99.591													
6.625	101.011	100.961	100.760	100.562	100.087	99.893													
6.750	101.286	101.236	101.092	100.891	100.425	100.192													
6.875	101.667	101.617	101.473	101.272	100.806	100.573													
7.000	101.934	101.884	101.737	101.534	101.068	100.839													
7.125	102.145	102.095	101.940	101.723	100.433	100.208													

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.

Adjustment Caps		Extension Costs Per Day:		Admin Fees:	
Home Ready / Home Possible	0.000	First Request	(0.020)	Underwriting	\$1.125
First Time Homebuyer		Second Request	(0.020)	Condo New Project Approval	\$700
<= 100% AMI	0.000	Third Request	(0.040)	Condo Established Project	\$295
<= 120% AMI High Cost	0.000	Fourth Request	(0.040)	Condo Limited Review	\$0
		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)				

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
4.875	96.012	95.977	95.887	95.628	95.284	95.279	5.750	97.916	98.028	98.062	98.018	97.410	97.391
5.000	96.806	96.771	96.681	96.422	96.078	96.073	5.875	98.375	98.488	98.521	98.477	97.869	97.850
5.125	97.472	97.437	97.347	97.088	96.744	96.739	6.000	98.813	98.926	98.960	98.915	98.308	98.288
5.250	98.149	98.114	98.024	97.765	97.421	97.416	6.125	99.236	99.349	99.382	99.338	98.730	98.711
5.375	98.260	98.225	98.120	97.979	97.726	97.700	6.250	98.987	99.080	99.171	99.110	98.512	98.472
5.500	98.959	98.924	98.818	98.678	98.425	98.399	6.375	99.409	99.502	99.593	99.532	98.934	98.894
5.625	99.591	99.556	99.450	99.309	99.057	99.030	6.500	99.810	99.903	99.994	99.933	99.335	99.295
5.750	100.223	100.188	100.083	99.942	99.689	99.663	6.625	100.190	100.283	100.374	100.314	99.715	99.675
5.875	99.880	99.845	99.724	99.539	99.221	99.174							
6.000	100.542	100.507	100.387	100.202	99.883	99.836							
6.125	101.189	101.154	101.033	100.848	100.530	100.483							
6.250	101.699	101.664	101.544	101.359	101.040	100.993							
6.375	101.157	101.122	100.986	100.906	100.665	100.597							
6.500	101.771	101.736	101.600	101.520	101.279	101.211							
6.625	102.299	102.264	102.128	102.049	101.807	101.739							
6.750	102.622	102.587	102.451	102.372	102.130	102.063							
6.875	102.037	102.002	101.851	101.747	101.469	101.380							
7.000	102.556	102.521	102.370	102.267	101.988	101.899							
7.125	103.037	103.002	102.850	102.747	102.468	102.380							
7.250	102.097	102.062	101.895	101.914	101.640	101.531							

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
4.875	95.887	95.852	95.762	95.503	95.159	95.154	5.750	97.791	97.903	97.937	97.893	97.285	97.266
5.000	96.681	96.646	96.556	96.297	95.953	95.948	5.875	98.250	98.363	98.396	98.352	97.744	97.725
5.125	97.347	97.312	97.222	96.963	96.619	96.614	6.000	98.688	98.801	98.835	98.790	98.183	98.163
5.250	98.024	97.989	97.899	97.640	97.296	97.291	6.125	99.111	99.224	99.257	99.213	98.605	98.586
5.375	98.135	98.100	97.995	97.854	97.601	97.575	6.250	98.862	98.955	99.046	98.985	98.387	98.347
5.500	98.834	98.799	98.693	98.553	98.300	98.274	6.375	99.284	99.377	99.468	99.407	98.809	98.769
5.625	99.466	99.431	99.325	99.184	98.932	98.905	6.500	99.685	99.778	99.869	99.808	99.210	99.170
5.750	100.098	100.063	99.958	99.817	99.564	99.538	6.625	100.065	100.158	100.249	100.189	99.590	99.550
5.875	99.755	99.720	99.599	99.414	99.096	99.049							
6.000	100.417	100.382	100.262	100.077	99.758	99.711							
6.125	101.064	101.029	100.908	100.723	100.405	100.358							
6.250	101.574	101.539	101.419	101.234	100.915	100.868							
6.375	101.032	100.997	100.861	100.781	100.540	100.472							
6.500	101.646	101.611	101.475	101.395	101.154	101.086							
6.625	102.174	102.139	102.003	101.924	101.682	101.614							
6.750	102.497	102.462	102.326	102.247	102.005	101.938							
6.875	101.912	101.877	101.726	101.622	101.344	101.255							

