



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	
6.125	98.806	98.781	98.639	98.391	97.973	97.938	6.125	99.948	99.938	99.722	99.497	99.072	98.965	75,000 - 99,999	(0.500)	(0.500)	DJ Home Ready	0.500	0.000
6.250	99.358	99.333	99.184	98.960	98.528	98.459	6.250	100.346	100.336	100.112	99.908	99.470	99.333	100,000 - 199,999	0.000	0.000	LP Home Possible	0.500	0.000
6.375	99.882	99.857	99.702	99.466	99.039	98.984	6.375	100.801	100.791	100.563	100.355	99.919	99.788	200,000 - 299,999	0.025	0.025			
6.500	100.379	100.354	100.178	99.942	99.536	99.481	6.500	101.233	101.223	100.992	100.781	100.347	100.220	300,000 - 399,999	0.050	0.050			
6.625	100.804	100.779	100.624	100.392	99.965	99.906	6.625	101.677	101.667	101.437	101.225	100.791	100.664	400,000 - 548,250	0.075	0.075			
6.750	101.245	101.220	101.057	100.824	100.464	100.377	6.750	101.624	101.614	101.376	101.216	100.798	100.641	548,251 - 766,550	0.100	0.100			
6.875	101.687	101.662	101.494	101.306	100.897	100.818	6.875	102.014	102.004	101.763	101.599	101.183	101.031						
6.990	102.074	102.049	101.876	101.682	101.277	101.206	6.990	102.377	102.367	102.122	101.956	101.541	101.393	State Adjustments	20/25/30 Yr	10/15 Yr			
7.125	102.440	102.415	102.244	102.054	101.648	101.572	7.125	102.712	102.702	102.457	102.291	101.877	101.729	PA FL TX	0.075	0.050			
7.250	102.895	102.870	102.693	102.541	102.135	102.026	7.250	102.860	102.850	102.598	102.468	102.056	101.877	DC DE VA MD TN WV	0.025	0.000			
7.375	103.224	103.199	103.016	102.857	102.454	102.355	7.375	103.094	103.084	102.829	102.694	102.284	102.111	CT NJ NH OR SC GA WA	0.000	0.000			
7.500	103.644	103.619	103.436	103.245	102.789	102.689	7.500	103.544	103.534	103.275	103.088	102.592	102.382	AL CO	0.050	0.050			
7.625	104.122	104.097	103.909	103.703	103.253	103.130	7.625	104.018	104.008	103.745	103.554	103.060	102.856	AZ MA	(0.100)	(0.075)			
7.750	104.643	104.618	104.428	104.211	103.726	103.596	7.750	104.437	104.427	104.161	103.966	103.474	103.275	CA	(0.150)	(0.125)			
7.875	104.521	104.496	104.302	104.082	103.599	103.474	7.875	104.639	104.629	104.360	104.161	103.672	103.478	SPECIAL - AZ CA SC OR WA	0.100	0.100	Temporary Interest Rate Buydown	(0.125)	
8.000	104.768	104.743	104.548	104.325	103.843	103.721	8.000	104.924	104.914	104.641	104.561	104.071	103.840				Temporary Interest Rate Buydown		(0.125)
8.125	105.050	105.025	104.829	104.711	104.230	104.076	8.125	105.409	105.399	105.123	105.039	104.551	104.325						
8.250	105.483	105.458	105.253	105.144	104.664	104.514	8.250	105.710	105.700	105.420	105.332	104.846	104.596						
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						
5.000	96.913	96.863	96.647	96.507	96.220	96.187	5.000	96.897	96.938	96.751	96.626	96.594	96.591						
5.125	97.440	97.390	97.171	97.027	96.741	96.718	5.125	97.399	97.441	97.251	97.122	97.092	97.094						
5.250	97.809	97.759	97.536	97.388	97.105	97.087	5.250	97.797	97.839	97.645	97.475	97.440	97.447						
5.375	98.314	98.264	98.038	97.848	97.486	97.432	5.375	98.300	98.339	98.143	97.968	97.861	97.832						
5.500	98.820	98.770	98.539	98.346	97.986	97.937	5.500	98.780	98.823	98.622	98.444	98.339	98.315						
5.625	99.315	99.265	99.031	98.834	98.476	98.433	5.625	99.253	99.296	99.092	98.910	98.807	98.789						
5.750	99.648	99.598	99.360	99.160	98.804	98.765	5.750	99.570	99.615	99.408	99.222	99.121	99.108						
5.875	99.959	99.909	99.668	99.464	99.110	99.077	5.875	99.867	99.913	99.702	99.513	99.414	99.406						
6.000	100.367	100.317	100.076	99.871	99.517	99.484	6.000	100.184	100.230	100.020	99.830	99.731	99.723						
6.125	100.422	100.372	100.125	99.921	99.538	99.473	6.125	100.169	100.222	100.104	99.916	99.788	99.748						
6.250	100.718	100.668	100.417	100.210	99.829	99.769	6.250	100.453	100.608	100.387	100.195	100.068	100.034						
6.375	100.988	100.938	100.684	100.473	100.211	100.115	6.375	100.712	100.868	100.644	100.448	100.323	100.294						
6.500	101.374	101.324	101.069	100.901	100.645	100.555	6.500	101.025	101.180	100.955	100.759	100.685	100.620						
6.625	101.512	101.462	101.201	101.304	101.051	100.965	6.625	101.101	101.193	100.961	101.079	101.081	101.021						
6.750	101.758	101.708	101.443	101.542	101.291	101.211	6.750	101.349	101.442	101.207	101.321	101.325	101.270						
6.875	101.976	101.926	101.663	101.753	101.504	101.429													
7.000	102.297	102.247	102.184	102.074	101.830	101.750													
High Balance 30 Year Fixed						High Balance 15 Year Fixed													
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day						
6.125	98.851	98.801	98.659	98.401	97.993	97.878	6.250	85.000	85.000	85.000	85.000	85.000	85.000						
6.250	99.390	99.340	99.192	98.957	98.536	98.387	6.375	85.000	85.000	85.000	85.000	85.000	85.000						
6.375	99.915	99.865	99.710	99.464	99.048	98.912	6.500	85.000	85.000	85.000	85.000	85.000	85.000						
6.500	100.414	100.364	100.198	99.952	99.546	99.411	6.625	85.000	85.000	85.000	85.000	85.000	85.000						
6.625	100.848	100.798	100.643	100.401	99.983	99.845	6.750	85.000	85.000	85.000	85.000	85.000	85.000						
6.750	101.274	101.224	101.061	100.869	100.468	100.301	6.875	85.000	85.000	85.000	85.000	85.000	85.000						
6.875	101.710	101.660	101.492	101.294	100.896	100.737	7.000	85.000	85.000	85.000	85.000	85.000	85.000						
7.000	102.042	101.992	101.820	101.616	101.220	101.069													
7.125	102.388	102.338	102.167	101.967	101.570	101.414													
7.250	102.636	102.586	102.410	102.248	101.844	101.655													
7.375	102.921	102.871	102.689	102.519	102.118	101.939													
7.500	103.293	103.243	103.061	102.860	102.405	102.225													
7.625	103.312	103.262	103.080	102.892	102.435	102.234													

