



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	Specialty Programs	30 Yr Term		< 30 Yr Term					
6.000	98.775	98.750	98.624	98.473	98.075	98.005	5.750	98.572	98.562	98.412	98.318	97.848	97.669	75,000 - 99,999	(0.500)	(0.500)	DJ Home Ready	0.500	0.000						
6.125	99.275	99.250	99.124	98.972	98.575	98.505	5.875	99.076	99.066	98.911	98.814	98.345	98.172	100,000 - 199,999	0.000	0.000	LP Home Possible	0.500	0.000						
6.250	99.689	99.664	99.533	99.387	98.987	98.834	6.000	99.557	99.547	99.387	99.282	98.818	98.651	200,000 - 299,999	0.025	0.025									
6.375	100.152	100.127	99.992	99.841	99.413	99.297	6.125	99.994	99.984	99.824	99.719	99.254	99.088	300,000 - 399,999	0.050	0.050									
6.500	100.561	100.536	100.396	100.241	99.816	99.714	6.250	100.308	100.298	100.134	100.036	99.538	99.338	400,000 - 548,250	0.075	0.075									
6.625	100.986	100.961	100.841	100.687	100.240	100.128	6.375	100.751	100.741	100.575	100.474	99.977	99.781	548,251 - 766,550	0.100	0.100									
6.750	101.371	101.346	101.219	101.083	100.618	100.476	6.500	101.160	101.150	100.981	100.878	100.382	100.188												
6.875	101.797	101.772	101.644	101.505	101.041	100.901	6.625	101.576	101.566	101.393	101.289	100.792	100.603	State Adjustments	20/25/30 Yr	10/15 Yr									
6.990	102.170	102.145	101.995	101.854	101.410	101.273	6.750	101.426	101.416	101.239	101.151	100.640	100.419	PA FL TX											
7.125	102.498	102.473	102.342	102.201	101.737	101.601	6.875	101.811	101.801	101.621	101.530	101.020	100.803	DC DE VA MD TN WV	0.025	0.000									
7.250	102.792	102.767	102.628	102.551	102.115	101.951	7.000	102.111	102.101	101.919	101.826	101.316	101.102	CT NC NJ NH OR SC GA WA	0.000	0.000									
7.375	103.134	103.109	102.967	102.885	102.452	102.292	7.125	102.457	102.447	102.265	102.172	101.662	101.448	AL CO	0.050	0.050									
7.500	103.437	103.412	103.268	103.187	102.752	102.594	7.250	102.552	102.542	102.350	102.320	101.839	101.598	AZ MA	(0.100)	(0.075)									
7.625	103.745	103.720	103.576	103.493	103.059	102.901	7.375	102.825	102.815	102.621	102.588	102.108	101.870	CA	(0.150)	(0.125)									
7.750	103.899	103.874	103.718	103.648	103.205	103.023	7.500	103.088	103.078	102.882	102.847	102.368	102.132	SPECIAL - AZ CA SC OR WA	0.100	0.100					(0.125)				
7.875	104.168	104.143	103.988	103.920	103.475	103.292	7.625	103.410	103.400	103.201	103.181	102.690	102.431												
8.000	104.310	104.285	104.119	104.038	103.600	103.431	7.750	103.834	103.824	103.618	103.599	103.105	102.843	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000											
8.125	104.613	104.588	104.431	104.362	103.916	103.735	7.875	104.092	104.082	103.874	103.852	103.358	103.100	0-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%					
														Second Homes	0.000	0.450	0.550	0.750	0.500	0.500	0.000	0.000			
														Investment	0.000	0.250	0.450	0.600	0.200	0.000	0.000	0.000			
												**Applies to loan terms = 360 months, loan amounts > 225,000, and FICO > = 680													
Conforming 15 Year Fixed						Conforming 10 Year Fixed						**See Page 9 for LLPA Matrix													
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day												
