

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



Effective Date and Time  
3/31/2025 10:30 AM

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

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

Conventional Products												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	60-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)	DU Home Ready	0.500	0.000	500 - 999,999	0.000	0.000	LP Home Possible	0.500	0.000						
5.500	97.860	97.835	97.626	97.460	97.134	97.073	5.500	99.223	99.213	98.955	98.816	98.480	98.311	100,000 - 199,999	0.000	0.000				200,000 - 299,999	0.025	0.025				300,000 - 399,999	0.050	0.050			
5.625	98.471	98.446	98.236	98.067	97.744	97.683	5.625	99.764	99.754	99.487	99.344	98.944	98.775	400,000 - 548,250	0.075	0.075				548,251 - 806,500	0.100	0.100									
5.750	98.990	98.965	98.755	98.589	98.173	98.110	5.750	100.408	100.398	100.127	99.981	99.579	99.398																		
5.875	99.632	99.607	99.394	99.227	98.814	98.751	5.875	100.898	100.888	100.614	100.464	100.073	99.887																		
5.990	100.135	100.110	99.893	99.713	99.329	99.248	5.990	101.349	101.339	101.062	100.910	100.527	100.337																		
6.125	100.653	100.628	100.401	100.217	99.847	99.766	6.125	101.826	101.816	101.539	101.387	101.004	100.814																		
6.250	100.846	100.821	100.638	100.457	100.046	99.963	6.250	101.876	101.866	101.625	101.464	101.065	100.864																		
6.375	101.380	101.355	101.168	100.983	100.581	100.495	6.375	102.313	102.303	102.058	101.894	101.506	101.299																		
6.490	101.833	101.808	101.620	101.434	101.036	100.948	6.490	102.717	102.707	102.460	102.293	101.913	101.703																		
6.625	102.251	102.226	102.028	101.831	101.464	101.361	6.625	103.137	103.127	102.880	102.713	102.333	102.122																		
6.750	102.429	102.404	102.218	102.021	101.581	101.478	6.750	102.673	102.663	102.419	102.245	101.816	101.593																		
6.875	102.870	102.845	102.656	102.457	102.024	101.918	6.875	103.023	103.013	102.766	102.588	102.169	101.942																		
6.990	103.238	103.213	103.022	102.821	102.395	102.285	6.990	103.341	103.331	103.082	102.902	102.491	102.259																		
7.125	103.607	103.582	103.382	103.171	102.773	102.650	7.125	103.634	103.624	103.375	103.194	102.784	102.552																		
7.250	103.840	103.815	103.628	103.419	102.944	102.822	7.250	103.637	103.627	103.381	103.193	102.733	102.489																		
7.375	104.209	104.184	103.994	103.783	103.315	103.189	7.375	103.912	103.902	103.653	103.461	103.012	102.763																		
7.490	104.473	104.448	104.257	104.044	103.582	103.453	7.490	104.169	104.159	103.989	103.794	103.431	103.178																		
7.625	104.738	104.713	104.659	104.431	104.089	103.940	7.625	104.629	104.619	104.515	104.316	103.965	103.706																		
Conforming 15 Year Fixed						Conforming 10 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	60-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)	DU Home Ready	0.500	0.000	500 - 999,999	0.000	0.000	LP Home Possible	0.500	0.000						
5.000	98.654	98.604	98.330	98.210	97.985	97.915	5.000	98.572	98.705	98.428	98.319	98.258	98.223	100,000 - 199,999	0.000	0.000				200,000 - 299,999	0.025	0.025				300,000 - 399,999	0.050	0.050			