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.

Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	Specialty Programs	30 Yr Term	< 30 Yr Term		
75,000 - 99,999	(0.500)	(0.500)	DJ Home Ready	0.500	0.000		
100,000 - 199,999	0.000	0.000	LP Home Possible	0.500	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					
PA FL TX	0.075	0.050					
DC DE VA MD TN WV	0.025	0.000					
CT NJ NH OR SC GA WA	0.000	0.000					
AL CO	0.050	0.050					
AZ MA	(0.100)	(0.075)					
CA	(0.150)	(0.125)					
SPECIAL - AZ CA SC OR WA	0.100	0.100					
Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000							
	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
Investment	0.000	0.250	0.450	0.600	0.200	0.000	0.000
	**Applies to loan terms = 360 months, loan amounts > 225,000, and FICO > = 680						
**See Page 9 for LLPA Matrix							
**See Page 9							
SUBORDINATE FINANCING: All terms **See Page 9							
<= 60LTV	60.01-70	70.01-75	75.01-80	LTV	CLTV	FICO < 720	FICO > 720
Adjustment Caps							
Home Ready / Home Possible				0.000		First Request (0.020)	
First Time Homebuyer				0.000		Second Request (0.020)	
<= 100% AMI				0.000		Third Request (0.040)	
<= 120% AMI High Cost				0.000		Fourth Request (0.040)	
Relock Fee						(0.125)	
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS							
Escrow Waiver				(0.100)		Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.	
Admin Fees:							
						Underwriting \$1,125	
						Condo New Project Approval \$700	
						Condo Established Project \$295	
						Condo Limited Review \$0	