4.750	96.423	96.373	96.175	96.251	96.043	95.912	5.000	97.009	97.063	96.985	96.985	96.895	96.832												
4.875	96.769	96.719	96.514	96.583	96.379	96.256	5.125	97.534	97.587	97.510	97.514	97.420	97.354												
5.000	97.249	97.199	96.990	97.019	96.815	96.693	5.250	97.900	97.956	97.878	97.881	97.787	97.723												
5.125	97.771	97.721	97.513	97.499	97.252	97.163	5.375	98.273	98.331	98.251	98.253	98.159	98.097												
5.250	98.161	98.111	97.900	97.883	97.637	97.552	5.500	98.601	98.660	98.580	98.592	98.488	98.425												
5.375	98.515	98.465	98.246	98.220	97.979	97.904	5.625	99.017	99.044	98.953	99.050	98.919	98.871												
5.500	98.914	98.864	98.646	98.622	98.380	98.303	5.750	99.389	99.419	99.327	99.422	99.291	99.245												
5.625	99.243	99.193	98.970	99.049	98.765	98.689	5.875	99.769	99.801	99.708	99.802	99.671	99.626												
5.750	99.609	99.559	99.330	99.401	99.121	99.060	6.000	100.142	100.175	100.081	100.175	100.044	100.000												
5.875	100.037	99.987	99.754	99.821	99.543	99.486	6.125	100.328	100.407	100.303	100.149	99.981	99.858												
6.000	100.492	100.442	100.209	100.276	99.997	99.941	6.250	100.693	100.775	100.668	100.513	100.345	100.224												
6.125	100.684	100.634	100.399	100.228	99.906	99.759	6.375	101.007	101.092	100.984	100.828	100.659	100.540												
6.250	101.036	100.986	100.744	100.566	100.247	100.109	6.500	101.290	101.375	101.267	101.111	100.942	100.823												
6.375	101.336	101.286	101.040	100.857	100.540	100.408	6.625	101.180	101.279	101.161	101.085	100.879	100.814												
6.500	101.679	101.629	101.389	101.214	100.892	100.752	6.750	101.494	101.595	101.476	101.398	101.193	101.129												
6.625	101.544	101.494	101.446	101.237	100.786	100.703																			
6.750	101.839	101.789	101.739	101.528	101.077	100.997																			
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												
5.750	97.615	97.565	97.438	97.258	96.892	96.709	6.250	85.000	85.000	85.000	85.000	85.000	85.000												
5.875	98.150	98.100	97.967	97.779	97.417	97.243	6.375	85.000	85.000	85.000	85.000	85.000	85.000												
6.000	98.661	98.611	98.475	98.284	97.923	97.753	6.500	85.000	85.000	85.000	85.000	85.000	85.000												
6.125	99.177	99.127	98.990	98.799	98.438	98.269	6.625	85.000	85.000	85.000	85.000	85.000	85.000												
6.250	99.603	99.553	99.411	99.226	98.835	98.632	6.750	85.000	85.000	85.000	85.000	85.000	85.000												
6.375	100.069	100.019	99.873	99.682	99.294	99.098	6.875	85.000	85.000	85.000	85.000	85.000	85.000												
6.500	100.486	100.436	100.286	100.091	99.705	99.513	7.000	85.000	85.000	85.000	85.000	85.000	85.000												
6.625	100.896	100.846	100.697	100.503	100.116	99.923																			
6.750	101.209	101.159	101.002	100.826	100.420	100.198																			
6.875	101.581	101.531	101.372	101.194	100.788	100.569																			
7.000	101.866	101.816	101.655	101.475	101.069	100.853																			
7.125	102.134	102.084	101.922	101.742	101.336	101.120																			
7.250	102.021	101.971	101.801	101.684	101.288	101.044																			

