

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



Effective Date and Time
3/13/2025 2:30 PM

Secondary Dept. Hours: M-F 10-5 ET
Secondary@KeystoneFunding.com

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

Conventional Products												Conventional Loan Level Price Adjustments													
Conforming 30 Year Fixed						Conforming 20 Year Fixed						Loan Amount Adjustments		20/25/30 Yr		10/15 Yr		Specialty Programs		30 Yr Term		< 30 Yr Term			
Rate	21-Day	30-Day	45-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	75,000 - 99,999	(0.500)	(0.500)	100,000 - 199,999	0.000	0.000	DJ Home Ready	0.500	0.000	LP Home Possible	0.500	0.000	
5.500	97.560	97.535	97.420	97.260	96.916	96.852	5.500	98.776	98.766	98.608	98.478	98.126	97.938	100,000 - 199,999	0.000	0.000	200,000 - 299,999	0.025	0.025						
5.625	98.151	98.126	98.034	97.865	97.526	97.439	5.625	99.355	99.345	99.161	99.023	98.672	98.516	300,000 - 399,999	0.050	0.050	400,000 - 548,250	0.075	0.075						
5.750	98.775	98.750	98.608	98.443	98.101	98.065	5.750	100.016	100.006	99.826	99.686	99.336	99.176	548,251 - 806,500	0.100	0.100									
5.875	99.423	99.398	99.260	99.094	98.752	98.713	5.875	100.497	100.487	100.313	100.170	99.820	99.658												
5.990	99.909	99.884	99.758	99.580	99.239	99.199	5.990	100.929	100.919	100.754	100.603	100.255	100.089												
6.125	100.400	100.375	100.271	100.087	99.750	99.687	6.125	101.382	101.372	101.216	101.063	100.717	100.545												
6.250	100.649	100.624	100.473	100.291	99.943	99.711	6.250	101.663	101.653	101.461	101.305	100.848	100.596												
6.375	101.193	101.168	101.023	100.838	100.391	100.255	6.375	102.114	102.104	101.916	101.758	101.302	101.046												
6.490	101.666	101.641	101.499	101.313	100.866	100.728	6.490	102.504	102.494	102.311	102.150	101.695	101.437												
6.625	102.088	102.063	101.946	101.747	101.304	101.147	6.625	102.909	102.899	102.731	102.563	102.109	101.844												
6.750	102.240	102.215	102.055	101.857	101.381	101.237	6.750	102.577	102.567	102.362	102.191	101.706	101.444												
6.875	102.666	102.641	102.490	102.287	101.813	101.662	6.875	102.943	102.933	102.734	102.560	102.075	101.810												
6.990	103.033	103.008	102.862	102.656	102.182	102.028	6.990	103.240	103.230	103.034	102.858	102.374	102.107												
7.125	103.344	103.319	103.166	102.964	102.489	102.335	7.125	103.508	103.498	103.302	103.127	102.643	102.376												
7.250	103.731	103.706	103.530	103.317	102.936	102.917	7.250	103.531	103.521	103.304	103.118	102.729	102.501												
7.375	104.077	104.052	103.883	103.666	103.286	103.262	7.375	103.815	103.805	103.564	103.375	102.987	102.875												
7.490	104.353	104.328	104.144	103.928	103.548	103.540	7.490	104.166	104.156	103.922	103.723	103.336	103.229												
7.625	104.796	104.771	104.579	104.353	103.976	103.984	7.625	104.673	104.663	104.436	104.233	103.847	103.734												
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	**See Page 9 for LPA Matrix											
5.000	98.402	98.352	98.173	98.057	97.781	97.661	5.000	98.543	98.576	98.407	98.301	98.213	98.099												
5.125	98.921	98.871	98.678	98.554	98.211	98.088	5.125	99.019	99.047	98.885	98.776	98.688	98.569												
5.250	99.260	99.210	99.024	98.896	98.555	98.426	5.250	99.346	99.369	99.215	99.101	99.015	98.891												