5.125	99.148	99.098	98.787	98.659	98.345	98.295	5.125	99.012	99.150	98.870	98.757	98.698	98.653	400,000 - 548,250	0.075	0.075				548,251 - 806,500	0.100	0.100									
5.250	99.460	99.410	99.096	98.965	98.662	98.606	5.250	99.306	99.449	99.165	99.050	99.001	98.951																		
5.375	99.762	99.712	99.395	99.261	98.968	98.907	5.375	99.588	99.735	99.448	99.329	99.291	99.236																		
5.500	100.411	100.361	100.044	99.910	99.617	99.557	5.500	99.968	100.082	99.824	99.701	99.629	99.574																		
5.625	100.540	100.490	100.198	100.057	99.728	99.657	5.625	100.374	100.493	100.232	100.106	100.032	99.966																		
5.750	100.925	100.875	100.580	100.436	100.118	100.041	5.750	100.636	100.759	100.494	100.365	100.302	100.230																		
5.875	101.440	101.390	101.092	100.945	100.637	100.555	5.875	100.891	101.016	100.748	100.616	100.563	100.486																		
6.000	101.681	101.631	101.333	101.185	100.877	100.796	6.000	101.189	101.314	101.047	100.914	100.861	100.785																		
6.125	101.523	101.473	101.216	101.061	100.731	100.639	6.125	101.096	101.196	100.969	100.829	100.754	100.667																		
6.250	101.908	101.858	101.598	101.439	101.120	101.023	6.250	101.331	101.434	101.204	101.061	100.996	100.904																		
6.375	102.411	102.361	102.098	101.936	101.627	101.525	6.375	101.571	101.673	101.440	101.293	101.239	101.142																		
6.500	102.640	102.590	102.327	102.165	101.856	101.754	6.500	101.922	102.002	101.781	101.631	101.556	101.459																		
6.625	102.590	102.540	102.286	102.118	101.759	101.646	6.625	102.253	102.333	102.110	101.956	101.853	101.745																		
6.750	102.935	102.885	102.628	102.456	102.109	101.991	6.750	102.474	102.559	102.332	102.175	102.083	101.970																		
6.875	103.424	103.374	103.319	102.939	102.601	102.478																									
7.000	103.264	103.214	103.159	102.778	102.446	102.318																									
High Balance 30 Year Fixed						High Balance 15 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	60-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)	DU Home Ready	0.500	0.000	500 - 999,999	0.000	0.000	LP Home Possible	0.500	0.000						
6.125	100.807	100.757	101.168	100.975	100.571	100.390	6.250	85.000	85.000	85.000	85.000	85.000	85.000																		
6.250	100.985	100.935	100.772	100.582	100.179	100.017	6.375	85.000	85.000	85.000	85.000	85.000	85.000																		
6.375	101.517	101.467	101.300	101.104	100.713	100.547	6.500	85.000	85.000	85.000	85.000	85.000	85.000																		
6.500	101.953	101.903	101.735	101.539	101.151	100.983	6.625	85.000	85.000	85.000	85.000	85.000	85.000																		
6.625	102.316	102.266	102.088	101.881	101.523	101.341	6.750	85.000	85.000	85.000	85.000	85.000	85.000																		
6.750	102.460	102.410	102.243	102.037	101.607	101.423	6.875	85.000	85.000	85.000	85.000	85.000	85.000																		
6.875	102.831	102.781	102.613	102.404	101.981	101.794	7.000	85.000	85.000	85.000	85.000	85.000	85.000																		
7.000	103.164	103.114	102.934	102.718	102.325	102.122																									
7.125	103.441	103.391	103.211	102.990	102.602	102.399																									
7.250	103.438	103.388	103.221	103.002	102.525	102.323																									
7.375	103.767	103.717	103.541	103.317	102.862	102.648																									
7.500	104.044	103.994	103.815	103.584	10																										