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

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



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

FHA/USDA Programs

FHA/USDA 30 Standard							FHA 15 Standard						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.125	96.997	96.962	96.865	96.704	96.521	96.429	5.750	98.256	98.319	98.191	98.099	97.402	97.360
5.250	97.806	97.771	97.674	97.513	97.330	97.238	5.875	98.735	98.798	98.670	98.578	97.881	97.838
5.375	98.315	98.280	98.170	97.973	97.754	97.622	6.000	99.187	99.250	99.122	99.030	98.333	98.290
5.500	98.847	98.812	98.702	98.505	98.286	98.154	6.125	99.615	99.678	99.550	99.458	98.761	98.719
5.625	99.449	99.414	99.305	99.108	98.888	98.756	6.250	99.130	99.170	99.030	99.015	98.361	98.297
5.750	100.148	100.113	100.003	99.806	99.587	99.455	6.375	99.568	99.609	99.468	99.453	98.799	98.736
5.875	100.399	100.364	100.242	100.040	99.780	99.637	6.500	99.988	100.028	99.888	99.873	99.218	99.155
6.000	100.881	100.846	100.724	100.522	100.262	100.119	6.625	100.387	100.427	100.287	100.272	99.617	99.554
6.125	101.424	101.389	101.267	101.065	100.805	100.662							
6.250	101.915	101.880	101.758	101.556	101.296	101.153							
6.375	101.538	101.503	101.368	101.208	100.912	100.802							
6.500	102.023	101.988	101.854	101.694	101.398	101.287							
6.625	102.496	102.461	102.326	102.166	101.890	101.790							
6.750	102.793	102.758	102.624	102.464	102.168	102.057							
6.875	102.059	102.024	101.877	101.759	101.422	101.344							
7.000	102.609	102.574	102.427	102.309	101.972	101.895							
7.125	103.066	103.031	102.884	102.766	102.429	102.351							
7.250	101.983	101.948	101.788	101.697	101.324	101.264							
7.375	102.525	102.490	102.330	102.238	101.865	101.806							
7.500	102.997	102.962	102.802	102.711	102.338	102.278							

FHA/USDA 30 Streamline							FHA 15 Streamline						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.125	96.872	96.837	96.740	96.579	96.396	96.304	5.750	98.131	98.194	98.066	97.974	97.277	97.235
5.250	97.681	97.646	97.549	97.388	97.205	97.113	5.875	98.610	98.673	98.545	98.453	97.756	97.713
5.375	98.190	98.155	98.045	97.848	97.629	97.497	6.000	99.062	99.125	98.997	98.905	98.208	98.165
5.500	98.722	98.687	98.577	98.380	98.161	98.029	6.125	99.490	99.553	99.425	99.333	98.636	98.594
5.625	99.324	99.289	99.180	98.983	98.763	98.631	6.250	99.005	99.045	98.905	98.890	98.236	98.172
5.750	100.023	99.988	99.878	99.681	99.462	99.330	6.375	99.443	99.484	99.343	99.328	98.674	98.611
5.875	100.274	100.239	100.117	99.915	99.655	99.512	6.500	99.863	99.903	99.763	99.748	99.093	99.030
6.000	100.756	100.721	100.599	100.397	100.137	99.994	6.625	100.262	100.302	100.162	100.147	99.492	99.429
6.125	101.299	101.264	101.142	100.940	100.680	100.537							
6.250	101.790	101.755	101.633	101.431	101.171	101.028							
6.375	101.413	101.378	101.243	101.083	100.787	100.677							
6.500	101.898	101.863	101.729	101.569	101.273	101.162							
6.625	102.371	102.336	102.201	102.041	101.765	101.665							
6.750	102.668	102.633	102.499	102.339	102.043	101.932							
6.875	101.934	101.899	101.752	101.634	101.297	101.219							
7.000	102.484	102.449	102.302	102.184	101.847	101.770							
7.125	102.941	102.906	102.759	102.641	102.304	102.226							

