

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



Effective Date and Time  
 4/15/2025 12:00 PM

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																				
Conforming 30 Year Fixed						Conforming 20 Year Fixed						Conventional Loan Level Price Adjustments								
Rate	21-Day	30-Day	45-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	75-Day	90-Day	Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	Specialty Programs	30 Yr Term	< 30 Yr Term			
5.500	96.638	96.613	96.502	96.342	95.936	5.250	97.370	97.360	97.185	97.062	96.645	96.392	75,000 - 99,999	(0.500)	(0.500)	DJ Home Ready	0.500	0.000		
5.625	97.262	97.237	97.127	96.966	96.560	5.375	97.897	97.887	97.719	97.592	97.176	96.917	100,000 - 199,999	0.000	0.000	LP Home Possible	0.500	0.000		
5.750	98.102	98.077	97.938	97.770	97.352	5.500	98.394	98.384	98.222	98.092	97.676	97.414	200,000 - 299,999	0.025	0.025					
5.875	98.629	98.604	98.474	98.302	97.884	5.625	99.028	99.018	98.822	98.687	98.259	98.017	300,000 - 399,999	0.050	0.050					
5.990	99.133	99.108	98.984	98.809	98.391	5.750	99.662	99.652	99.463	99.325	98.897	98.650	400,000 - 548,250	0.075	0.075					
6.125	99.667	99.642	99.519	99.343	98.926	5.875	100.143	100.133	99.952	99.810	99.382	99.130	548,251 - 806,500	0.100	0.100					
6.250	100.034	100.009	99.888	99.675	99.167	5.990	100.585	100.575	100.400	100.256	99.828	99.572	State Adjustments	20/25/30 Yr	10/15 Yr	State Special				
6.375	100.552	100.527	100.381	100.194	99.686	6.125	101.064	101.054	100.879	100.734	100.306	100.050	PA FL TX	0.075	0.050	NC, SC, TN	0.150			
6.500	101.024	100.999	100.856	100.665	100.157	6.250	101.113	101.103	100.902	100.748	100.231	99.916	DC DE VA MD TN WV	0.025	0.000					
6.625	101.467	101.442	101.306	101.115	100.608	6.375	101.549	101.539	101.346	101.189	100.671	100.352	CT NC NJ NH OR SC GA WA MN	0.000	0.000					
6.750	101.836	101.811	101.647	101.449	100.929	6.490	101.958	101.948	101.761	101.601	101.084	100.760	AL CO	0.050	0.050					
6.875	102.274	102.249	102.075	101.881	101.361	6.625	102.408	102.398	102.211	102.051	101.534	101.210	AZ MA ND	(0.100)	(0.075)					
6.990	102.710	102.685	102.515	102.318	101.798	6.750	102.871	102.861	102.674	102.514	101.997	101.671	CA	(0.150)	(0.125)					
7.125	103.060	103.035	102.887	102.680	102.162	6.875	103.344	103.334	103.147	102.986	102.469	102.143	SPECIAL - AZ CA SC OR WA	0.100	0.100	Temporary Interest Rate Buydown		(0.125)		
7.250	103.331	103.306	103.130	102.916	102.416	6.990	103.826	103.816	103.629	103.468	102.951	102.624	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000							
7.375	103.709	103.684	103.497	103.288	102.788	7.125	104.311	104.301	104.114	103.953	103.436	103.109	0-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%	
7.500	104.017	103.992	103.807	103.597	103.097	7.250	104.800	104.790	104.603	104.442	103.925	103.598	Second Homes	0.000	0.450	0.550	0.750	0.500	0.500	0.000
7.625	104.325	104.300	104.104	103.879	103.383	7.375	105.299	105.289	105.102	104.941	104.424	104.097	Investment	0.000	0.250	0.450	0.600	0.200	0.000	0.000
																				**Applies to loan terms = 360 months, loan amounts > 225,000, and FICO >= 680
Conforming 15 Year Fixed						Conforming 10 Year Fixed						**See Page 9 for LPA Matrix								
Rate	21-Day	30-Day	45-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	75-Day	90-Day									
5.000	97.856	97.806	97.590	97.486	97.134	5.000	97.953	97.960	97.774	97.685	97.589	97.457								
5.125	98.307	98.257	98.049	97.941	97.590	5.125	98.361	98.364	98.185	98.093	97.997	97.859								
5.250	98.686	98.636	98.392	98.281	97.928	5.250	98.697	98.743	98.529	98.432	98.335	98.237								
5.375	99.097	99.047	98.810	98.695	98.343	5.375	99.093	99.134	98.928	98.828	98.731	98.627								
5.500	99.625	99.575	99.346	99.227	98.876	5.500	99.499	99.535	99.337	99.233	99.136	99.028								
5.625	99.867	99.817	99.596	99.474	99.122	5.625	99.842	99.874	99.683	99.575	99.479	99.365								
5.750	100.373	100.323	100.109	99.983	99.632	5.750	100.079	100.106	99.923	99.811	99.716	99.597								
5.875	100.895	100.845	100.612	100.482	100.154	5.875	100.320	100.343	100.167	100.052	99.956	99.832								
6.000	101.141	101.091	100.885	100.755	100.404	6.000	100.646	100.669	100.493	100.378	100.283	100.159								
6.125	101.091	101.041	100.807	100.669	100.358	6.125	100.730	100.838	100.635	100.512	100.455	100.409								
6.250	101.572	101.522	101.296	101.155	100.844	6.250	100.963	101.066	100.870	100.743	100.688	100.636								
6.375	102.078	102.028	101.809	101.664	101.353	6.375	101.194	101.293	101.104	100.974	100.918	100.862								
6.500	102.308	102.258	102.039	101.894	101.583	6.500	101.536	101.636	101.447	101.317	101.261	101.205								
6.625	102.287	102.237	101.991	101.838	101.487	6.625	101.741	101.831	101.616	101.477	101.381	101.315								
6.750	102.801	102.751	102.513	102.356	102.005	6.750	102.148	102.234	101.826	101.684	101.588	101.516								
6.875	103.299	103.249	103.023	102.857	102.507															
7.000	102.717	102.667	102.641	102.275	101.929															
High Balance 30 Year Fixed						High Balance 15 Year Fixed														
Rate	21-Day	30-Day	45-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	75-Day	90-Day									
5.875	98.543	98.493	99.021	98.839	98.386	6.250	85.000	85.000	85.000	85.000	85.000	85.000								
6.000	99.085	99.035	98.932	98.746	98.339	6.375	85.000	85.000	85.000	85.000	85.000	85.000								
6.125	99.594	99.544	99.441	99.255	98.847	6.500	85.000	85.000	85.000	85.000	85.000	85.000								
6.250	99.947	99.897	99.766	99.573	99.075	6.625	85.000	85.000	85.000	85.000	85.000	85.000								
6.375	100.470	100.420	100.288	100.092	99.593	6.750	85.000	85.000	85.000	85.000	85.000	85.000								
6.500	100.942	100.892	100.760	100.564	100.066	6.875	85.000	85.000	85.000	85.000	85.000	85.000								
6.625	101.375	101.325	101.209	101.008	100.511	7.000	85.000	85.000	85.000	85.000	85.000	85.000								
6.750	101.715	101.665	101.521	101.313	100.803															
6.875	102.108	102.058	101.907	101.700	101.190															
7.000	#N/A	#N/A	#N/A	#N/A	#N/A															
7.125	#N/A	#N/A	#N/A	#N/A	#N/A															
7.250	#N/A	#N/A	#N/A	#N/A	#N/A															
7.375	#N/A	#N/A	#N/A	#N/A	#N/A															