5.375	99.574	99.524	99.344	99.213	98.872	98.739	5.375	99.646	99.663	99.516	99.399	99.314	99.184												
5.500	99.968	99.918	99.740	99.608	99.268	99.133	5.500	99.961	99.978	99.831	99.714	99.629	99.499												
5.625	100.309	100.259	100.054	99.915	99.507	99.340	5.625	100.276	100.261	100.087	99.962	99.810	99.648												
5.750	100.606	100.556	100.358	100.215	99.808	99.636	5.750	100.567	100.546	100.379	100.251	100.099	99.932												
5.875	100.878	100.828	100.638	100.491	100.086	99.908	5.875	100.834	100.809	100.649	100.516	100.366	100.194												
6.000	101.292	101.242	101.052	100.905	100.500	100.322	6.000	101.162	101.136	100.976	100.844	100.694	100.521												
6.125	101.300	101.250	101.032	100.877	100.460	100.297	6.125	100.970	100.959	100.771	100.631	100.469	100.311												
6.250	101.552	101.502	101.292	101.133	100.716	100.548	6.250	101.227	101.211	101.031	100.887	100.726	100.562												
6.375	101.784	101.734	101.530	101.368	100.952	100.779	6.375	101.461	101.440	101.267	101.120	100.959	100.791												
6.500	102.129	102.079	101.875	101.713	101.297	101.124	6.500	101.762	101.745	101.569	101.421	101.261	101.132												
6.625	102.392	102.342	102.111	101.941	101.550	101.423	6.625	102.070	102.094	101.894	101.739	101.603	101.480												
6.750	102.588	102.538	102.316	102.142	101.752	101.619	6.750	102.292	102.311	102.118	101.959	101.825	101.696												
6.875	102.776	102.726	102.514	102.332	101.943	101.806													**Applies to loan terms = 360 months, loan amounts > 225,000, and FICO > = 680						
7.000	103.048	102.998	102.986	102.604	102.220	102.078																			
High Balance 30 Year Fixed						High Balance 15 Year Fixed						**See Page 9													
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	SUBORDINATE FINANCING: All terms **See Page 9											
6.125	100.366	100.336	101.096	100.903	100.520	100.357	6.250	85.000	85.000	85.000	85.000	85.000	85.000	≤60 LTV	60.01-70	70.01-75	75.01-80	LTV	CLTV	FICO < 720	FICO > 720				
6.250	100.622	100.572	100.441	100.250	99.812	99.600	6.375	85.000	85.000	85.000	85.000	85.000	85.000												
6.375	101.172	101.122	100.997	100.802	100.365	100.149	6.500	85.000	85.000	85.000	85.000	85.000	85.000												
6.500	101.620	101.570	101.449	101.253	100.816	100.597	6.625	85.000	85.000	85.000	85.000	85.000	85.000												
6.625	101.984	101.934	101.837	101.628	101.195	100.958	6.750	85.000	85.000	85.000	85.000	85.000	85.000												
6.750	102.164	102.114	101.974	101.766	101.300	101.075	6.875	85.000	85.000	85.000	85.000	85.000	85.000												
6.875	102.537	102.487	102.356	102.143	101.678	101.447	7.000	85.000	85.000	85.000	85.000	85.000	85.000												
7.000	102.823	102.773	102.647	102.431	101.967	101.733													Adjustment Caps						
7.125	102.904	102.854	102.709	102.673	102.051	101.930													Extension Costs Per Day:						
7.250	103.196	103.146	102.979	102.756	102.373	102.273													Admin Fees:						
7.375	103.499	103.449	103.288	103.062	102.680	102.575													Home Ready / Home Possible 0.000						
7.500	103.266	103.216	103.013	103.333	102.381	102.297													First Time Homebuyer						
7.625	103.593	103.543	103.341	103.114	102.708	102.624													First Time Homebuyer						
												LLPA CAPS APPLY TO ALL CONY 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.													