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	94.681	94.656	94.535	94.265	93.991	94.006	4.750	94.556	94.531	94.410	94.140	93.866	93.881
4.875	95.621	95.596	95.475	95.205	94.931	94.946	4.875	95.496	95.471	95.350	95.080	94.806	94.821
5.000	96.325	96.300	96.179	95.909	95.635	95.650	5.000	96.200	96.175	96.054	95.784	95.510	95.525
5.125	97.111	97.086	96.966	96.695	96.441	96.466	5.125	96.986	96.961	96.841	96.570	96.316	96.341
5.250	97.415	97.390	97.255	97.117	96.954	96.958	5.250	97.290	97.265	97.130	96.992	96.829	96.833
5.375	98.127	98.102	97.967	97.829	97.647	97.640	5.375	98.002	97.977	97.842	97.704	97.522	97.515
5.500	98.826	98.801	98.666	98.528	98.365	98.369	5.500	98.701	98.676	98.541	98.403	98.240	98.244
5.625	99.508	99.483	99.347	99.210	99.047	99.051	5.625	99.383	99.358	99.222	99.085	98.922	98.926
5.750	99.036	99.011	98.861	98.675	98.447	98.430	5.750	98.911	98.886	98.736	98.550	98.322	98.305
5.875	99.715	99.690	99.539	99.354	99.125	99.108	5.875	99.590	99.565	99.414	99.229	99.000	98.983
6.000	100.377	100.352	100.202	100.016	99.788	99.771	6.000	100.252	100.227	100.077	99.891	99.663	99.646
6.125	101.024	100.999	100.848	100.663	100.434	100.417	6.125	100.899	100.874	100.723	100.538	100.309	100.292
6.250	101.602	101.577	101.411	101.320	101.168	101.130	6.250	101.477	101.452	101.286	101.195	101.043	101.005
6.375	101.221	101.196	101.030	100.939	100.787	100.739	6.375	101.096	101.071	100.905	100.814	100.662	100.614
6.500	101.319	101.294	101.128	101.037	100.885	100.847	6.500	101.194	101.169	101.003	100.912	100.760	100.722
6.625	101.547	101.522	101.356	101.265	101.113	101.075	6.625	101.422	101.397	101.231	101.140	100.988	100.950

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

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

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

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



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

VA Programs

VA 30 Standard						VA 15 Standard							
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	96.104	96.079	95.969	95.705	95.287	95.271	5.250	97.322	97.424	97.500	97.472	96.455	96.427
5.000	96.888	96.863	96.753	96.489	96.070	96.055	5.375	97.732	97.834	97.910	97.882	96.865	96.836
5.125	97.435	97.410	97.300	97.036	96.617	96.602	5.500	98.110	98.212	98.288	98.260	97.243	97.214
5.250	98.142	98.117	98.007	97.743	97.325	97.309	5.625	98.456	98.558	98.634	98.606	97.589	97.560
5.375	98.399	98.374	98.248	98.102	97.775	97.738	5.750	98.351	98.433	98.567	98.523	97.515	97.466
5.500	99.037	99.012	98.886	98.740	98.413	98.376	5.875	98.700	98.783	98.916	98.872	97.864	97.815
5.625	99.606	99.581	99.455	99.310	98.982	98.946	6.000	99.034	99.117	99.250	99.206	98.198	98.149
5.750	100.204	100.179	100.054	99.908	99.580	99.544	6.125	99.363	99.446	99.579	99.535	98.527	98.478
5.875	100.002	99.977	99.836	99.646	99.253	99.196	6.250	99.416	99.479	99.670	99.609	98.611	98.541
6.000	100.595	100.570	100.429	100.239	99.846	99.789	6.375	99.747	99.810	100.001	99.940	98.942	98.872
6.125	101.132	101.107	100.966	100.776	100.383	100.326	6.500	100.064	100.127	100.318	100.258	99.260	99.190
6.250	101.594	101.569	101.428	101.238	100.845	100.788	6.625	100.367	100.430	100.621	100.561	99.563	99.493
6.375	101.193	101.168	101.012	100.927	100.611	100.533							
6.500	101.697	101.672	101.516	101.431	101.115	101.037							
6.625	102.143	102.118	101.962	101.878	101.561	101.483							
6.750	102.388	102.363	102.207	102.123	101.806	101.728							
6.875	102.012	101.987	101.815	101.707	101.353	101.255							
7.000	102.411	102.386	102.215	102.107	101.753	101.654							
7.125	102.669	102.644	102.473	102.364	102.011	101.912							
7.250	102.153	102.128	101.941	101.955	101.606	101.487							