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	95.446	95.411	95.273	95.079	94.943	94.844	5.750	98.928	99.045	98.897	98.850	98.192	98.160
5.000	96.178	96.143	96.005	95.811	95.675	95.576	5.875	99.407	99.524	99.376	99.329	98.672	98.639
5.125	97.055	97.020	96.882	96.688	96.552	96.453	6.000	99.860	99.977	99.829	99.782	99.125	99.093
5.250	97.756	97.721	97.582	97.389	97.252	97.154	6.125	100.293	100.410	100.262	100.215	99.558	99.525
5.375	98.098	98.063	97.912	97.703	97.551	97.460	6.250	99.914	100.014	99.855	99.792	99.095	99.042
5.500	98.847	98.812	98.661	98.452	98.299	98.208	6.375	100.353	100.453	100.294	100.231	99.534	99.481
5.625	99.557	99.522	99.370	99.162	99.009	98.918	6.500	100.773	100.873	100.714	100.651	99.954	99.901
5.750	100.266	100.231	100.079	99.871	99.718	99.627	6.625	101.174	101.273	101.114	101.052	100.354	100.301
5.875	100.305	100.270	100.106	99.882	99.688	99.576							
5.990	100.949	100.914	100.750	100.526	100.352	100.240							
6.125	101.548	101.513	101.349	101.125	100.931	100.819							
6.250	102.081	102.046	101.882	101.657	101.464	101.352							
6.375	101.788	101.753	101.578	101.338	101.130	101.025							
6.500	102.448	102.413	102.238	101.998	101.810	101.725							
6.625	103.034	102.999	102.824	102.585	102.377	102.272							
6.750	103.318	103.283	103.108	102.869	102.661	102.556							
6.875	103.457	103.422	103.215	102.960	102.821	102.833							
7.000	104.000	103.965	103.758	103.503	103.364	103.376							
7.125	104.410	104.375	104.168	103.914	103.774	103.786							
7.250	103.217	103.182	102.974	102.704	102.823	102.856							