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



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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	94.606	94.571	94.448	94.176	94.060	94.021	5.750	98.180	98.254	98.118	97.995	97.273	97.221
5.000	95.302	95.267	95.143	94.872	94.755	94.717	5.875	98.683	98.757	98.621	98.498	97.776	97.724
5.125	96.122	96.087	95.964	95.692	95.576	95.537	6.000	99.161	99.235	99.098	98.976	98.253	98.201
5.250	96.837	96.802	96.679	96.407	96.291	96.252	6.125	99.607	99.681	99.545	99.422	98.700	98.648
5.375	97.273	97.238	97.115	96.795	96.677	96.638	6.250	99.236	99.289	99.139	99.022	98.729	98.656
5.500	97.986	97.951	97.813	97.508	97.340	97.280	6.375	99.688	99.741	99.591	99.774	99.181	99.108
5.625	98.791	98.756	98.619	98.314	98.145	98.086	6.500	100.124	100.177	100.027	100.211	99.618	99.544
5.750	99.637	99.602	99.465	99.160	98.991	98.932	6.625	100.543	100.596	100.446	100.629	100.036	99.963
5.875	99.726	99.691	99.540	99.278	99.128	99.047							
6.000	100.415	100.380	100.229	99.967	99.817	99.737							
6.125	101.088	101.053	100.902	100.640	100.490	100.410							
6.250	101.742	101.707	101.556	101.294	101.144	101.064							
6.375	101.301	101.266	101.101	100.865	100.719	100.618							
6.500	101.974	101.939	101.773	101.538	101.391	101.290							
6.625	102.629	102.594	102.429	102.193	102.067	101.976							
6.750	103.068	103.033	102.867	102.632	102.485	102.384							
6.875	102.442	102.407	102.227	102.030	101.903	101.781							
7.000	103.041	103.006	102.827	102.630	102.502	102.380							
7.125	103.552	103.517	103.338	103.141	103.013	102.891							
7.250	102.695	102.660	102.467	102.355	102.231	102.089							

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	94.481	94.446	94.323	94.051	93.935	93.896	5.750	98.055	98.129	97.993	97.870	97.148	97.096
5.000	95.177	95.142	95.018	94.747	94.630	94.592	5.875	98.558	98.632	98.496	98.373	97.651	97.599
5.125	95.997	95.962	95.839	95.567	95.451	95.412	6.000	99.036	99.110	98.973	98.851	98.128	98.076
5.250	96.712	96.677	96.554	96.282	96.166	96.127	6.125	99.482	99.556	99.420	99.297	98.575	98.523
5.375	97.148	97.113	96.975	96.670	96.502	96.442	6.250	99.111	99.164	99.014	99.197	98.604	98.531
5.500	97.861	97.826	97.688	97.383	97.215	97.155	6.375	99.563	99.616	99.466	99.649	99.056	98.983
5.625	98.666	98.631	98.494	98.189	98.020	97.961	6.500	99.999	100.052	99.902	100.086	99.493	99.419
5.750	99.512	99.477	99.340	99.035	98.866	98.807	6.625	100.418	100.471	100.321	100.504	99.911	99.838
5.875	99.601	99.566	99.415	99.153	99.003	98.922							
6.000	100.290	100.255	100.104	99.842	99.692	99.612							
6.125	100.963	100.928	100.777	100.515	100.365	100.285							
6.250	101.617	101.582	101.431	101.169	101.019	100.939							
6.375	101.176	101.141	100.976	100.740	100.594	100.493							
6.500	101.849	101.814	101.648	101.413	101.266	101.165							
6.625	102.504	102.469	102.304	102.068	101.942	101.851							
6.750	102.943	102.908	102.742	102.507	102.360	102.259							
6.875	102.317	102.282	102.102	101.905	101.778	101.656							

