



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



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

FHA/USDA Programs

FHA/USDA 30 Standard							FHA 15 Standard						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	96.772	96.737	96.597	96.392	96.307	96.264	5.750	99.207	99.278	99.096	99.037	98.313	98.236
5.000	97.500	97.465	97.325	97.120	97.035	96.992	5.875	99.667	99.738	99.555	99.497	98.773	98.696
5.125	98.371	98.336	98.196	97.991	97.906	97.863	6.000	100.108	100.179	99.996	99.938	99.214	99.137
5.250	99.085	99.050	98.910	98.705	98.620	98.577	6.125	100.531	100.602	100.419	100.361	99.637	99.560
5.375	99.300	99.265	99.113	98.815	98.626	98.561	6.250	100.254	100.307	100.206	100.133	99.449	99.351
5.500	100.041	100.006	99.854	99.556	99.367	99.303	6.375	100.679	100.732	100.631	100.557	99.873	99.775
5.625	100.743	100.708	100.556	100.258	100.069	100.004	6.500	101.086	101.139	101.038	100.964	100.281	100.182
5.750	101.442	101.407	101.255	100.957	100.768	100.704	6.625	101.475	101.528	101.427	101.353	100.670	100.572
5.875	101.233	101.198	101.033	100.794	100.624	100.539							
5.990	101.908	101.873	101.708	101.468	101.299	101.214							
6.125	102.453	102.418	102.253	102.014	101.844	101.759							
6.250	102.913	102.878	102.713	102.474	102.304	102.219							
6.375	102.285	102.250	102.073	101.898	101.755	101.649							
6.500	102.958	102.923	102.746	102.571	102.428	102.322							
6.625	103.492	103.457	103.280	103.105	102.962	102.856							
6.750	103.666	103.631	103.454	103.279	103.135	103.030							
6.875	103.535	103.500	103.310	103.147	102.982	102.855							
7.000	104.036	104.001	103.811	103.648	103.483	103.356							
7.125	104.406	104.371	104.181	104.018	103.853	103.726							
7.250	104.378	104.343	104.140	103.925	103.584	103.436							

  

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	96.647	96.612	96.472	96.267	96.182	96.139	5.750	99.082	99.153	98.971	98.912	98.188	98.111
5.000	97.375	97.340	97.200	96.995	96.910	96.867	5.875	99.542	99.613	99.430	99.372	98.648	98.571
5.125	98.246	98.211	98.071	97.866	97.781	97.738	6.000	99.983	100.054	99.871	99.813	99.089	99.012
5.250	98.960	98.925	98.785	98.580	98.495	98.452	6.125	100.406	100.477	100.294	100.236	99.512	99.435
5.375	99.175	99.140	98.988	98.690	98.501	98.436	6.250	100.129	100.182	100.081	100.008	99.324	99.226
5.500	99.916	99.881	99.729	99.431	99.242	99.178	6.375	100.554	100.607	100.506	100.432	99.748	99.650
5.625	100.618	100.583	100.431	100.133	99.944	99.879	6.500	100.961	101.014	100.913	100.839	100.156	100.057
5.750	101.317	101.282	101.130	100.832	100.643	100.579	6.625	101.350	101.403	101.302	101.228	100.545	100.447
5.875	101.108	101.073	100.908	100.669	100.499	100.414							
5.990	101.783	101.748	101.583	101.343	101.174	101.089							
6.125	102.328	102.293	102.128	101.889	101.719	101.634							
6.250	102.788	102.753	102.588	102.349	102.179	102.094							
6.375	102.160	102.125	101.948	101.773	101.630	101.524							
6.500	102.833	102.798	102.621	102.446	102.303	102.197							
6.625	103.367	103.332	103.155	102.980	102.837	102.731							
6.750	103.541	103.506	103.329	103.154	103.010	102.905							
6.875	103.410	103.375	103.185	103.022	102.857	102.730							

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.



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



Effective Date and Time  
 4/2/2025 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

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 control Keystone Funding, Inc. to funding or purchase of loan.  
 Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.