  

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	95.321	95.286	95.148	94.954	94.818	94.719	5.750	98.803	98.920	98.772	98.725	98.067	98.035
5.000	96.053	96.018	95.880	95.686	95.550	95.451	5.875	99.282	99.399	99.251	99.204	98.547	98.514
5.125	96.930	96.895	96.757	96.563	96.427	96.328	6.000	99.735	99.852	99.704	99.657	99.000	98.968
5.250	97.631	97.596	97.457	97.264	97.127	97.029	6.125	100.168	100.285	100.137	100.090	99.433	99.400
5.375	97.973	97.938	97.787	97.578	97.426	97.335	6.250	99.789	99.889	99.730	99.687	98.970	98.917
5.500	98.722	98.687	98.536	98.327	98.174	98.083	6.375	100.228	100.328	100.169	100.106	99.409	99.356
5.625	99.432	99.397	99.245	99.037	98.884	98.793	6.500	100.648	100.748	100.589	100.526	99.829	99.776
5.750	100.141	100.106	99.954	99.746	99.593	99.502	6.625	101.049	101.148	100.989	100.927	100.229	100.176
5.875	100.180	100.145	99.981	99.757	99.563	99.451							
5.990	100.824	100.789	100.625	100.401	100.227	100.115							
6.125	101.423	101.388	101.224	101.000	100.806	100.694							
6.250	101.956	101.921	101.757	101.532	101.339	101.227							
6.375	101.663	101.628	101.453	101.213	101.005	100.900							
6.500	102.323	102.288	102.113	101.873	101.685	101.600							
6.625	102.909	102.874	102.699	102.460	102.252	102.147							
6.750	103.193	103.158	102.983	102.744	102.536	102.431							
6.875	103.332	103.297	103.090	102.835	102.696	102.708							

  