FHA 30 HB Standard							FHA 30 HB Streamline						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.375	97.126	97.101	96.953	96.656	96.532	96.492	5.375	97.001	96.976	96.828	96.531	96.407	96.367
5.500	97.839	97.814	97.666	97.369	97.245	97.205	5.500	97.714	97.689	97.541	97.244	97.120	97.080
5.625	98.645	98.620	98.472	98.174	98.050	98.011	5.625	98.520	98.495	98.347	98.049	97.925	97.886
5.750	98.726	98.701	98.540	98.285	98.200	98.150	5.750	98.601	98.576	98.415	98.160	98.075	98.025
5.875	99.428	99.403	99.242	98.987	98.902	98.852	5.875	99.303	99.278	99.117	98.862	98.777	98.727
6.000	100.118	100.093	99.931	99.677	99.591	99.541	6.000	99.993	99.968	99.806	99.552	99.466	99.416
6.125	100.790	100.765	100.604	100.349	100.264	100.214	6.125	100.665	100.640	100.479	100.224	100.139	100.089
6.250	100.352	100.327	100.152	99.926	99.844	99.773	6.250	100.227	100.202	100.027	99.801	99.719	99.648
6.375	101.021	100.996	100.821	100.594	100.513	100.442	6.375	100.896	100.871	100.696	100.469	100.388	100.317
6.500	101.673	101.648	101.473	101.246	101.165	101.094	6.500	101.548	101.523	101.348	101.121	101.040	100.969
6.625	102.309	102.284	102.108	101.882	101.800	101.729	6.625	102.184	102.159	101.983	101.757	101.675	101.604
6.750	101.042	101.017	100.828	100.625	100.562	100.470	6.750	100.917	100.892	100.703	100.500	100.437	100.345
6.875	101.671	101.646	101.457	101.253	101.190	101.098	6.875	101.546	101.521	101.332	101.128	101.065	100.973
7.000	102.271	102.246	102.056	101.853	101.790	101.698	7.000	102.146	102.121	101.931	101.728	101.665	101.573
7.125	102.832	102.807	102.617	102.414	102.351	102.259	7.125	102.707	102.682	102.492	102.289	102.226	102.134
7.250	101.143	101.118	100.915	100.778	100.719	100.607	7.250	101.018	100.993	100.790	100.653	100.594	100.482

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	(0.125)					
Manual Underwrite	(0.500)					
FICO Adjustments						
FICO	740+	FHA	0.150	USDA	0.075	
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)		(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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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