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.

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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	96.192	96.157	96.034	95.832	95.748	95.678	5.750	98.908	98.892	98.754	98.693	97.934	97.770
5.000	96.920	96.885	96.762	96.560	96.475	96.406	5.875	99.385	99.369	99.231	99.170	98.411	98.247
5.125	97.742	97.707	97.584	97.382	97.297	97.228	6.000	99.835	99.820	99.682	99.620	98.861	98.698
5.250	98.457	98.422	98.299	98.097	98.013	97.943	6.125	100.268	100.252	100.114	100.053	99.294	99.130
5.375	98.805	98.770	98.634	98.413	98.249	98.122	6.250	100.139	100.160	100.008	99.928	99.199	99.070
5.500	99.509	99.474	99.337	99.117	98.952	98.825	6.375	100.576	100.597	100.445	100.366	99.636	99.508
5.625	100.215	100.180	100.043	99.823	99.658	99.531	6.500	100.996	101.016	100.864	100.785	100.056	99.927
5.750	100.991	100.956	100.819	100.599	100.434	100.307	6.625	101.398	101.418	101.266	101.187	100.458	100.329
5.875	100.825	100.790	100.638	100.400	100.208	100.069							
5.990	101.490	101.455	101.303	101.065	100.873	100.734							
6.125	102.072	102.037	101.885	101.647	101.455	101.316							
6.250	102.609	102.574	102.422	102.184	101.992	101.853							
6.375	102.096	102.061	101.895	101.639	101.440	101.304							
6.500	102.792	102.757	102.591	102.335	102.136	102.000							
6.625	103.362	103.327	103.161	102.904	102.706	102.569							
6.750	103.632	103.597	103.431	103.174	102.975	102.839							
6.875	103.301	103.266	103.064	102.790	102.635	102.563							
7.000	103.836	103.801	103.600	103.325	103.170	103.098							
7.125	104.209	104.174	103.972	103.697	103.543	103.470							
7.250	102.625	102.590	102.387	102.095	101.540	101.485							

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	96.067	96.032	95.909	95.707	95.623	95.553	5.750	98.783	98.767	98.629	98.568	97.809	97.645
5.000	96.795	96.760	96.637	96.435	96.350	96.281	5.875	99.260	99.244	99.106	99.045	98.286	98.122
5.125	97.617	97.582	97.459	97.257	97.172	97.103	6.000	99.710	99.695	99.557	99.495	98.736	98.573
5.250	98.332	98.297	98.174	97.972	97.888	97.818	6.125	100.143	100.127	99.989	99.928	99.169	99.005
5.375	98.680	98.645	98.509	98.288	98.124	97.997	6.250	100.014	100.035	99.883	99.803	99.074	98.945
5.500	99.384	99.349	99.212	98.992	98.827	98.700	6.375	100.451	100.472	100.320	100.241	99.511	99.383
5.625	100.090	100.055	99.918	99.698	99.533	99.406	6.500	100.871	100.891	100.739	100.660	99.931	99.802
5.750	100.866	100.831	100.694	100.474	100.309	100.182	6.625	101.273	101.293	101.141	101.062	100.333	100.204
5.875	100.700	100.665	100.513	100.275	100.083	99.944							
5.990	101.365	101.330	101.178	100.940	100.748	100.609							
6.125	101.947	101.912	101.760	101.522	101.330	101.191							
6.250	102.484	102.449	102.297	102.059	101.867	101.728							
6.375	101.971	101.936	101.770	101.514	101.315	101.179							
6.500	102.667	102.632	102.466	102.210	102.011	101.875							
6.625	103.237	103.202	103.036	102.779	102.581	102.444							
6.750	103.507	103.472	103.306	103.049	102.850	102.714							
6.875	103.176	103.141	102.939	102.665	102.510	102.438							