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	94.240	94.215	94.088	93.937	93.802	93.731	4.750	94.115	94.090	93.963	93.812	93.677	93.606
4.875	95.179	95.154	95.027	94.876	94.741	94.669	4.875	95.054	95.029	94.902	94.751	94.616	94.544
5.000	95.882	95.857	95.730	95.579	95.444	95.373	5.000	95.757	95.732	95.605	95.454	95.319	95.248
5.125	96.669	96.644	96.517	96.366	96.252	96.190	5.125	96.544	96.519	96.392	96.241	96.127	96.065
5.250	97.145	97.120	96.980	96.793	96.656	96.554	5.250	97.020	96.995	96.855	96.668	96.531	96.429
5.375	97.860	97.835	97.696	97.509	97.351	97.240	5.375	97.735	97.710	97.571	97.384	97.226	97.115
5.500	98.567	98.542	98.402	98.215	98.078	97.976	5.500	98.442	98.417	98.277	98.090	97.953	97.851
5.625	99.262	99.237	99.097	98.910	98.773	98.671	5.625	99.137	99.112	98.972	98.785	98.648	98.546
5.750	99.068	99.043	98.891	98.699	98.520	98.407	5.750	98.943	98.918	98.766	98.574	98.395	98.282
5.875	99.756	99.731	99.579	99.387	99.208	99.095	5.875	99.631	99.606	99.454	99.262	99.083	98.970
6.000	100.427	100.402	100.249	100.058	99.879	99.766	6.000	100.302	100.277	100.124	99.933	99.754	99.641
6.125	101.081	101.056	100.903	100.711	100.533	100.420	6.125	100.956	100.931	100.778	100.586	100.408	100.295
6.250	100.097	100.072	99.907	99.757	99.531	99.451	6.250	99.972	99.947	99.782	99.632	99.406	99.326
6.375	100.751	100.726	100.561	100.411	100.185	100.095	6.375	100.626	100.601	100.436	100.286	100.060	99.970
6.500	101.385	101.360	101.195	101.046	100.820	100.739	6.500	101.260	101.235	101.070	100.921	100.695	100.614
6.625	101.994	101.969	101.805	101.655	101.429	101.349	6.625	101.869	101.844	101.680	101.530	101.304	101.224

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+	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)				