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VA Programs

VA 30 Standard							VA 15 Standard						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	94.663	94.638	94.515	94.243	94.027	93.978	5.250	97.631	97.696	97.673	97.557	96.462	96.400
5.000	95.329	95.304	95.181	94.909	94.693	94.644	5.375	98.088	98.153	98.130	98.014	96.919	96.857
5.125	96.091	96.066	95.942	95.671	95.455	95.406	5.500	98.516	98.580	98.558	98.442	97.346	97.285
5.250	96.748	96.723	96.599	96.328	96.111	96.063	5.625	98.912	98.977	98.954	98.838	97.743	97.681
5.375	97.358	97.333	97.195	96.890	96.621	96.552	5.750	98.659	98.703	98.666	98.544	97.421	97.339
5.500	98.012	97.987	97.850	97.545	97.276	97.207	5.875	99.052	99.096	99.059	98.937	97.814	97.732
5.625	98.760	98.735	98.597	98.292	98.024	97.954	6.000	99.412	99.456	99.420	99.297	98.175	98.092
5.750	99.518	99.493	99.356	99.051	98.782	98.713	6.125	99.739	99.783	99.747	99.624	98.502	98.419
5.875	99.807	99.782	99.630	99.369	99.118	99.028	6.250	99.673	99.696	99.645	99.829	98.836	98.733
6.000	100.436	100.411	100.260	99.998	99.748	99.658	6.375	100.018	100.041	99.991	100.175	99.181	99.078
6.125	101.047	101.022	100.871	100.609	100.359	100.269	6.500	100.355	100.378	100.328	100.511	99.518	99.415
6.250	101.630	101.605	101.454	101.192	100.942	100.852	6.625	100.682	100.706	100.655	100.839	99.846	99.742
6.375	101.311	101.286	101.121	100.885	100.639	100.528							
6.500	101.889	101.864	101.699	101.463	101.217	101.106							
6.625	102.487	102.462	102.296	102.061	101.834	101.753							
6.750	102.850	102.825	102.659	102.424	102.178	102.067							
6.875	102.430	102.405	102.226	102.029	101.801	101.669							
7.000	102.931	102.906	102.727	102.530	102.302	102.170							
7.125	103.285	103.260	103.081	102.884	102.656	102.524							
7.250	102.707	102.682	102.489	102.378	102.154	102.001							
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	94.538	94.513	94.390	94.118	93.902	93.853	5.250	97.506	97.571	97.548	97.432	96.337	96.275
5.375	95.204	95.179	95.056	94.784	94.568	94.519	5.375	97.963	98.028	98.005	97.889	96.794	96.732
5.500	95.966	95.941	95.817	95.546	95.330	95.281	5.500	98.391	98.455	98.433	98.317	97.221	97.160
5.625	96.623	96.598	96.474	96.203	95.986	95.938	5.625	98.787	98.852	98.829	98.713	97.618	97.556
5.750	97.233	97.208	97.070	96.765	96.496	96.427	5.750	98.534	98.578	98.541	98.419	97.296	97.214
5.875	97.887	97.862	97.725	97.420	97.151	97.082	5.875	98.927	98.971	98.934	98.812	97.689	97.607
6.000	98.635	98.610	98.472	98.167	97.899	97.829	6.000	99.287	99.331	99.295	99.172	98.050	97.967
6.125	99.393	99.368	99.231	98.926	98.657	98.588	6.125	99.614	99.658	99.622	99.499	98.377	98.294
6.250	99.682	99.657	99.505	99.244	98.993	98.903	6.250	99.548	99.571	99.520	99.704	98.711	98.608
6.375	100.311	100.286	100.135	99.873	99.623	99.533	6.375	99.893	99.916	99.866	100.050	99.056	98.953
6.500	100.922	100.897	100.746	100.484	100.234	100.144	6.500	100.230	100.253	100.203	100.386	99.393	99.290
6.625	101.505	101.480	101.329	101.067	100.817	100.727	6.625	100.557	100.581	100.530	100.714	99.721	99.617
6.750	101.186	101.161	100.996	100.760	100.514	100.403							
6.875	101.764	101.739	101.574	101.338	101.092	100.981							
7.000	102.362	102.337	102.171	101.936	101.709	101.628							
7.125	102.725	102.700	102.534	102.299	102.053	101.942							
VA 30 HB Standard							VA 30 HB IRRRL						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.375	97.151	97.141	97.043	96.715	96.322	96.252	5.375	97.026	97.016	96.918	96.590	96.197	96.127
5.500	97.805	97.795	97.698	97.370	96.976	96.907	5.500	97.680	97.670	97.573	97.245	96.851	96.782
5.625	98.553	98.543	98.446	98.118	97.724	97.655	5.625	98.428	98.418	98.321	97.993	97.599	97.530
5.750	98.826	98.816	98.704	98.420	98.064	97.984	5.750	98.701	98.691	98.579	98.295	97.939	97.859
5.875	99.469	99.459	99.347	99.063	98.707	98.657	5.875	99.344	99.334	99.222	98.938	98.582	98.532
6.000	100.098	100.088	99.977	99.693	99.337	99.287	6.000	99.973	99.963	99.852	99.568	99.212	99.162
6.125	100.709	100.699	100.588	100.303	99.948	99.898	6.125	100.584	100.574	100.463	100.178	99.823	99.773
6.250	100.439	100.429	100.304	100.047	99.696	99.625	6.250	100.314	100.304	100.179	99.922	99.571	99.500
6.375	101.041	101.031	100.906	100.649	100.298	100.227	6.375	100.916	100.906	100.781	100.524	100.173	100.102
6.500	101.619	101.609	101.483	101.227	100.875	100.804	6.500	101.494	101.484	101.358	101.102	100.750	100.679
6.625	102.166	102.156	102.031	101.774	101.423	101.352	6.625	102.041	102.031	101.906	101.649	101.298	101.227
6.750	101.090	101.080	100.941	100.707	100.374	100.282	6.750	100.965	100.955	100.816	100.582	100.249	100.157
6.875	101.620	101.610	101.470	101.237	100.904	100.812	6.875	101.495	101.485	101.345	101.112	100.779	100.687
7.000	102.100	102.090	101.951	101.717	101.384	101.293	7.000	101.975	101.965	101.826	101.592	101.259	101.168
7.125	102.524	102.514	102.375	102.141	101.799	101.667	7.125	102.399	102.389	102.250	102.016	101.674	101.542
7.250	101.116	101.106	100.953	100.786	100.447	100.294							