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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	96.462	96.427	96.299	95.958	95.766	95.738	5.750	99.224	99.281	99.142	99.069	98.371	98.309
5.000	97.190	97.155	97.028	96.686	96.494	96.467	5.875	99.690	99.747	99.608	99.535	98.837	98.775
5.125	98.062	98.027	97.900	97.558	97.367	97.339	6.000	100.135	100.192	100.053	99.980	99.282	99.220
5.250	98.778	98.743	98.615	98.273	98.082	98.054	6.125	100.562	100.618	100.479	100.406	99.708	99.646
5.375	99.057	99.022	98.882	98.524	98.294	98.245	6.250	100.302	100.339	100.203	100.114	99.390	99.308
5.500	99.800	99.765	99.625	99.267	99.037	98.988	6.375	100.730	100.767	100.631	100.542	99.818	99.736
5.625	100.505	100.470	100.330	99.972	99.742	99.693	6.500	101.140	101.177	101.042	100.952	100.229	100.146
5.750	101.210	101.175	101.035	100.677	100.447	100.398	6.625	101.535	101.571	101.436	101.346	100.623	100.540
5.875	101.135	101.100	100.947	100.600	100.357	100.287							
5.990	101.812	101.777	101.625	101.277	101.034	100.964							
6.125	102.377	102.342	102.189	101.842	101.599	101.529							
6.250	102.881	102.846	102.694	102.346	102.103	102.034							
6.375	102.314	102.279	102.114	101.830	101.612	101.522							
6.500	102.999	102.964	102.798	102.514	102.297	102.207							
6.625	103.547	103.512	103.347	103.063	102.846	102.756							
6.750	103.761	103.726	103.561	103.277	103.060	102.969							
6.875	103.450	103.415	103.237	103.059	102.919	102.808							
7.000	103.965	103.930	103.752	103.573	103.433	103.322							
7.125	104.347	104.312	104.134	103.956	103.815	103.704							
7.250	104.048	104.013	103.823	103.667	103.527	103.395							