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	MN	0.000
NJ	-0.100	OR	0.050	ND	-0.050
PA	0.100	NH	0.000		
VA	0.050	TX	0.075		
FL	0.025	SC	0.100	State Special	
NC	0.100	CT	-0.025	NC, SC, TN	0.150
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 - 806,500	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		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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VA Programs

VA 30 Standard							VA 15 Standard						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	96.319	96.294	96.171	95.969	95.784	95.705	5.250	98.778	98.657	98.633	98.590	97.438	97.261
5.000	97.037	97.012	96.889	96.686	96.502	96.423	5.375	99.208	99.087	99.063	99.020	97.868	97.690
5.125	97.799	97.774	97.651	97.449	97.265	97.185	5.500	99.603	99.482	99.458	99.415	98.263	98.086
5.250	98.456	98.431	98.308	98.106	97.922	97.842	5.625	99.963	99.842	99.818	99.775	98.623	98.446
5.375	98.950	98.925	98.788	98.568	98.303	98.166	5.750	99.279	99.163	99.125	99.064	97.905	97.731
5.500	99.555	99.530	99.393	99.173	98.908	98.771	5.875	99.639	99.524	99.486	99.425	98.266	98.092
5.625	100.252	100.227	100.090	99.870	99.605	99.468	6.000	99.975	99.859	99.821	99.760	98.601	98.427
5.750	100.910	100.885	100.748	100.528	100.263	100.126	6.125	100.300	100.184	100.147	100.085	98.926	98.753
5.875	100.924	100.899	100.746	100.508	100.236	100.087	6.250	100.491	100.411	100.360	100.280	99.151	99.012
5.990	101.469	101.444	101.292	101.054	100.762	100.613	6.375	100.827	100.748	100.696	100.617	99.487	99.349
6.125	102.025	102.000	101.848	101.609	101.318	101.169	6.500	101.152	101.073	101.021	100.942	99.812	99.674
6.250	102.497	102.472	102.320	102.082	101.790	101.641	6.625	101.467	101.388	101.336	101.257	100.127	99.989
6.375	102.149	102.124	101.958	101.702	101.403	101.257							
6.500	102.633	102.608	102.441	102.185	101.886	101.740							
6.625	103.185	103.160	102.994	102.738	102.459	102.343							
6.750	103.427	103.402	103.236	102.980	102.681	102.535							
6.875	103.223	103.198	102.996	102.722	102.467	102.384							
7.000	103.617	103.592	103.391	103.116	102.862	102.779							
7.125	103.935	103.910	103.708	103.434	103.179	103.096							
7.250	102.682	102.657	102.454	102.161	101.506	101.441							

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	96.194	96.169	96.046	95.844	95.659	95.580	5.250	98.653	98.532	98.508	98.465	97.313	97.136
5.375	96.912	96.887	96.764	96.561	96.377	96.298	5.375	99.083	98.962	98.938	98.895	97.743	97.565
5.500	97.674	97.649	97.526	97.324	97.140	97.060	5.500	99.478	99.357	99.333	99.290	98.138	97.961
5.625	98.331	98.306	98.183	97.981	97.797	97.717	5.625	99.838	99.717	99.693	99.650	98.498	98.321
5.750	98.825	98.800	98.663	98.443	98.178	98.041	5.750	99.154	99.038	99.000	98.939	97.780	97.606
5.875	99.430	99.405	99.268	99.048	98.783	98.646	5.875	99.514	99.399	99.361	99.300	98.141	97.967
6.000	100.127	100.102	99.965	99.745	99.480	99.343	6.000	99.850	99.734	99.696	99.635	98.476	98.302
6.125	100.785	100.760	100.623	100.403	100.138	100.001	6.125	100.175	100.059	100.022	99.960	98.801	98.628
6.250	100.799	100.774	100.621	100.383	100.111	99.962	6.250	100.366	100.286	100.235	100.155	99.026	98.887
6.375	101.344	101.319	101.167	100.929	100.637	100.488	6.375	100.702	100.623	100.571	100.492	99.362	99.224
6.500	101.900	101.875	101.723	101.484	101.193	101.044	6.500	101.027	100.948	100.896	100.817	99.687	99.549
6.625	102.372	102.347	102.195	101.957	101.665	101.516	6.625	101.342	101.263	101.211	101.132	100.002	99.864
6.750	102.024	101.999	101.833	101.577	101.278	101.132							
6.875	102.508	102.483	102.316	102.060	101.761	101.615							
7.000	103.060	103.035	102.869	102.613	102.334	102.218							
7.125	103.302	103.277	103.111	102.855	102.556	102.410							