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					(0.125)
Manual Underwrite					(0.500)
VA FICO Adjustments					
FICO 740+					0.150
FICO 739 - 720					0.075
FICO 719 - 700					0.075
FICO 699-680					0.000
FICO 679-660					0.000
FICO 659-640					(0.150)
FICO 639-620					(1.250)
FICO 600-619					(1.750)
FICO 580-599					(2.000)

Extension Costs Per Day:		Admin Fees	
First Request	(0.020)	Underwriting Fee - Full Doc	\$1.125
Second Request	(0.020)	Underwriting Fee - IRRRL	\$695
Third Request	(0.040)	New Project Submission	\$795
Fourth Request	(0.040)		
Rebook Fee	(0.125)		

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

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



Effective Date and Time
 1/23/2025 10:30 AM

Secondary Dept. Hours: M-F 10-6 ET
 Secondary@KeystoneFunding.com

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

Conventional ARM Products																				
Agency 10/6 SOFR ARM 5-1-5						Agency 7/6 SOFR ARM 5-1-5						Agency 5/6 SOFR ARM 2-1-5								
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.750	85.000	85.000	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000
4.875	85.000	85.000	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000
5.000	85.000	85.000	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000
5.125	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	85.000	85.000
5.250	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000	6.375	85.000	85.000	85.000	85.000	85.000	85.000
5.375	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	85.000	85.000
5.500	85.000	85.000	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	85.000	85.000	6.625	85.000	85.000	85.000	85.000	85.000	85.000
5.625	85.000	85.000	85.000	85.000	85.000	85.000	6.375	85.000	85.000	85.000	85.000	85.000	85.000	6.750	85.000	85.000	85.000	85.000	85.000	85.000
5.750	85.000	85.000	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	85.000	85.000	6.875	85.000	85.000	85.000	85.000	85.000	85.000
5.875	85.000	85.000	85.000	85.000	85.000	85.000	6.625	85.000	85.000	85.000	85.000	85.000	85.000	7.000	85.000	85.000	85.000	85.000	85.000	85.000
6.000	85.000	85.000	85.000	85.000	85.000	85.000	6.750	86.000	86.000	86.000	86.000	86.000	86.000	7.125	85.000	85.000	85.000	85.000	85.000	85.000
6.125	85.000	85.000	85.000	85.000	85.000	85.000	6.875	87.000	87.000	87.000	87.000	87.000	87.000							
6.250	85.000	85.000	85.000	85.000	85.000	85.000	7.000	88.000	88.000	88.000	88.000	88.000	88.000							
6.375	85.000	85.000	85.000	85.000	85.000	85.000														

Agency 10/6 SOFR ARM 5-1-5 High Balance **Agency 7/6 SOFR ARM 5-1-5 High Balance** **Agency 5/6 SOFR ARM 2-1-5 High Balance**

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	85.000	85.000	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	85.000	85.000	5.000	85.000	85.000	85.000	85.000	85.000	85.000
5.000	85.000	85.000	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000	85.000	85.000	5.125	85.000	85.000	85.000	85.000	85.000	85.000
5.125	85.000	85.000	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	85.000	85.000	5.250	85.000	85.000	85.000	85.000	85.000	85.000
5.250	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000	5.375	85.000	85.000	85.000	85.000	85.000	85.000
5.375	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	85.000	85.000
5.500	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000	85.000	85.000
5.625	85.000	85.000	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	85.000	85.000
5.750	85.000	85.000	85.000	85.000	85.000	85.000	6.375	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000
5.875	85.000	85.000	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000
6.000	85.000	85.000	85.000	85.000	85.000	85.000	6.625	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000