VA 30 IRRRL						VA 15 IRRRL							
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.250	98.017	97.992	97.882	97.618	97.200	97.184	5.250	97.197	97.299	97.375	97.347	96.330	96.302
5.375	98.274	98.249	98.123	97.977	97.650	97.613	5.375	97.607	97.709	97.785	97.757	96.740	96.711
5.500	98.912	98.887	98.761	98.615	98.288	98.251	5.500	97.985	98.087	98.163	98.135	97.118	97.089
5.625	99.481	99.456	99.330	99.185	98.857	98.821	5.625	98.331	98.433	98.509	98.481	97.464	97.435
5.750	100.079	100.054	99.929	99.783	99.455	99.419	5.750	98.226	98.308	98.442	98.398	97.390	97.341
5.875	99.877	99.852	99.711	99.521	99.128	99.071	5.875	98.575	98.658	98.791	98.747	97.739	97.690
6.000	100.470	100.445	100.304	100.114	99.721	99.664	6.000	98.909	98.992	99.125	99.081	98.073	98.024
6.125	101.007	100.982	100.841	100.651	100.258	100.201	6.125	99.238	99.321	99.454	99.410	98.402	98.353
6.250	101.469	101.444	101.303	101.113	100.720	100.663	6.250	99.291	99.354	99.545	99.484	98.486	98.416
6.375	101.068	101.043	100.887	100.802	100.486	100.408	6.375	99.622	99.685	99.876	99.815	98.817	98.747
6.500	101.572	101.547	101.391	101.306	100.990	100.912	6.500	99.939	100.002	100.193	100.133	99.135	99.065
6.625	102.018	101.993	101.837	101.753	101.436	101.358	6.625	100.242	100.305	100.496	100.436	99.438	99.368
6.750	102.263	102.238	102.082	101.998	101.681	101.603							
6.875	101.887	101.862	101.690	101.582	101.228	101.130							
7.000	102.286	102.261	102.090	101.982	101.628	101.529							
7.125	102.544	102.519	102.348	102.239	101.886	101.787							
7.250	102.028	102.003	101.816	101.830	101.481	101.362							

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	94.693	94.668	94.612	94.212	93.768	93.753	4.750	94.568	94.558	94.487	94.087	93.643	93.628
4.875	95.642	95.632	95.562	95.161	94.718	94.702	4.875	95.517	95.507	95.437	95.036	94.593	94.577
5.000	96.226	96.216	96.146	95.745	95.301	95.286	5.000	96.101	96.091	96.021	95.620	95.176	95.161
5.125	96.973	96.963	96.892	96.492	96.048	96.033	5.125	96.848	96.838	96.767	96.367	95.923	95.908
5.250	98.089	98.079	97.993	97.726	97.373	97.337	5.250	97.964	97.954	97.868	97.601	97.248	97.212
5.375	98.328	98.318	98.232	97.965	97.612	97.576	5.375	98.203	98.193	98.107	97.840	97.487	97.451
5.500	98.803	98.793	98.707	98.440	98.107	98.071	5.500	98.678	98.668	98.582	98.315	97.962	97.946
5.625	99.422	99.412	99.327	99.059	98.706	98.670	5.625	99.297	99.287	99.202	98.934	98.581	98.545
5.750	99.823	99.813	99.712	99.397	98.978	98.921	5.750	99.698	99.688	99.587	99.272	98.853	98.796
5.875	99.736	99.726	99.625	99.310	98.892	98.835	5.875	99.611	99.601	99.500	99.185	98.767	98.710
6.000	100.329	100.319	100.218	99.903	99.484	99.428	6.000	100.204	100.194	100.093	99.778	99.359	99.303
6.125	100.896	100.886	100.785	100.470	100.051	99.994	6.125	100.771	100.761	100.660	100.345	99.926	99.869
6.250	100.759	100.749	100.633	100.412	100.070	99.992	6.250	100.634	100.624	100.508	100.287	99.945	99.867
6.375	100.670	100.660	100.544	100.323	99.981	99.903	6.375	100.545	100.535	100.419	100.198	99.856	99.778
6.500	101.174	101.164	101.048	100.827	100.485	100.407	6.500	101.049	101.039	100.923	100.702	100.360	100.282
6.625	101.445	101.435	101.319	101.098	100.756	100.678							

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)		
Rebook Fee	(0.125)		

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

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



Effective Date and Time
 10/28/2024 12:45 PM

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

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.