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

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



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

VA Programs

VA 30 Standard							VA 15 Standard						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.125	97.014	96.989	96.871	96.706	96.447	96.346	5.250	97.380	97.435	97.420	97.578	96.571	96.520
5.250	97.817	97.792	97.674	97.509	97.250	97.149	5.375	97.811	97.866	97.851	98.009	97.002	96.951
5.375	98.326	98.301	98.171	97.969	97.675	97.533	5.500	98.213	98.268	98.252	98.411	97.404	97.352
5.500	98.857	98.832	98.703	98.501	98.206	98.065	5.625	98.583	98.638	98.622	98.781	97.774	97.722
5.625	99.364	99.339	99.209	99.007	98.713	98.571	5.750	98.767	98.800	98.772	98.679	97.582	97.510
5.750	100.159	100.134	100.004	99.802	99.508	99.366	5.875	99.134	99.167	99.139	99.046	97.949	97.877
5.875	100.410	100.385	100.242	100.036	99.701	99.548	6.000	99.473	99.506	99.478	99.386	98.289	98.217
6.000	100.892	100.867	100.725	100.518	100.183	100.030	6.125	99.793	99.826	99.798	99.706	98.609	98.537
6.125	101.435	101.410	101.267	101.060	100.725	100.573	6.250	99.617	99.627	99.587	99.572	98.518	98.424
6.250	101.821	101.796	101.654	101.447	101.112	100.959	6.375	99.958	99.968	99.928	99.913	98.858	98.765
6.375	101.549	101.524	101.369	101.205	100.833	100.713	6.500	100.286	100.297	100.257	100.242	99.187	99.094
6.500	102.034	102.009	101.855	101.690	101.319	101.198	6.625	100.602	100.613	100.572	100.557	99.503	99.410
6.625	102.506	102.481	102.326	102.161	101.790	101.670							
6.750	102.660	102.635	102.480	102.315	101.944	101.824							
6.875	102.131	102.106	101.939	101.816	101.404	101.317							
7.000	102.564	102.539	102.372	102.249	101.837	101.750							
7.125	102.868	102.843	102.676	102.553	102.141	102.054							
7.250	102.117	102.092	101.912	101.816	101.368	101.298							
7.375	102.554	102.529	102.349	102.253	101.805	101.735							
7.500	102.932	102.907	102.727	102.631	102.183	102.113							
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
5.500	98.732	98.707	98.578	98.376	98.081	97.940	5.250	97.255	97.310	97.295	97.453	96.446	96.395
5.625	99.239	99.214	99.084	98.882	98.588	98.446	5.375	97.686	97.741	97.726	97.884	96.877	96.826
5.750	100.034	100.009	99.879	99.677	99.383	99.241	5.500	98.088	98.143	98.127	98.286	97.279	97.227
5.875	100.285	100.260	100.117	99.911	99.576	99.423	5.625	98.458	98.513	98.497	98.656	97.649	97.597
6.000	100.767	100.742	100.600	100.393	100.058	99.905	5.750	98.642	98.675	98.647	98.554	97.457	97.385
6.125	101.310	101.285	101.142	100.935	100.600	100.448	5.875	99.009	99.042	99.014	98.921	97.824	97.752
6.250	101.696	101.671	101.529	101.322	100.987	100.834	6.000	99.348	99.381	99.353	99.261	98.164	98.092
6.375	101.424	101.399	101.244	101.080	100.708	100.588	6.125	99.668	99.701	99.673	99.581	98.484	98.412
6.500	101.909	101.884	101.730	101.565	101.194	101.073	6.250	99.492	99.502	99.462	99.447	98.393	98.299
6.625	102.381	102.356	102.201	102.036	101.665	101.545	6.375	99.833	99.843	99.803	99.788	98.733	98.640
6.750	102.535	102.510	102.355	102.190	101.819	101.699	6.500	100.161	100.172	100.132	100.117	99.062	98.969
6.875	102.006	101.981	101.814	101.691	101.279	101.192	6.625	100.477	100.488	100.447	100.432	99.378	99.285
7.000	102.439	102.414	102.247	102.124	101.712	101.625							
7.125	102.743	102.718	102.551	102.428	102.016	101.929							
7.250	101.992	101.967	101.787	101.691	101.243	101.173							
7.375	102.429	102.404	102.224	102.128	101.680	101.610							
7.500	102.807	102.782	102.602	102.506	102.058	101.988							
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	94.255	94.245	94.167	93.886	93.582	93.480	4.750	94.130	94.120	94.042	93.761	93.457	93.355
4.875	95.203	95.193	95.116	94.835	94.530	94.428	4.875	95.078	95.068	94.991	94.710	94.405	94.303
5.000	95.787	95.777	95.700	95.419	95.114	95.012	5.000	95.662	95.652	95.575	95.294	94.989	94.887
5.125	96.535	96.525	96.448	96.167	95.862	95.761	5.125	96.410	96.400	96.323	96.042	95.737	95.636
5.250	97.822	97.812	97.722	97.405	97.078	96.936	5.250	97.697	97.687	97.597	97.280	96.953	96.811
5.375	98.065	98.055	97.965	97.648	97.321	97.179	5.375	97.940	97.930	97.840	97.523	97.196	97.054
5.500	98.550	98.540	98.450	98.133	97.826	97.684	5.500	98.425	98.415	98.325	98.008	97.701	97.559
5.625	99.185	99.175	99.086	98.769	98.441	98.300	5.625	99.060	99.050	98.961	98.644	98.316	98.175
5.750	99.862	99.852	99.750	99.428	99.059	98.906	5.750	99.737	99.727	99.625	99.303	98.934	98.781
5.875	99.788	99.778	99.676	99.354	98.986	98.833	5.875	99.663	99.653	99.551	99.229	98.861	98.708
6.000	100.395	100.385	100.283	99.961	99.592	99.439	6.000	100.270	100.260	100.158	99.836	99.467	99.314
6.125	100.979	100.969	100.867	100.545	100.177	100.024	6.125	100.854	100.844	100.742	100.420	100.052	99.899
6.250	100.808	100.798	100.683	100.403	100.007	99.917	6.250	100.683	100.673	100.558	100.278	99.882	99.792
6.375	100.745	100.735	100.620	100.340	99.924	99.804	6.375	100.620	100.610	100.495	100.215	99.799	99.679
6.500	101.286	101.276	101.161	100.881	100.466	100.345	6.500	101.161	101.151	101.036	100.756	100.341	100.220
6.625	101.607	101.597	101.482	101.202	100.786	100.666							

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		(0.150)
FICO 659-640		(1.250)
FICO 639-620		(1.750)
FICO 600-619		(2.000)
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
 11/20/2024 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 High Balance																				
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																					

Admin Fees

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

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All pricing and lock request subject to confirmation and does not commit Keystone Funding, Inc to funding or purchase of loan.