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	98.571	98.561	98.456	98.221	97.824	97.687	5.375	98.446	98.436	98.331	98.096	97.699	97.562
5.500	99.226	99.216	99.111	98.876	98.478	98.341	5.500	99.101	99.091	98.986	98.751	98.353	98.216
5.625	99.973	99.963	99.859	99.623	99.226	99.089	5.625	99.848	99.838	99.734	99.498	99.101	98.964
5.750	99.791	99.781	99.661	99.408	98.983	98.834	5.750	99.666	99.656	99.536	99.283	98.858	98.709
5.875	100.494	100.484	100.364	100.110	99.686	99.537	5.875	100.369	100.359	100.239	99.985	99.561	99.412
6.000	101.121	101.111	100.991	100.738	100.313	100.164	6.000	100.996	100.986	100.866	100.613	100.188	100.039
6.125	101.685	101.675	101.555	101.302	100.877	100.728	6.125	101.560	101.550	101.430	101.177	100.752	100.603
6.250	101.103	101.093	100.961	100.690	100.260	100.114	6.250	100.978	100.968	100.836	100.565	100.135	99.989
6.375	101.767	101.757	101.625	101.354	100.924	100.778	6.375	101.642	101.632	101.500	101.229	100.799	100.653
6.500	102.310	102.300	102.168	101.897	101.467	101.321	6.500	102.185	102.175	102.043	101.772	101.342	101.196
6.625	102.823	102.813	102.681	102.409	101.999	101.893	6.625	102.698	102.688	102.556	102.284	101.874	101.768
6.750	101.709	101.699	101.522	101.233	100.838	100.755	6.750	101.584	101.574	101.397	101.108	100.713	100.630
6.875	102.182	102.172	101.996	101.706	101.312	101.229	6.875	102.057	102.047	101.871	101.581	101.187	101.104
7.000	102.607	102.597	102.420	102.131	101.736	101.654	7.000	102.482	102.472	102.295	102.006	101.611	101.529
7.125	102.944	102.934	102.757	102.468	102.074	101.991	7.125	102.819	102.809	102.632	102.343	101.949	101.866
7.250	101.150	101.140	100.930	100.622	99.795	99.731							

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	MN	0.000
NJ	-0.100	OR	0.050	ND	0.000
PA	0.100	NH	0.000		
VA	0.050	TX	0.075	State Special	
FL	0.025	SC	0.100	NC, SC, TN	0.150
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				
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 609-619	(1.750)				
FICO 589-599	(2.000)				
Admin Fees					
Underwriting Fee - Full Doc	\$1.125				
Underwriting Fee - IRRRL	\$695				
New Project Submission	\$795				

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



Effective Date and Time
 3/13/2025 2:30 PM

Secondary Dept. Hours: M-F 10-5 ET
Secondary@KeystoneFunding.com

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

Conventional 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	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	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	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	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	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	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	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	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	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	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	85.000	
6.125	85.000	85.000	85.000	85.000	85.000	85.000	6.875	87.000	87.000	87.000	87.000	87.000	87.000									
6.250	85.000	85.000	85.000	85.000	85.000	85.000	7.000	88.000	88.000	88.000	88.000	88.000	88.000									
6.375	85.000	85.000	85.000	85.000	85.000	85.000																