**See Page 9

Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9	SUBORDINATE FINANCING: All terms	
75,000 - 99,999	(0.500)	(0.500)			
100,000 - 199,999	0.000	0.000			
200,000 - 299,999	0.025	0.025			
300,000 - 399,999	0.050	0.050			
400,000 - 548,250	0.075	0.075			
548,251 - 766,550	0.100	0.100			

State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9	CASH OUT: All terms	
PA FL TX	0.075	0.050			
DC DE VA MD TN WV	0.025	0.000			
CT NC NJ NH OR SC GA WA	0.000	0.000			
AL CO	(0.050)	(0.025)			
AZ MA	(0.100)	(0.075)			
CA	(0.150)	(0.125)			

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

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



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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	15/15 Yr	**See Page 9
6.125	97.841	97.423	97.388	6.125	98.947	98.522	98.415	75,000 - 99,999	(0.500)	(0.500)	
6.250	98.410	97.978	97.909	6.250	99.358	98.920	98.783	100,000 - 199,999	0.000	0.000	
6.375	98.916	98.489	98.434	6.375	99.805	99.369	99.238	200,000 - 299,999	0.025	0.025	
6.500	99.392	98.986	98.931	6.500	100.231	99.797	99.670	300,000 - 399,999	0.050	0.050	
6.625	99.842	99.415	99.356	6.625	100.675	100.241	100.114	400,000 - 548,250	0.075	0.075	
6.750	100.324	99.914	99.827	6.750	100.866	100.248	100.091	548,251 - 766,550	0.100	0.100	
6.875	100.756	100.347	100.268	6.875	101.049	100.633	100.481	State Adjustments	20/25/30 Yr	15/15 Yr	**See Page 9
6.990	101.132	100.727	100.656	6.990	101.406	100.991	100.843	PA FL TX	0.075	0.050	
7.125	101.504	101.098	101.022	7.125	101.741	101.327	101.179	DC DE VA MD TN WV	0.025	0.000	
7.250	101.991	101.585	101.476	7.250	101.918	101.506	101.327	CT NC NJ NH OR SC GA WA	0.000	0.000	
7.375	102.307	101.904	101.805	7.375	102.144	101.734	101.561	AL CO	0.050	0.050	
7.500	102.695	102.239	102.139	7.500	102.538	102.042	101.832	AZ MA	(0.100)	(0.075)	
7.625	103.153	102.703	102.580	7.625	103.004	102.510	102.306	CA	(0.150)	(0.125)	
7.750	103.661	103.176	103.046	7.750	103.416	102.924	102.725				
**See Page 9											
Conforming 15 Year Fixed				Conforming 10 Year Fixed				**See Page 9			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day				
5.000	95.957	95.670	95.637	5.000	96.076	96.044	96.041				
5.125	96.477	96.191	96.168	5.125	96.572	96.542	96.544				
5.250	96.838	96.555	96.537	5.250	96.925	96.890	96.897				
5.375	97.298	96.936	96.882	5.375	97.418	97.311	97.282				
5.500	97.796	97.436	97.387	5.500	97.894	97.789	97.765				
5.625	98.284	97.926	97.883	5.625	98.360	98.257	98.239				
5.750	98.610	98.254	98.215	5.750	98.672	98.571	98.558				
5.875	98.914	98.560	98.527	5.875	98.963	98.864	98.856				
6.000	99.321	98.967	98.934	6.000	99.280	99.181	99.173				
6.125	99.371	98.988	98.923	6.125	99.366	99.238	99.198				
**See Page 9											
High Balance 30 Year Fixed				High Balance 15 Year Fixed							
Rate	21-Day	30-Day	45-Day	Rate	60-Day	75-Day	90-Day				
6.125	97.851	97.443	97.328	6.250	84.450	84.450	84.450				
6.250	98.407	97.986	97.837	6.375	84.450	84.450	84.450				
6.375	98.914	98.498	98.362	6.500	84.450	84.450	84.450				
6.500	99.402	98.996	98.861	6.625	84.450	84.450	84.450				
6.625	99.851	99.433	99.295	6.750	84.450	84.450	84.450				
6.750	100.319	99.918	99.751								
6.875	100.744	100.346	100.187								
7.000	101.066	100.670	100.519								
7.125	101.417	101.020	100.864								
7.250	101.698	101.294	101.105								
7.375	101.969	101.568	101.389								
7.500	102.310	101.855	101.675								