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

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



Effective Date and Time
 11/20/2024 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
6.000	97.923	97.525	97.455	5.750	97.768	97.298	97.119	75,000 - 99,999	(0.500)	(0.500)
6.125	98.422	98.025	97.955	5.875	98.264	97.795	97.622	100,000 - 199,999	0.000	0.000
6.250	98.837	98.407	98.284	6.000	98.732	98.268	98.101	200,000 - 299,999	0.025	0.025
6.375	99.291	98.863	98.747	6.125	99.169	98.704	98.538	300,000 - 399,999	0.050	0.050
6.500	99.691	99.266	99.164	6.250	99.486	98.988	98.788	400,000 - 548,250	0.075	0.075
6.625	100.137	99.690	99.578	6.375	99.924	99.427	99.231	548,251 - 766,550	0.100	0.100
6.750	100.533	100.068	99.926	6.500	100.328	99.832	99.638			
6.875	100.955	100.491	100.351	6.625	100.739	100.242	100.053	State Adjustments	20/25/30 Yr	10/15 Yr
6.990	101.304	100.860	100.723	6.750	100.601	100.090	99.869	PA FL TX	0.075	0.050
7.125	101.651	101.187	101.051	6.875	100.980	100.470	100.253	DC DE VA MD TN WV	0.025	0.000
7.250	102.001	101.565	101.401	7.000	101.276	100.766	100.552	CT NC NJ NH OR SC GA WA	0.000	0.000
7.375	102.335	101.902	101.742	7.125	101.622	101.112	100.898	AL CO	0.050	0.050
7.500	102.637	102.202	102.044	7.250	101.770	101.289	101.048	AZ MA	(0.100)	(0.075)
7.625	102.943	102.509	102.351	7.375	102.038	101.558	101.320	CA	(0.150)	(0.125)
7.750	103.098	102.655	102.473	7.500	102.297	101.818	101.582			
7.875	103.370	102.925	102.742	7.625	102.631	102.140	101.881			
8.000	103.488	103.050	102.881	7.750	103.049	102.555	102.293			
8.125	103.812	103.366	103.185	7.875	103.302	102.808	102.550			
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	95.701	95.493	95.362	5.000	96.435	96.345	96.282			
4.875	96.033	95.829	95.706	5.125	96.964	96.870	96.804			
5.000	96.469	96.265	96.143	5.250	97.331	97.237	97.173			
5.125	96.949	96.702	96.613	5.375	97.703	97.609	97.547			
5.250	97.333	97.087	97.002	5.500	98.042	97.938	97.875			
5.375	97.670	97.429	97.354	5.625	98.500	98.369	98.321			
5.500	98.072	97.830	97.753	5.750	98.872	98.741	98.695			
5.625	98.499	98.215	98.145	5.875	99.252	99.121	99.076			
5.750	98.851	98.571	98.510	6.000	99.625	99.494	99.450			
5.875	99.271	98.993	98.936	6.125	99.999	99.831	99.808			
6.000	99.726	99.447	99.391	6.250	99.963	99.795	99.674			
6.125	99.678	99.356	99.209	6.375	100.278	100.109	99.990			
6.250	100.016	99.697	99.559	6.500	100.561	100.392	100.273			
6.375	100.307	99.990	99.858	6.625	100.535	100.329	100.264			
6.500	100.664	100.342	100.202	6.750	100.848	100.643	100.579			
6.625	100.667	100.236	100.153							
6.750	100.978	100.527	100.447							
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
5.750				96.708	96.342	96.159	6.250	84.450	84.450	84.450
5.875				97.229	96.867	96.693	6.375	84.450	84.450	84.450
6.000				97.734	97.373	97.203	6.500	84.450	84.450	84.450
6.125				98.249	97.888	97.719	6.625	84.450	84.450	84.450
6.250				98.676	98.295	98.082	6.750	84.450	84.450	84.450
6.375				99.132	98.744	98.548				
6.500				99.541	99.155	98.963				
6.625				99.953	99.566	99.373				
6.750				100.276	99.870	99.648				
6.875				100.644	100.238	100.019				
7.000				100.925	100.519	100.303				
7.125				101.192	100.786	100.570				

HomeReady/Home Possible Adjustment Caps		Extension Costs Per Day:		Admin Fees:	
FICO Score	LTV <= 80	LTV > 80	First Request	Underwriting	\$1.125
>= 800	(1.500)	0.000	Second Request	Condo New Project Approval	\$700
< 800	(1.500)	(1.500)	Third Request	Condo Established Project	\$295
			Fourth Request	Condo Limited Review	\$0
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS		Relock Fee	(0.125)		
Escrow Waiver		(0.100)	Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.		