Agency 10/6 SOFR ARM 5-1-5 High Balance																					
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	
4.875	85.000	85.000	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	85.000	85.000	5.000	85.000	85.000	85.000	85.000	85.000	85.000	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	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	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	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	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	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	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	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	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	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 MN	0.000	0.000		
AL CO	(0.050)	(0.025)		
AZ MA ND	(0.100)	(0.075)		
CA	(0.150)	(0.125)		

**See Page 9

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

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

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



Effective Date and Time
 3/13/2025 2:30 PM

Secondary Dept. Hours: M-F 10-5 ET
Secondary@KeystoneFunding.com

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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	10/15 Yr	**See Page 9
5.500	96.710	96.366	96.302	5.500	97.928	97.576	97.388	75,000 - 99,999	(0.500)	(0.500)	
5.625	97.315	96.976	96.889	5.625	98.473	98.122	97.966	100,000 - 199,999	0.000	0.000	
5.750	97.893	97.551	97.515	5.750	99.136	98.786	98.626	200,000 - 299,999	0.025	0.025	
5.875	98.544	98.202	98.163	5.875	99.620	99.270	99.108	300,000 - 399,999	0.050	0.050	
5.990	99.030	98.689	98.649	5.990	100.053	99.705	99.539	400,000 - 548,250	0.075	0.075	
6.125	99.537	99.200	99.137	6.125	100.513	100.167	99.995	548,251 - 766,550	0.100	0.100	
6.250	99.741	99.293	99.161	6.250	100.755	100.298	100.046	State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9
6.375	100.288	99.941	99.705	6.375	101.208	100.752	100.496	PA FL TX	0.075	0.050	
6.490	100.763	100.316	100.178	6.490	101.600	101.145	100.887	DC DE VA MD TN WV	0.025	0.000	
6.625	101.197	100.754	100.597	6.625	102.013	101.559	101.294	CT NC NJ NH OR SC GA WA MN	0.000	0.000	
6.750	101.307	100.831	100.687	6.750	101.641	101.156	100.894	AL CO	0.050	0.050	
6.875	101.737	101.263	101.112	6.875	102.010	101.525	101.260	AZ MA ND	(0.100)	(0.075)	
6.990	102.106	101.632	101.478	6.990	102.308	101.824	101.557	CA	(0.150)	(0.125)	
7.125	102.414	101.939	101.885	7.125	102.577	102.093	101.826				
**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	97.507	97.231	97.111	5.000	97.751	97.663	97.549				
5.125	98.004	97.861	97.538	5.125	98.226	98.138	98.019				
5.250	98.346	98.005	97.876	5.250	98.551	98.465	98.341				
5.375	98.663	98.322	98.189	5.375	98.849	98.764	98.634				
5.500	99.058	98.718	98.583	5.500	99.164	99.079	98.949				
5.625	99.365	98.957	98.790	5.625	99.412	99.260	99.098				
5.750	99.665	99.258	99.086	5.750	99.701	99.549	99.382				
5.875	99.941	99.536	99.358	5.875	99.966	99.816	99.644				
6.000	100.355	99.950	99.772	6.000	100.294	100.144	99.971				
6.125	100.327	99.910	99.747	6.125	100.081	99.919	99.761				
**See Page 9											
High Balance 30 Year Fixed				High Balance 15 Year Fixed							
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day	
6.125				100.353	99.970	99.807	6.250	84.450	84.450	84.450	
6.250				99.700	99.262	99.050	6.375	84.450	84.450	84.450	
6.375				100.252	99.815	99.599	6.500	84.450	84.450	84.450	
6.500				100.703	100.266	100.047	6.625	84.450	84.450	84.450	
6.625				101.078	100.645	100.408	6.750	84.450	84.450	84.450	
6.750				101.216	100.750	100.525					
6.875				101.593	101.128	100.897					
7.000				101.881	101.417	101.183					
7.125				102.123	101.501	101.380					
7.250				102.206	101.823	101.723					
7.375				102.512	102.130	102.025					
7.500				102.783	101.831	101.747					