  

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	96.337	96.302	96.174	95.833	95.641	95.613	5.750	99.099	99.156	99.017	98.944	98.246	98.184
5.000	97.065	97.030	96.903	96.561	96.369	96.342	5.875	99.565	99.622	99.483	99.410	98.712	98.650
5.125	97.937	97.902	97.775	97.433	97.242	97.214	6.000	100.010	100.067	99.928	99.855	99.157	99.095
5.250	98.653	98.618	98.490	98.148	97.957	97.929	6.125	100.437	100.493	100.354	100.281	99.583	99.521
5.375	98.932	98.897	98.757	98.399	98.169	98.120	6.250	100.177	100.214	100.078	99.989	99.265	99.183
5.500	99.675	99.640	99.500	99.142	98.912	98.863	6.375	100.605	100.642	100.506	100.417	99.693	99.611
5.625	100.380	100.345	100.205	99.847	99.617	99.568	6.500	101.015	101.052	100.917	100.827	100.104	100.021
5.750	101.085	101.050	100.910	100.552	100.322	100.273	6.625	101.410	101.446	101.311	101.221	100.498	100.415
5.875	101.010	100.975	100.822	100.475	100.232	100.162							
5.990	101.687	101.652	101.500	101.152	100.909	100.839							
6.125	102.252	102.217	102.064	101.717	101.474	101.404							
6.250	102.756	102.721	102.569	102.221	101.978	101.909							
6.375	102.189	102.154	101.989	101.705	101.487	101.397							
6.500	102.874	102.839	102.673	102.389	102.172	102.082							
6.625	103.422	103.387	103.222	102.938	102.721	102.631							
6.750	103.636	103.601	103.436	103.152	102.935	102.844							
6.875	103.325	103.290	103.112	102.934	102.794	102.683							

  

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	98.957	98.932	98.782	98.431	98.246	98.217	5.375	98.832	98.807	98.657	98.306	98.121	98.092
5.500	99.710	99.685	99.535	99.184	98.999	98.971	5.500	99.585	99.560	99.410	99.059	98.874	98.846
5.625	100.465	100.440	100.290	99.939	99.754	99.725	5.625	100.340	100.315	100.165	99.814	99.629	99.600
5.750	100.239	100.214	100.051	99.712	99.514	99.464	5.750	100.114	100.089	99.926	99.587	99.389	99.339
5.875	100.941	100.916	100.753	100.414	100.216	100.166	5.875	100.816	100.791	100.628	100.289	100.091	100.041
6.000	101.630	101.605	101.442	101.103	100.905	100.856	6.000	101.505	101.480	101.317	100.978	100.780	100.731
6.125	102.333	102.308	102.145	101.806	101.628	101.578	6.125	102.208	102.183	102.020	101.681	101.503	101.453
6.250	101.472	101.447	101.272	100.998	100.825	100.755	6.250	101.347	101.322	101.147	100.873	100.700	100.630
6.375	102.164	102.139	101.964	101.690	101.518	101.447	6.375	102.039	102.014	101.839	101.565	101.393	101.322
6.500	102.829	102.804	102.629	102.354	102.182	102.112	6.500	102.704	102.679	102.504	102.229	102.057	101.987
6.625	103.458	103.433	103.258	102.983	102.831	102.771	6.625	103.333	103.308	103.133	102.858	102.706	102.646
6.750	102.081	102.056	101.868	101.689	101.594	101.503	6.750	101.956	101.931	101.743	101.564	101.469	101.378
6.875	102.667	102.642	102.455	102.275	102.180	102.089	6.875	102.542	102.517	102.330	102.150	102.055	101.964
7.000	103.212	103.187	102.999	102.820	102.725	102.634	7.000	103.087	103.062	102.874	102.695	102.600	102.509
7.125	103.694	103.669	103.481	103.302	103.207	103.116	7.125	103.569	103.544	103.356	103.177	103.082	102.991
7.250	101.700	101.675	101.475	101.290	101.195	101.083	7.250	101.575	101.550	101.350	101.165	101.070	100.958