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 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
5.125				96.154	95.971	95.879	5.750	97.549	96.852	96.810
5.250				96.963	96.780	96.688	5.875	98.028	97.331	97.288
5.375				97.423	97.204	97.072	6.000	98.480	97.783	97.740
5.500				97.955	97.736	97.604	6.125	98.908	98.211	98.169
5.625				98.558	98.338	98.206	6.250	98.465	97.811	97.747
5.750				99.256	99.037	98.905	6.375	98.903	98.249	98.186
5.875				99.490	99.230	99.087	6.500	99.323	98.668	98.605
6.000				99.972	99.712	99.569	6.625	99.722	99.067	99.004
6.125				100.515	100.255	100.112				
6.250				101.006	100.746	100.603				
6.375				100.658	100.362	100.252				
6.500				101.144	100.848	100.737				

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	93.387	93.252	93.181
4.875	94.326	94.191	94.119
5.000	95.029	94.894	94.823
5.125	95.816	95.702	95.640
5.250	96.243	96.106	96.004
5.375	96.959	96.801	96.690
5.500	97.665	97.528	97.426
5.625	98.360	98.223	98.121
5.750	98.149	97.970	97.857
5.875	98.837	98.658	98.545

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

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

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

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



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

VA Programs - TBD Locks

VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
5.125	96.156	95.897	95.796	5.250	97.028	96.021	95.970
5.250	96.959	96.700	96.599	5.375	97.459	96.452	96.401
5.375	97.419	97.125	96.983	5.500	97.861	96.854	96.802
5.500	97.951	97.656	97.515	5.625	98.231	97.224	97.172
5.625	98.457	98.163	98.021	5.750	98.129	97.032	96.960
5.750	99.252	98.958	98.816	5.875	98.496	97.399	97.327
5.875	99.486	99.151	98.998	6.000	98.836	97.739	97.667
6.000	99.968	99.633	99.480	6.125	99.156	98.059	97.987
6.125	100.510	100.175	100.023	6.250	99.022	97.968	97.874
6.250	100.897	100.562	100.409	6.375	99.363	98.308	98.215
6.375	100.655	100.283	100.163	6.500	99.692	98.637	98.544
6.500	101.140	100.769	100.648	6.625	100.007	98.953	98.860
6.625	101.611	101.240	101.120				
6.750	101.765	101.394	101.274				
6.875	101.266	100.854	100.767				

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)		

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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

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Conventional LLPA

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

Purchase - LLPA's by Product Feature (All Terms)	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-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 LLPA's (Mortgage > 15 Year Terms)	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640 - 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620 - 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

Non Cashout Refinance - LLPA's by Product Feature (All Terms)	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-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 LLPA's (All Mortgage Terms)	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=780	-0.375	-0.375	-0.625	-0.875	-1.375	n/a	n/a	n/a	n/a
760-779	-0.375	-0.375	-0.875	-1.250	-1.875	n/a	n/a	n/a	n/a
740-759	-0.375	-0.375	-1.000	-1.625	-2.375	n/a	n/a	n/a	n/a
720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750	n/a	n/a	n/a	n/a
700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250	n/a	n/a	n/a	n/a
680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750	n/a	n/a	n/a	n/a
660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750	n/a	n/a	n/a	n/a
640 - 659	-0.375	-1.375	-3.125	-4.625	-5.125	n/a	n/a	n/a	n/a
620 - 639	-0.375	-1.375	-3.375	-4.875	-5.125	n/a	n/a	n/a	n/a
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

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

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

Escrow 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.

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

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

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

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