HomeReady/Home Possible Adjustment Caps		Extension Costs Per Day:		Admin Fees:		
FICO Score	LTV<=80	LTV>80	First Request	(0.020)	Underwriting	\$1,125
>=80	(1.500)	0.000	Second Request	(0.020)	Condo New Project Approval	\$700
<80	(1.500)	(1.500)	Third Request	(0.040)	Condo Established Project	\$295
			Fourth Request	(0.040)	Condo Limited Review	\$0
			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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FHA/USDA Programs - TBD Locks

FHA/USDA 30 Standard						FHA 15 Standard				
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.875				95.282	95.198	95.128	5.750	98.143	97.384	97.220
5.000				96.010	95.925	95.856	5.875	98.620	97.861	97.697
5.125				96.832	96.747	96.678	6.000	99.070	98.311	98.148
5.250				97.547	97.463	97.393	6.125	99.503	98.744	98.580
5.375				97.863	97.699	97.572	6.250	99.378	98.649	98.520
5.500				98.567	98.402	98.275	6.375	99.816	99.086	98.958
5.625				99.273	99.108	98.981	6.500	100.235	99.506	99.377
5.750				100.049	99.884	99.757	6.625	100.637	99.908	99.779
5.875				99.850	99.658	99.519				
5.990				100.515	100.323	100.184				
6.125				101.097	100.905	100.766				
6.250				101.634	101.442	101.303				

All Purchase Transactions 0.000

State Adjustments

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

Loan Amount Adjustments

	All Terms
75,000 - 99,999	(0.500)
100,000 - 199,999	0.000
200,000 - 299,999	0.025
300,000 - 399,999	0.050
400,000 - 548,250	0.075
548,251 - 766,550	0.100
High Balance	0.000

All Standard FHA/USDA program Adjustments

2-4 Units	0.000
Manufactured Home	(2.000)
203k	NA
USDA	0.000
Non-Owner Occ. (SL only)	(3.000)

FICO Adjustments

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

FHA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.375	97.566	97.438	97.331
5.500	98.279	98.151	98.044
5.625	99.035	98.907	98.800
5.750	99.778	98.623	98.504
5.875	99.481	99.326	99.207
6.000	100.172	100.018	99.898
6.125	100.878	100.743	100.624
6.250	100.042	99.882	99.766
6.375	100.740	100.580	100.464
6.500	101.416	101.256	101.139

Extension Costs Per Day:

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

Admin Fees

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

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VA Programs - TBD Locks

VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.875	95.419	95.234	95.155	5.250	98.040	96.888	96.711
5.000	96.136	95.952	95.873	5.375	98.470	97.318	97.140
5.125	96.859	96.715	96.635	5.500	98.865	97.713	97.536
5.250	97.556	97.372	97.292	5.625	99.225	98.073	97.896
5.375	98.018	97.753	97.616	5.750	98.514	97.355	97.181
5.500	98.623	98.358	98.221	5.875	98.875	97.716	97.542
5.625	99.320	99.055	98.918	6.000	99.210	98.051	97.877
5.750	99.978	99.713	99.576	6.125	99.535	98.376	98.203
5.875	99.958	99.686	99.537	6.250	99.730	98.601	98.462
5.990	100.504	100.212	100.063	6.375	100.067	98.937	98.799
6.125	101.059	100.768	100.619	6.500	100.392	99.262	99.124
6.250	101.532	101.240	101.091	6.625	100.707	99.577	99.439
6.375	101.152	100.853	100.707				
6.500	101.635	101.336	101.190				
6.625	102.188	101.909	101.793				

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.375	97.316	97.188	97.081
5.500	98.029	97.901	97.794
5.625	98.785	98.657	98.550
5.750	98.528	98.373	98.254
5.875	99.231	99.076	98.957
6.000	99.922	99.768	99.648
6.125	100.628	100.493	100.374
6.250	99.792	99.632	99.516
6.375	100.490	100.330	100.214
6.500	101.166	101.006	100.889

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	
726,251 - 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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 Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.