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

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



Effective Date and Time
 10/28/2024 12:45 PM

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	18/15 Yr	**See Page 9
5.375	95.577	95.091	95.016	5.125	95.229	94.693	94.545	75,000 - 99,999	(0.500)	(0.500)	
5.500	96.094	95.610	95.542	5.250	95.970	95.434	95.276	100,000 - 199,999	0.000	0.000	
5.625	96.705	96.220	96.147	5.375	96.505	95.971	95.827	200,000 - 299,999	0.025	0.025	
5.750	97.233	96.778	96.675	5.500	96.998	96.465	96.326	300,000 - 399,999	0.050	0.050	
5.875	97.760	97.305	97.204	5.625	97.448	96.915	96.775	400,000 - 548,250	0.075	0.075	
5.990	98.206	97.753	97.662	5.750	97.978	97.473	97.295	548,251 - 766,550	0.100	0.100	
6.125	98.731	98.277	98.182	5.875	98.458	97.954	97.779	State Adjustments	20/25/30 Yr	18/15 Yr	**See Page 9
6.250	98.990	98.451	98.318	6.000	98.893	98.392	98.231	PA FL TX	0.075	0.050	
6.375	99.473	98.934	98.806	6.125	99.337	98.835	98.675	DC DE VA MD TN WV	0.025	0.000	
6.500	99.919	99.380	99.251	6.250	99.432	98.845	98.646	CT NC NJ NH OR SC GA WA	0.000	0.000	
6.625	100.245	99.709	99.595	6.375	99.862	99.276	99.080	AL CO	0.050	0.050	
6.750	100.686	100.161	100.008	6.500	100.247	99.661	99.468	AZ MA	(0.100)	(0.075)	
6.875	101.158	100.633	100.480	6.625	100.638	100.052	99.861	CA	(0.150)	(0.125)	
7.000	101.476	100.951	100.802	6.750	100.735	100.164	99.944				
7.125	101.717	101.196	101.065	6.875	101.089	100.520	100.303				
7.250	102.162	101.708	101.540	7.000	101.359	100.790	100.576				
7.375	102.550	102.096	101.925	7.125	101.664	101.095	100.881				
7.500	103.373	102.919	102.744	0.000	-0.550	-0.550	-0.550				
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	96.754	96.434	96.351	5.000	97.321	97.156	97.127				
4.875	97.078	96.750	96.667	5.125	97.722	97.564	97.515				
5.000	97.411	97.094	97.029	5.250	98.063	97.905	97.856				
5.125	97.726	97.413	97.339	5.375	98.395	98.237	98.188				
5.250	98.165	97.852	97.778	5.500	98.715	98.557	98.507				
5.375	98.382	98.073	98.017	5.625	99.011	98.860	98.791				
5.500	98.834	98.522	98.451	5.750	99.349	99.198	99.128				
5.625	99.033	98.727	98.633	5.875	99.669	99.517	99.448				
5.750	99.463	99.157	99.062	6.000	100.001	99.850	99.780				
5.875	99.774	99.468	99.373	6.125	100.067	99.922	99.832				
6.000	100.052	99.747	99.683	6.250	100.402	100.258	100.168				
6.125	100.154	99.855	99.740	6.375	100.726	100.582	100.491				
6.250	100.556	100.256	100.141	6.500	101.026	100.882	100.791				
6.375	100.829	100.530	100.414	6.625	101.090	100.953	100.842				
6.500	101.058	100.759	100.643	6.750	101.416	101.279	101.168				
6.625	101.241	100.953	100.717								
6.750	101.907	101.520	101.384								
High Balance 30 Year Fixed				High Balance 15 Year Fixed							
Rate	21-Day	30-Day	45-Day	Rate	60-Day	75-Day	90-Day				
5.625	96.341	95.926	95.773	6.250	84.450	84.450	84.450				
5.750	96.963	96.565	96.382	6.375	84.450	84.450	84.450				
5.875	97.498	97.099	96.918	6.500	84.450	84.450	84.450				
6.000	97.962	97.566	97.395	6.625	84.450	84.450	84.450				
6.125	98.485	98.087	97.912	6.750	84.450	84.450	84.450				
6.250	98.810	98.331	98.119								
6.375	99.296	98.819	98.610								
6.500	99.728	99.251	99.041								
6.625	100.012	99.537	99.343								
6.750	100.341	99.875	99.642								
6.875	100.722	100.256	100.023								
7.000	100.984	100.518	100.289								

HomeReady/Home Possible Adjustment Caps		Extension Costs Per Day:		Admin Fees:	
FICO Score	LTV<=80 LTV>80	First Request	(0.020)	Underwriting	\$1.125
>=80	(1.500) 0.000	Second Request	(0.020)	Condo New Project Approval	\$700
<80	(1.500) (1.500)	Third Request	(0.040)	Condo Established Project	\$295
		Fourth Request	(0.040)	Condo Limited Review	\$0
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS		Relock Fee	(0.125)		
Escrow Waiver		(0.100)		Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.	