All Purchase Transactions	0.000					
<b>State Adjustments</b>						
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	<b>State Special</b>		
NC	0.100	CT	-0.025	NC, SC, TN	0.150	
CO	0.150	CA	-0.050			
GA	0.000	WA	0.050			

<b>Loan Amount Adjustments</b>		<b>All Terms</b>
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

<b>All Standard FHA/USDA program Adjustments</b>		
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)

<b>FICO Adjustments</b>		<b>FHA</b>	<b>USDA</b>
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)

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

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

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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	96.645	96.620	96.492	96.150	95.859	95.821	5.250	98.740	98.715	98.642	98.585	97.486	97.435
5.000	97.363	97.338	97.210	96.869	96.577	96.539	5.375	99.152	99.128	99.054	98.998	97.898	97.848
5.125	98.126	98.101	97.973	97.631	97.340	97.302	5.500	99.529	99.505	99.431	99.375	98.276	98.225
5.250	98.832	98.807	98.680	98.338	98.046	98.009	5.625	99.871	99.847	99.773	99.717	98.617	98.566
5.375	99.288	99.263	99.123	98.765	98.434	98.376	5.750	99.642	99.598	99.559	99.486	98.388	98.317
5.500	99.912	99.887	99.747	99.388	99.058	99.000	5.875	99.994	99.950	99.911	99.838	98.740	98.668
5.625	100.577	100.552	100.411	100.053	99.723	99.665	6.000	100.330	100.286	100.247	100.174	99.076	99.004
5.750	101.189	101.164	101.024	100.666	100.336	100.277	6.125	100.654	100.610	100.571	100.498	99.400	99.328
5.875	101.285	101.260	101.107	100.759	100.436	100.357	6.250	100.711	100.648	100.612	100.523	99.400	99.307
5.990	101.822	101.797	101.644	101.297	100.954	100.874	6.375	101.041	100.978	100.942	100.852	99.729	99.637
6.125	102.361	102.336	102.184	101.836	101.493	101.413	6.500	101.360	101.296	101.261	101.171	100.048	99.955
6.250	102.809	102.784	102.631	102.284	101.941	101.861	6.625	101.670	101.606	101.571	101.481	100.358	100.265
6.375	102.395	102.370	102.205	101.920	101.603	101.503							
6.500	102.846	102.821	102.656	102.372	102.055	101.954							
6.625	103.356	103.331	103.166	102.882	102.584	102.514							
6.750	103.561	103.536	103.371	103.087	102.769	102.669							
6.875	103.397	103.372	103.195	103.016	102.776	102.655							
7.000	103.758	103.733	103.556	103.377	103.137	103.016							
7.125	104.089	104.064	103.886	103.707	103.467	103.346							
7.250	103.898	103.873	103.683	103.527	103.287	103.145							
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	96.520	96.495	96.367	96.025	95.734	95.696	5.250	98.615	98.590	98.517	98.460	97.361	97.310
5.375	97.238	97.213	97.085	96.744	96.452	96.414	5.375	99.027	99.003	98.929	98.873	97.773	97.723
5.500	98.001	97.976	97.848	97.506	97.215	97.177	5.500	99.404	99.380	99.306	99.250	98.151	98.100
5.625	98.707	98.682	98.555	98.213	97.921	97.884	5.625	99.746	99.722	99.648	99.592	98.492	98.441
5.750	99.163	99.138	98.998	98.640	98.309	98.251	5.750	99.517	99.473	99.434	99.361	98.263	98.192
5.875	99.787	99.762	99.622	99.263	98.933	98.875	5.875	99.869	99.825	99.786	99.713	98.615	98.543
6.000	100.452	100.427	100.286	99.928	99.598	99.540	6.000	100.205	100.161	100.122	100.049	98.951	98.879
6.125	101.064	101.039	100.899	100.541	100.211	100.152	6.125	100.529	100.485	100.446	100.373	99.275	99.203
6.250	101.160	101.135	100.982	100.634	100.311	100.232	6.250	100.586	100.523	100.487	100.398	99.275	99.182
6.375	101.697	101.672	101.519	101.172	100.829	100.749	6.375	100.916	100.853	100.817	100.727	99.604	99.512
6.500	102.236	102.211	102.059	101.711	101.368	101.288	6.500	101.235	101.171	101.136	101.046	99.923	99.830
6.625	102.684	102.659	102.506	102.159	101.816	101.736	6.625	101.545	101.481	101.446	101.356	100.233	100.140
6.750	102.270	102.245	102.080	101.795	101.478	101.378							
6.875	102.721	102.696	102.531	102.247	101.930	101.829							
7.000	103.231	103.206	103.041	102.757	102.459	102.389							
7.125	103.436	103.411	103.246	102.962	102.644	102.544							
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	99.056	99.046	98.946	98.565	98.110	98.051	5.375	98.931	98.921	98.821	98.440	97.985	97.926
5.500	99.730	99.720	99.620	99.239	98.784	98.725	5.500	99.605	99.595	99.495	99.114	98.659	98.600
5.625	100.445	100.435	100.335	99.954	99.499	99.440	5.625	100.320	100.310	100.210	99.829	99.374	99.315
5.750	100.260	100.250	100.138	99.768	99.300	99.221	5.750	100.135	100.125	100.013	99.643	99.175	99.096
5.875	100.978	100.968	100.856	100.487	100.019	99.939	5.875	100.853	100.843	100.731	100.362	99.894	99.814
6.000	101.597	101.587	101.474	101.105	100.637	100.558	6.000	101.472	101.462	101.349	100.980	100.512	100.433
6.125	102.145	102.135	102.022	101.653	101.185	101.106	6.125	102.020	102.010	101.897	101.528	101.060	100.981
6.250	101.520	101.510	101.385	101.080	100.638	100.538	6.250	101.395	101.385	101.260	100.955	100.513	100.413
6.375	102.163	102.153	102.028	101.724	101.281	101.181	6.375	102.038	102.028	101.903	101.599	101.156	101.056
6.500	102.675	102.665	102.540	102.235	101.793	101.693	6.500	102.550	102.540	102.415	102.110	101.668	101.568
6.625	103.144	103.134	103.009	102.705	102.282	102.222	6.625	103.019	103.009	102.884	102.580	102.157	102.097
6.750	102.062	102.052	101.914	101.705	101.340	101.219	6.750	101.937	101.927	101.789	101.580	101.215	101.094
6.875	102.513	102.503	102.365	102.156	101.791	101.669	6.875	102.388	102.378	102.240	102.031	101.666	101.544
7.000	102.924	102.914	102.776	102.567	102.202	102.080	7.000	102.799	102.789	102.651	102.442	102.077	101.955
7.125	103.254	103.244	103.106	102.897	102.532	102.411	7.125	103.129	103.119	102.981	102.772	102.407	102.286
7.250	101.618	101.608	101.458	101.243	100.878	100.736							

All Purchase Transactions	0.000				
<b>State Adjustments</b>					
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	<b>State Special</b>	
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		
<b>Loan Amount Adjustments</b>					
					<b>All Terms</b>
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)
<b>All Standard VA program Adjustments</b>					
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)
<b>VA FICO Adjustments</b>					
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)
<b>Admin Fees</b>					
Underwriting Fee - Full Doc					\$1.125
Underwriting Fee - IRRRL					\$695
New Project Submission					\$795