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



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

SPEC PAYUPS

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

FHA 30 Year Fixed											
Rate	\$275,001 - \$300,000	\$250,001 - \$275,000	\$225,001 - \$250,000	\$200,001 - \$225,000	\$175,001 - \$200,000	\$150,001 - \$175,000	\$125,001 - \$150,000	\$110,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000	
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.375	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418	
6.500	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418	
6.625	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418	
6.750	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418	
6.875	0.817	0.945	0.974	1.102	1.021	1.069	1.167	1.323	1.173	1.190	
7.000	0.817	0.945	0.974	1.102	1.021	1.069	1.167	1.323	1.173	1.190	
7.125	0.817	0.945	0.974	1.102	1.021	1.069	1.167	1.323	1.173	1.190	

VA 30 Year Fixed											
Rate	\$275,001 - \$300,000	\$250,001 - \$275,000	\$225,001 - \$250,000	\$200,001 - \$225,000	\$175,001 - \$200,000	\$150,001 - \$175,000	\$125,001 - \$150,000	\$110,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000	
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

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

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



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

Conventional LLPAs										
Purchase - FICO/LTV LLPAs (Mortgage > 15 Year Terms)										
FICO Range	LTV Range									95.01 - 97.00%
	<= 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	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500	-0.500
720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750	-0.750
700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875	-0.875
680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125	-1.125
660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250	-1.250
640 - 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500	-1.500
620 - 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750	-1.750
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Non Cashout Refinance - FICO/LTV LLPAs (Mortgage > 15 Year Terms)										
FICO Range	LTV Range									95.01 - 97.00%
	<= 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	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	-1.000
720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	-1.250
700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.250	-1.250
680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750	-1.750
660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125	-2.125
640 - 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500	-2.500
620 - 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-3.500	-2.500	-2.500
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Cashout Refinance - FICO/LTV LLPAs (All Mortgage Terms)										
FICO Range	LTV Range									95.01 - 97.00%
	<= 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	n/a
760-779	-0.375	-0.375	-0.875	-1.250	-1.875	n/a	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	n/a
720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750	n/a	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	n/a
680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750	n/a	n/a	n/a	n/a	n/a
660 - 679	-0.375	-0.875	-2.500	-4.000	-4.750	n/a	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	n/a
620 - 639	-0.375	-1.375	-3.750	-4.875	-5.125	n/a	n/a	n/a	n/a	n/a
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Purchase - LLPAs by Product Feature (All Terms)										
Product Feature	LTV Range									95.01 - 97.00%
	<= 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	0.000	0.000	-0.250
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-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	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-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	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-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	-1.125	-1.125	-1.125
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-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	-2.500	-2.500	-2.500
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Non Cashout Refinance - LLPAs by Product Feature (All Terms)										
Product Feature	LTV Range									95.01 - 97.00%
	<= 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	0.000	0.000	-0.250
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-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	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-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	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-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	-1.125	-1.125	-1.125
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-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	-2.500	-2.500	-2.500
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Cashout Refinance - LLPAs by Product Feature (All Terms)										
Product Feature	LTV Range									95.01 - 97.00%
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
ARM	0.000	0.000	n/a	n/a	0.000	0.000	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	n/a
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	n/a	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	n/a
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	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	n/a
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	n/a	n/a	n/a	n/a	n/a
High Balance - Fixed Rate	-1.250	-1.250	-1.500	-1.500	-2.500	n/a	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	n/a
DTI > 40%	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a	n/a	n/a

Pricing Specials										
Product Feature	LTV Range									95.01 - 97.00%
	<= 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	0.000
Refinance Special	0.000	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	-0.250
Escrow Waiver	-0.100	-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

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

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

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

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

Admin Fees:		
Underwriting	\$1,125	\$1,125
Condo New Project Approval	\$700	\$700
Condo Established Project	\$295	\$295
Condo Limited Review	\$0	\$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 203.2 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.