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

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



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

FHA/USDA Programs - TBD Locks

FHA/USDA 30 Standard							FHA 15 Standard			
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.875				95.078	94.734	94.729	5.750	97.468	96.860	96.841
5.000				95.872	95.528	95.523	5.875	97.927	97.319	97.300
5.125				96.538	96.194	96.189	6.000	98.365	97.758	97.738
5.250				97.215	96.871	96.866	6.125	98.788	98.180	98.161
5.375				97.429	97.176	97.150	6.250	98.560	97.962	97.922
5.500				98.128	97.875	97.849	6.375	98.982	98.384	98.344
5.625				98.759	98.507	98.480	6.500	99.383	98.785	98.745
5.750				99.392	99.139	99.113	6.625	99.764	99.165	99.125
5.875				98.989	98.671	98.624				
6.000				99.652	99.333	99.286				
6.125				100.298	99.980	99.933				
6.250				100.809	100.490	100.443				

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	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
4.750	93.715	93.441	93.456
4.875	94.655	94.381	94.396
5.000	95.359	95.085	95.100
5.125	96.145	95.891	95.916
5.250	96.567	96.404	96.408
5.375	97.279	97.097	97.090
5.500	97.978	97.815	97.819
5.625	98.660	98.497	98.501
5.750	98.125	97.897	97.880
5.875	98.804	98.575	98.558

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)	

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

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



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

VA Programs - TBD Locks

VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.875	95.155	94.737	94.721	5.250	96.922	95.905	95.877
5.000	95.939	95.520	95.505	5.375	97.332	96.315	96.286
5.125	96.486	96.067	96.052	5.500	97.710	96.693	96.664
5.250	97.193	96.775	96.759	5.625	98.056	97.039	97.010
5.375	97.552	97.225	97.188	5.750	97.973	96.965	96.916
5.500	98.190	97.863	97.826	5.875	98.322	97.314	97.265
5.625	98.760	98.432	98.396	6.000	98.656	97.648	97.599
5.750	99.358	99.030	98.994	6.125	98.985	97.977	97.928
5.875	99.996	98.703	98.646	6.250	99.059	98.061	97.991
6.000	99.689	99.296	99.239	6.375	99.390	98.392	98.322
6.125	100.226	99.833	99.776	6.500	99.708	98.710	98.640
6.250	100.688	100.295	100.238	6.625	100.011	99.013	98.943
6.375	100.377	100.061	99.983				
6.500	100.881	100.565	100.487				
6.625	101.328	101.011	100.933				

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
4.750	93.465	93.191	93.206
4.875	94.405	94.131	94.146
5.000	95.109	94.835	94.850
5.125	95.895	95.641	95.666
5.250	96.317	96.154	96.158
5.375	97.029	96.847	96.840
5.500	97.728	97.565	97.569
5.625	98.410	98.247	98.251
5.750	97.875	97.647	97.630
5.875	98.554	98.325	98.308

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

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

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

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



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

SPEC PAYUPS

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

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



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

Conventional LLPA's

Purchase - FICO/LTV LLPA's (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	-0.500	-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

Non Cashout Refinance - FICO/LTV LLPA's (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

Cashout Refinance - FICO/LTV LLPA's (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

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

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

Product Feature	Purchase - LLPA's by Product Feature (All Terms)								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance - ARM	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Product Feature	Non Cashout Refinance - LLPA's by Product Feature (All Terms)								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance - ARM	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Product Feature	Cashout Refinance - LLPA's by Product Feature (All Terms)								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a	n/a
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	n/a	n/a	n/a	n/a
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.125	-0.125	-0.750	n/a	n/a	n/a	n/a
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a	n/a	n/a
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	n/a	n/a	n/a	n/a
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	n/a	n/a	n/a	n/a
High Balance - Fixed Rate	-1.250	-1.250	-1.500	-1.500	-1.750	n/a	n/a	n/a	n/a
High Balance - ARM	-2.000	-2.000	-2.250	-2.250	-3.250	n/a	n/a	n/a	n/a
DTI > 40%	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a	n/a

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

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

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

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

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