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



Effective Date and Time  
 4/2/2025 10:30 AM

Secondary Dept. Hours: M-F 10-5 ET  
[Secondary@KeystoneFunding.com](mailto: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	
5.250	96.123	95.794	95.745	5.250	97.625	97.286	97.123	75,000 - 99,999	(0.500)	(0.500)		
5.375	96.697	96.368	96.314	5.375	98.143	97.804	97.637	100,000 - 199,999	0.000	0.000		
5.500	97.245	96.917	96.849	5.500	98.634	98.296	98.120	200,000 - 299,999	0.025	0.025		
5.625	97.950	97.622	97.554	5.625	99.163	98.778	98.593	300,000 - 399,999	0.050	0.050		
5.750	98.449	98.074	98.002	5.750	99.795	99.411	99.221	400,000 - 548,250	0.075	0.075		
5.875	98.980	98.604	98.533	5.875	100.269	99.884	99.691	548,251 - 766,550	0.100	0.100		
5.990	99.462	99.088	99.005	5.990	100.702	100.318	100.116	State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9	
6.125	99.973	99.599	99.505	6.125	101.178	100.794	100.592	PA FL TX	0.075	0.050		
6.250	100.120	99.750	99.698	6.250	101.186	100.805	100.637	DC DE VA MD TN WV	0.025	0.000		
6.375	100.643	100.272	100.216	6.375	101.613	101.233	101.060	CT NC NJ NH OR SC GA WA MN	0.000	0.000		
6.490	101.074	100.703	100.647	6.490	101.986	101.606	101.430	AL CO	0.050	0.050		
6.625	101.489	101.119	101.047	6.625	102.400	102.021	101.839	AZ MA ND	(0.100)	(0.075)		
6.750	101.589	101.189	101.126	6.750	101.864	101.454	101.275	CA	(0.150)	(0.125)		
6.875	102.023	101.622	101.558	6.875	102.206	101.796	101.613					
**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	97.879	97.608	97.531	5.000	97.950	97.883	97.841					
5.125	98.288	97.950	97.893	5.125	98.388	98.305	98.252					
5.250	98.595	98.257	98.194	5.250	98.683	98.600	98.542					
5.375	98.892	98.554	98.486	5.375	98.964	98.882	98.819					
5.500	99.478	99.140	99.072	5.500	99.300	99.218	99.155					
5.625	99.603	99.239	99.160	5.625	99.654	99.545	99.471					
5.750	99.871	99.507	99.423	5.750	99.913	99.804	99.725					
5.875	100.444	100.081	99.992	5.875	100.164	100.055	99.971					
6.000	100.685	100.321	100.232	6.000	100.462	100.353	100.269					
6.125	100.491	100.113	100.013	6.125	100.264	100.142	100.047					
**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		
5.875	99.744	99.335	99.162	6.250	84.450	84.450	84.450	84.450	84.450	84.450		
6.000	99.654	99.289	99.136	6.375	84.450	84.450	84.450	84.450	84.450	84.450		
6.125	100.140	99.776	99.602	6.500	84.450	84.450	84.450	84.450	84.450	84.450		
6.250	100.270	99.910	99.779	6.625	84.450	84.450	84.450	84.450	84.450	84.450		
6.375	100.786	100.426	100.290	6.750	84.450	84.450	84.450	84.450	84.450	84.450		
6.500	101.199	100.838	100.701									
6.625	101.535	101.176	101.023									
6.750	101.611	101.220	101.078									
6.875	101.973	101.583	101.438									
7.000	102.297	101.909	101.745									
7.125	102.565	102.177	102.013									
7.250	102.534	102.100	101.950									

HomeReady/Home Possible Adjustment Caps		Extension Costs Per Day:		Admin Fees:		
FICO Score	LTV<=80	LTV>80	First Request	(0.020)	Underwriting	\$1,125
=690	(1.500)	0.000	Second Request	(0.020)	Condo New Project Approval	\$700
<680	(1.500)	(1.500)	Third Request	(0.040)	Condo Established Project	\$295
			Fourth Request	(0.040)	Condo Limited Review	\$0
			Relock Fee	(0.125)		

LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS

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				95.842	95.757	95.714	5.750	98.487	97.763	97.686
5.000				96.570	96.485	96.442	5.875	98.947	98.223	98.146
5.125				97.441	97.356	97.313	6.000	99.388	98.664	98.587
5.250				98.155	98.070	98.027	6.125	99.811	99.087	99.010
5.375				98.265	98.076	98.011	6.250	99.583	98.899	98.801
5.500				99.006	98.817	98.753	6.375	100.007	99.323	99.225
5.625				99.708	99.519	99.454	6.500	100.414	99.731	99.632
5.750				100.407	100.218	100.154	6.625	100.803	100.120	100.022
5.875				100.244	100.074	99.989				
5.990				100.918	100.749	100.664				
6.125				101.464	101.294	101.209				
6.250				101.924	101.754	101.669				

  

FHA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.375	98.180	98.028	97.984
5.500	98.931	98.779	98.735
5.625	99.683	99.531	99.487
5.750	99.452	99.324	99.259
5.875	100.149	100.021	99.956
6.000	100.830	100.702	100.636
6.125	101.520	101.411	101.346
6.250	100.478	100.372	100.286
6.375	101.161	101.054	100.968
6.500	101.814	101.707	101.622

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	
High Balance	0.000	
<b>All Standard FHA/USDA program Adjustments</b>		
2-4 Units	0.000	
Manufactured Home	(2.000)	
203k	NA	
USDA	0.000	
Non-Owner Occ. (SL only)	(3.000)	
<b>FICO Adjustments</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)

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

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

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



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

VA Programs - TBD Locks

VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.875	96.034	95.849	95.796	5.250	98.110	97.000	96.933
5.000	96.752	96.567	96.513	5.375	98.512	97.401	97.335
5.125	97.513	97.329	97.275	5.500	98.878	97.768	97.701
5.250	98.219	98.034	97.980	5.625	99.212	98.101	98.035
5.375	98.504	98.215	98.141	5.750	98.902	97.778	97.691
5.500	99.126	98.837	98.762	5.875	99.250	98.126	98.039
5.625	99.787	99.497	99.423	6.000	99.585	98.462	98.374
5.750	100.391	100.102	100.027	6.125	99.911	98.787	98.700
5.875	100.398	100.149	100.054	6.250	99.994	98.910	98.802
5.990	100.942	100.573	100.577	6.375	100.323	99.240	99.131
6.125	101.440	101.171	101.076	6.500	100.843	99.559	99.451
6.250	101.847	101.577	101.482	6.625	100.951	99.867	99.759
6.375	101.422	101.178	101.062				
6.500	101.854	101.611	101.495				
6.625	102.344	102.120	102.034				

  

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.375	97.930	97.778	97.734
5.500	98.681	98.529	98.485
5.625	99.433	99.281	99.237
5.750	99.202	99.074	99.009
5.875	99.899	99.771	99.706
6.000	100.580	100.452	100.386
6.125	101.270	101.161	101.096
6.250	100.228	100.122	100.036
6.375	100.911	100.804	100.718
6.500	101.564	101.457	101.372

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
726,201 - 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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 Dover, DE 19901  
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All locks, extensions, and cancellations can be requested through our FLEX portal

**SPEC PAYUPS**

Conforming 30 Year Fixed											
Rate	\$275,001 - \$300,000	\$250,001 - \$275,000	\$225,001 - \$250,000	\$200,001 - \$225,000	\$175,001 - \$200,000	\$150,001 - \$175,000	\$125,001 - \$150,000	\$110,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000	
5.750	0.000	0.000	0.079	0.217	0.217	0.296	0.287	0.372	0.443	0.485	
5.875	0.000	0.000	0.081	0.214	0.214	0.306	0.296	0.378	0.452	0.493	
6.000	0.000	0.000	0.087	0.220	0.220	0.313	0.303	0.384	0.459	0.500	
6.125	0.000	0.000	0.081	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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**Conventional LLPAs**

Purchase - FICO/LTV LLPAs (Mortgage > 15 Year Terms)									
FICO Range	LTV Range								
	<= 30.01%	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

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	-1.125	-1.125	
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
High Balance - ARM	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750	
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Non Cashout Refinance - FICO/LTV LLPAs (Mortgage > 15 Year Terms)									
FICO Range	LTV Range								
	<= 30.01%	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

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	-1.125	-1.125	
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
High Balance - ARM	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750	
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Cashout Refinance - FICO/LTV LLPAs (All Mortgage Terms)									
FICO Range	LTV Range								
	<= 30.01%	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	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	

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

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)

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

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