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

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



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FHA/USDA Programs - TBD Locks

FHA/USDA 30 Standard							FHA 15 Standard			
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.875				93.626	93.510	93.471	5.750	97.445	96.723	96.671
5.000				94.322	94.205	94.167	5.875	97.948	97.226	97.174
5.125				95.142	95.026	94.987	6.000	98.426	97.703	97.651
5.250				95.857	95.741	95.702	6.125	98.872	98.150	98.098
5.375				96.245	96.077	96.017	6.250	98.772	98.179	98.106
5.500				96.958	96.790	96.730	6.375	99.224	98.631	98.558
5.625				97.764	97.595	97.536	6.500	99.661	99.068	98.994
5.750				98.610	98.441	98.382	6.625	100.079	99.486	99.413
5.875				98.728	98.578	98.497				
6.000				99.417	99.267	99.187				
6.125				100.090	99.940	99.860				
6.250				100.744	100.594	100.514				

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	
5.375	96.106	95.982	95.942	
5.500	96.819	96.695	96.655	
5.625	97.624	97.500	97.461	
5.750	97.735	97.650	97.600	
5.875	98.437	98.352	98.302	
6.000	99.127	99.041	98.991	
6.125	99.799	99.714	99.664	
6.250	99.376	99.294	99.223	
6.375	100.044	99.963	99.892	
6.500	100.696	100.615	100.544	

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

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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	93.693	93.477	93.428	5.250	97.007	95.912	95.850
5.000	94.359	94.143	94.094	5.375	97.464	96.369	96.307
5.125	95.121	94.905	94.856	5.500	97.892	96.796	96.735
5.250	95.778	95.561	95.513	5.625	98.288	97.193	97.131
5.375	96.340	96.071	96.002	5.750	97.994	96.871	96.789
5.500	96.995	96.726	96.657	5.875	98.387	97.264	97.182
5.625	97.742	97.474	97.404	6.000	98.747	97.625	97.542
5.750	98.501	98.232	98.163	6.125	99.074	97.952	97.869
5.875	98.819	98.568	98.478	6.250	99.279	98.296	98.183
6.000	99.448	99.198	99.108	6.375	99.625	98.631	98.528
6.125	100.059	99.809	99.719	6.500	99.961	98.968	98.865
6.250	100.642	100.392	100.302	6.625	100.289	99.296	99.192
6.375	100.335	100.089	99.978				
6.500	100.913	100.667	100.556				
6.625	101.511	101.284	101.203				

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)	

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.375	95.856	95.732	95.692
5.500	96.569	96.445	96.405
5.625	97.374	97.250	97.211
5.750	97.485	97.400	97.350
5.875	98.187	98.102	98.052
6.000	98.877	98.791	98.741
6.125	99.549	99.464	99.414
6.250	99.126	99.044	98.973
6.375	99.794	99.713	99.642
6.500	100.446	100.365	100.294

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

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SPEC PAYUPS

Conforming 30 Year Fixed

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

FHA 30 Year Fixed

Rate	\$275,001 - \$300,000	\$250,001 - \$275,000	\$225,001 - \$250,000	\$200,001 - \$225,000	\$175,001 - \$200,000	\$150,001 - \$175,000	\$125,001 - \$150,000	\$110,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.375	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418
6.500	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418
6.625	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418
6.750	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418
6.875	0.817	0.945	0.974	1.102	1.021	1.069	1.167	1.323	1.173	1.190
7.000	0.817	0.945	0.974	1.102	1.021	1.069	1.167	1.323	1.173	1.190
7.125	0.817	0.945	0.974	1.102	1.021	1.069	1.167	1.323	1.173	1.190

VA 30 Year Fixed

Rate	\$275,001 - \$300,000	\$250,001 - \$275,000	\$225,001 - \$250,000	\$200,001 - \$225,000	\$175,001 - \$200,000	\$150,001 - \$175,000	\$125,001 - \$150,000	\$110,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NOO Spec Payup 30Yr Fixed Only

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

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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	-0.250	-0.375	-0.375	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.250	-0.125
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.
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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.