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

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

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



Effective Date and Time  
 3/31/2025 10:30 AM

Secondary Dept. Hours: M-F 10-5 ET  
[Secondary@KeystoneFunding.com](mailto: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																		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	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  
 3/31/2025 10:30 AM

Secondary Dept. Hours: M-F 10-5 ET  
[Secondary@KeystoneFunding.com](mailto:Secondary@KeystoneFunding.com)

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

Conventional Products - TBD Locks											
Conforming 30 Year Fixed				Conforming 20 Year Fixed				Conventional Loan Level Price Adjustments			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day	Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9
5.500	96.910	96.584	96.523	5.500	98.266	97.930	97.761	75,000 - 99,999	(0.500)	(0.500)	
5.625	97.517	97.194	97.133	5.625	98.794	98.394	98.225	100,000 - 199,999	0.000	0.000	
5.750	98.039	97.623	97.560	5.750	99.431	99.029	98.848	200,000 - 299,999	0.025	0.025	
5.875	98.677	98.264	98.201	5.875	99.914	99.523	99.337	300,000 - 399,999	0.050	0.050	
5.990	99.163	98.779	98.698	5.990	100.360	99.977	99.787	400,000 - 548,250	0.075	0.075	
6.125	99.667	99.297	99.216	6.125	100.837	100.454	100.264	548,251 - 766,550	0.100	0.100	
6.250	99.907	99.496	99.413	6.250	100.914	100.515	100.314	State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9
6.375	100.433	100.031	99.945	6.375	101.344	100.956	100.749	PA FL TX	0.075	0.050	
6.490	100.884	100.486	100.398	6.490	101.743	101.363	101.153	DC DE VA MD TN WV	0.025	0.000	
6.625	101.281	100.914	100.811	6.625	102.163	101.783	101.572	CT NC NJ NH OR SC GA WA MN	0.000	0.000	
6.750	101.471	101.031	100.928	6.750	101.695	101.266	101.043	AL CO	0.050	0.050	
6.875	101.907	101.474	101.368	6.875	102.038	101.619	101.392	AZ MA ND	(0.100)	(0.075)	
6.990	102.271	101.845	101.735	6.990	102.352	101.941	101.709	CA	(0.150)	(0.125)	
7.125	102.621	102.223	102.100	7.125	102.844	102.234	102.002				**See Page 9
**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	97.660	97.435	97.365	5.000	97.769	97.708	97.673				
5.125	98.109	97.795	97.745	5.125	98.207	98.148	98.103				
5.250	98.415	98.112	98.056	5.250	98.500	98.451	98.401				
5.375	98.711	98.418	98.357	5.375	98.779	98.741	98.686				
5.500	99.360	99.067	99.007	5.500	99.151	99.079	99.024				
5.625	99.507	99.178	99.107	5.625	99.556	99.482	99.416				
5.750	99.886	99.568	99.491	5.750	99.815	99.752	99.680				
5.875	100.395	100.087	100.005	5.875	100.068	100.013	99.936				
6.000	100.635	100.327	100.246	6.000	100.364	100.311	100.235				
6.125	100.511	100.181	100.089	6.125	100.279	100.204	100.117				
**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	100.425	100.021	99.840	6.250	84.450	84.450	84.450	84.450	84.450	84.450	
6.250	100.032	99.629	99.467	6.375	84.450	84.450	84.450	84.450	84.450	84.450	
6.375	100.554	100.163	99.967	6.500	84.450	84.450	84.450	84.450	84.450	84.450	
6.500	100.989	100.601	100.433	6.625	84.450	84.450	84.450	84.450	84.450	84.450	
6.625	101.331	100.973	100.791	6.750	84.450	84.450	84.450	84.450	84.450	84.450	
6.750	101.467	101.057	100.873								
6.875	101.854	101.431	101.244								
7.000	102.168	101.775	101.572								
7.125	102.440	102.052	101.849								
7.250	102.452	101.975	101.773								
7.375	102.767	102.312	102.098								
7.500	103.034	102.008	101.799								

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)		
<small>LLPA CAPS APPLY TO ALL CONJ ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS</small>			<small>Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.</small>			
Escrow Waiver	(0.100)					