FHA 30 HB Standard							FHA 30 HB Streamline						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.375	97.630	97.605	97.437	97.243	97.128	97.057	5.375	97.505	97.480	97.312	97.118	97.003	96.932
5.500	98.389	98.364	98.195	98.001	97.886	97.815	5.500	98.264	98.239	98.070	97.876	97.761	97.690
5.625	99.149	99.124	98.955	98.761	98.646	98.575	5.625	99.024	98.999	98.830	98.636	98.521	98.450
5.750	99.132	99.107	98.929	98.720	98.567	98.475	5.750	99.007	98.982	98.804	98.595	98.442	98.350
5.875	99.838	99.813	99.635	99.426	99.272	99.180	5.875	99.713	99.688	99.510	99.301	99.147	99.055
6.000	100.529	100.504	100.325	100.116	99.963	99.871	6.000	100.404	100.379	100.200	99.991	99.838	99.746
6.125	101.231	101.206	101.028	100.819	100.686	100.594	6.125	101.106	101.081	100.903	100.694	100.561	100.469
6.250	100.525	100.500	100.307	100.083	99.912	99.827	6.250	100.400	100.375	100.182	99.958	99.787	99.702
6.375	101.224	101.199	101.006	100.782	100.611	100.526	6.375	101.099	101.074	100.881	100.657	100.486	100.401
6.500	101.904	101.879	101.686	101.462	101.291	101.206	6.500	101.779	101.754	101.561	101.337	101.166	101.081
6.625	102.560	102.535	102.343	102.118	101.968	101.893	6.625	102.435	102.410	102.218	101.993	101.843	101.768
6.750	101.662	101.637	101.406	101.166	101.057	101.089	6.750	101.537	101.512	101.281	101.041	100.932	100.964
6.875	102.304	102.279	102.048	101.808	101.699	101.731	6.875	102.179	102.154	101.923	101.683	101.574	101.606
7.000	102.877	102.852	102.621	102.381	102.272	102.304	7.000	102.752	102.727	102.496	102.256	102.147	102.179
7.125	103.387	103.362	103.131	102.891	102.782	102.814	7.125	103.262	103.237	103.006	102.766	102.657	102.689
7.250	101.544	101.519	101.257	101.002	101.122	101.175	7.250	101.419	101.394	101.132	100.877	100.997	101.050

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>			
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	\$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	95.561	95.536	95.398	95.204	94.968	94.859	5.250	98.371	98.322	98.285	98.253	97.156	97.046
5.000	96.283	96.258	96.119	95.926	95.689	95.581	5.375	98.801	98.752	98.715	98.683	97.586	97.476
5.125	97.050	97.025	96.886	96.693	96.456	96.348	5.500	99.197	99.148	99.111	99.079	97.982	97.872
5.250	97.762	97.737	97.598	97.405	97.168	97.060	5.625	99.558	99.509	99.473	99.441	98.344	98.233
5.375	98.261	98.236	98.085	97.876	97.624	97.522	5.750	99.344	99.372	99.324	99.276	98.219	98.177
5.500	98.890	98.865	98.714	98.505	98.253	98.151	5.875	99.707	99.734	99.686	99.639	98.582	98.539
5.625	99.561	99.536	99.385	99.176	98.924	98.822	6.000	100.045	100.072	100.024	99.977	98.920	98.877
5.750	100.280	100.255	100.104	99.895	99.643	99.541	6.125	100.371	100.398	100.350	100.303	99.246	99.203
5.875	100.411	100.386	100.222	99.997	99.704	99.582	6.250	100.312	100.321	100.262	100.199	99.102	99.039
5.990	100.945	100.920	100.756	100.532	100.239	100.116	6.375	100.651	100.660	100.601	100.539	99.441	99.378
6.125	101.589	101.564	101.400	101.176	100.882	100.760	6.500	100.979	100.988	100.929	100.866	99.769	99.706
6.250	102.101	102.076	101.912	101.688	101.394	101.272	6.625	101.294	101.304	101.245	101.182	100.085	100.022
6.375	101.835	101.810	101.635	101.395	101.087	100.972							
6.500	102.331	102.306	102.131	101.892	101.584	101.469							
6.625	102.934	102.909	102.734	102.494	102.206	102.091							
6.750	103.219	103.194	103.019	102.779	102.471	102.356							
6.875	103.390	103.365	103.158	102.904	102.664	102.666							
7.000	103.781	103.756	103.550	103.295	103.056	103.058							
7.125	104.131	104.106	103.900	103.645	103.405	103.408							
7.250	103.212	103.187	102.979	102.709	102.428	102.751							
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	95.436	95.411	95.273	95.079	94.843	94.734	5.250	98.246	98.197	98.160	98.128	97.031	96.921
5.375	96.158	96.133	95.994	95.801	95.564	95.456	5.375	98.676	98.627	98.590	98.558	97.461	97.351
5.500	96.925	96.900	96.761	96.568	96.331	96.223	5.500	99.072	99.023	98.986	98.954	97.857	97.747
5.625	97.637	97.612	97.473	97.280	97.043	96.935	5.625	99.433	99.384	99.348	99.316	98.219	98.108
5.750	98.136	98.111	97.960	97.751	97.499	97.397	5.750	99.219	99.247	99.199	99.151	98.094	98.052
5.875	98.765	98.740	98.589	98.380	98.128	98.026	5.875	99.582	99.609	99.561	99.514	98.457	98.414
6.000	99.436	99.411	99.260	99.051	98.799	98.697	6.000	99.920	99.947	99.899	99.852	98.795	98.752
6.125	100.155	100.130	99.979	99.770	99.518	99.416	6.125	100.246	100.273	100.225	100.178	99.121	99.078
6.250	100.286	100.261	100.097	99.872	99.579	99.457	6.250	100.187	100.196	100.137	100.074	98.977	98.934
6.375	100.820	100.795	100.631	100.407	100.114	99.991	6.375	100.526	100.535	100.476	100.414	99.316	99.253
6.500	101.464	101.439	101.275	101.051	100.757	100.635	6.500	100.854	100.863	100.804	100.741	99.644	99.581
6.625	101.976	101.951	101.787	101.563	101.269	101.147	6.625	101.169	101.179	101.120	101.057	99.960	99.897
6.750	101.710	101.685	101.510	101.270	100.962	100.847							
6.875	102.206	102.181	102.006	101.767	101.459	101.344							
7.000	102.809	102.784	102.609	102.369	102.061	101.966							
7.125	103.094	103.069	102.894	102.654	102.346	102.231							
VA 30 HB Standard						VA 30 HB IRRRL							
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.375	97.731	97.721	97.602	97.378	96.994	96.892	5.375	97.606	97.596	97.477	97.253	96.869	96.767
5.500	98.410	98.400	98.281	98.057	97.673	97.571	5.500	98.285	98.275	98.156	97.932	97.548	97.446
5.625	99.131	99.121	99.002	98.778	98.393	98.292	5.625	99.006	98.996	98.877	98.653	98.268	98.167
5.750	99.158	99.148	99.019	98.780	98.357	98.235	5.750	99.033	99.023	98.894	98.655	98.232	98.110
5.875	99.882	99.872	99.744	99.504	99.081	98.959	5.875	99.757	99.747	99.619	99.379	98.956	98.834
6.000	100.508	100.498	100.370	100.131	99.708	99.586	6.000	100.383	100.373	100.245	100.006	99.583	99.461
6.125	101.070	101.060	100.932	100.693	100.270	100.148	6.125	100.945	100.935	100.807	100.568	100.145	100.023
6.250	100.589	100.579	100.436	100.182	99.741	99.626	6.250	100.464	100.454	100.311	100.057	99.616	99.501
6.375	101.259	101.249	101.106	100.852	100.411	100.296	6.375	101.134	101.124	100.981	100.727	100.286	100.171
6.500	101.815	101.805	101.663	101.408	100.968	100.853	6.500	101.690	101.680	101.538	101.283	100.843	100.728
6.625	102.348	102.338	102.195	101.941	101.520	101.445	6.625	102.223	102.213	102.070	101.816	101.395	101.320
6.750	101.715	101.705	101.524	101.254	100.875	100.877	6.750	101.590	101.580	101.399	101.129	100.750	100.752
6.875	102.205	102.195	102.014	101.744	101.365	101.367	6.875	102.080	102.070	101.889	101.619	101.240	101.242
7.000	102.647	102.637	102.455	102.186	101.806	101.809	7.000	102.522	102.512	102.330	102.061	101.681	101.684
7.125	102.996	102.986	102.805	102.536	102.156	102.159	7.125	102.871	102.861	102.680	102.411	102.031	102.034
7.250	101.477	101.467	101.255	100.970	100.820	100.843							

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 <b>NC, SC, TN 0.150</b>
NC	0.100 CT -0.025
CO	0.150 CA -0.050
GA	0.000 WA 0.050
<b>Loan Amount Adjustments</b>	
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)
<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  
 4/15/2025 12:00 PM