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 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				95.408	95.216	95.188	5.750	98.519	97.821	97.759
5.000				96.136	95.944	95.917	5.875	98.985	98.287	98.225
5.125				97.008	96.817	96.789	6.000	99.430	98.732	98.670
5.250				97.723	97.532	97.504	6.125	99.856	99.158	99.096
5.375				98.794	98.603	98.575	6.250	99.564	98.840	98.758
5.500				98.717	98.487	98.438	6.375	99.992	99.268	99.186
5.625				99.422	99.192	99.143	6.500	100.402	99.679	99.596
5.750				100.127	99.897	99.848	6.625	100.796	100.073	99.990
5.875				100.050	99.807	99.737				
5.990				100.727	100.484	100.414				
6.125				101.292	101.049	100.979				
6.250				101.796	101.553	101.484				

  

FHA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.375	97.881	97.696	97.667
5.500	98.634	98.449	98.421
5.625	99.389	99.204	99.175
5.750	99.162	98.964	98.914
5.875	99.864	99.666	99.616
6.000	100.553	100.355	100.306
6.125	101.256	101.078	101.028
6.250	100.448	100.275	100.205
6.375	101.140	100.968	100.897
6.500	101.804	101.632	101.562

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

**Extension Costs Per Day:**

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

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

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



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

VA Programs - TBD Locks

VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.875	95.600	95.309	95.271	5.250	98.035	96.936	96.885
5.000	96.319	96.027	95.989	5.375	98.448	97.348	97.298
5.125	97.081	96.790	96.752	5.500	98.825	97.726	97.675
5.250	97.788	97.496	97.459	5.625	99.167	98.067	98.016
5.375	98.215	97.884	97.826	5.750	98.936	97.838	97.767
5.500	98.838	98.508	98.450	5.875	99.288	98.190	98.118
5.625	99.503	99.173	99.115	6.000	99.624	98.526	98.454
5.750	100.116	99.786	99.727	6.125	99.948	98.850	98.778
5.875	100.209	99.886	99.807	6.250	99.973	98.850	98.757
5.990	100.747	100.404	100.324	6.375	100.302	99.179	99.087
6.125	101.286	100.943	100.863	6.500	100.621	99.498	99.405
6.250	101.734	101.391	101.311	6.625	100.931	99.808	99.715
6.375	101.370	101.053	100.953				
6.500	101.822	101.505	101.404				
6.625	102.332	102.034	101.964				

  

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.375	97.631	97.446	97.417
5.500	98.384	98.199	98.171
5.625	99.139	98.954	98.925
5.750	98.912	98.714	98.664
5.875	99.614	99.416	99.366
6.000	100.303	100.105	100.056
6.125	101.006	100.828	100.778
6.250	100.198	100.025	99.955
6.375	100.890	100.718	100.647
6.500	101.554	101.382	101.312

All Purchase Transactions	0.000		
<b>State Adjustments</b>			
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
<b>Loan Amount Adjustments</b>			
			<b>All Terms</b>
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
726,251 - 1,499,999			0.000
> = \$1,500,000			(0.500)
<b>All Standard VA program Adjustments</b>			
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)
<b>VA FICO Adjustments</b>			
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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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



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**Conventional LLPAs**

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

Non Cashout Refinance - FICO/LTV LLPAs (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	-3.500	-2.500
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

Cashout Refinance - FICO/LTV LLPAs (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	-2.500	-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	-3.750	-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								
	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
Purchase Special	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Refinance Special	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Temporary Interest Rate Buydown	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Escrow Waiver	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

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

Product Feature	Cashout Refinance - LLPAs by Product Feature (All Terms)								
	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	n/a	n/a	0.000	0.000	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

Cumulative LPA 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)
100,000 - 199,999	0.000	0.000
200,000 - 299,999	0.025	0.025
300,000 - 399,999	0.050	0.050
400,000 - 548,250	0.075	0.075
548,251 - 766,550	0.100	0.100
> 766,550	0.000	0.000

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

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
IL	0.050	0.050
AZ CO MA	(0.100)	(0.075)
CA	(0.150)	(0.125)

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

Rates, comparisons, fees and programs are subject to change without notice.  
Information is intended for Mortgage Professionals only and not for distribution to consumers, as defined by Section 203 2 of Reg. 2.

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.