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  
 4/15/2025 12:00 PM

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	95.792	95.386	95.232	5.250	95.512	96.095	95.842	75,000 - 99,999	(0.500)	(0.500)		
5.625	96.416	96.010	95.856	5.375	97.042	96.626	96.367	100,000 - 199,999	0.000	0.000		
5.750	97.220	96.802	96.665	5.500	97.542	97.126	96.864	200,000 - 299,999	0.025	0.025		
5.875	97.752	97.334	97.191	5.625	98.137	97.709	97.467	300,000 - 399,999	0.050	0.050		
5.990	98.259	97.841	97.694	5.750	98.775	98.347	98.100	400,000 - 548,250	0.075	0.075		
6.125	98.793	98.376	98.228	5.875	99.260	98.832	98.580	548,251 - 766,550	0.100	0.100		
6.250	99.125	98.617	98.413	5.990	99.706	99.278	99.022	State Adjustments				**See Page 9
6.375	99.644	99.136	98.932	6.125	100.184	99.756	99.500	PA FL TX	0.075	0.050		
6.500	100.115	99.607	99.403	6.250	100.198	99.681	99.366	DC DE VA MD TN WV	0.025	0.000		
6.625	100.565	100.058	99.844	6.375	100.639	100.121	99.802	CT NC NJ NH OR SC GA WA MN	0.000	0.000		
6.750	100.899	100.379	100.181	6.490	101.051	100.534	100.210	AL CO	0.050	0.050		
6.875	101.331	100.811	100.621	6.625	101.501	100.984	100.660	AZ MA ND	(0.100)	(0.075)		
6.990	101.768	101.248	101.057	6.750	101.129	100.599	100.291	CA	(0.150)	(0.125)		
7.125	102.130	101.612	101.403	6.875	101.496	100.967	100.654					**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	96.936	96.584	96.417	5.000	97.135	97.039	96.907					
5.125	97.391	97.040	96.898	5.125	97.543	97.447	97.309					
5.250	97.731	97.378	97.275	5.250	97.892	97.785	97.687					
5.375	98.145	97.793	97.685	5.375	98.278	98.181	98.077					
5.500	98.677	98.326	98.212	5.500	98.683	98.586	98.478					
5.625	98.924	98.572	98.454	5.625	99.025	98.929	98.815					
5.750	99.433	99.082	98.970	5.750	99.261	99.166	99.047					
5.875	99.932	99.604	99.563	5.875	99.502	99.406	99.282					
6.000	100.205	99.854	99.785	6.000	99.828	99.733	99.609					
6.125	100.119	99.808	99.757	6.125	99.962	99.905	99.659					
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				98.289	97.836	97.594	6.250	84.450	84.450	84.450		
6.000				98.196	97.789	97.561	6.375	84.450	84.450	84.450		
6.125				98.705	98.297	98.070	6.500	84.450	84.450	84.450		
6.250				99.023	98.525	98.241	6.625	84.450	84.450	84.450		
6.375				99.542	99.043	98.765	6.750	84.450	84.450	84.450		
6.500				100.014	99.516	99.237						
6.625				100.458	99.961	99.666						
6.750				100.763	100.253	99.975						
6.875				101.150	100.640	100.371						
7.000				#N/A	#N/A	#N/A						
7.125				#N/A	#N/A	#N/A						
7.250				#N/A	#N/A	#N/A						

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

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



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

FHA/USDA Programs - 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				94.529	94.393	94.294	5.750	98.300	97.642	97.610
5.000				95.261	95.125	95.026	5.875	98.779	98.122	98.089
5.125				96.138	96.002	95.903	6.000	99.232	98.575	98.543
5.250				96.839	96.702	96.604	6.125	99.665	99.008	98.975
5.375				97.153	97.001	96.910	6.250	99.242	98.545	98.492
5.500				97.902	97.749	97.658	6.375	99.681	98.984	98.931
5.625				98.612	98.459	98.368	6.500	100.101	99.404	99.351
5.750				99.321	99.168	99.077	6.625	100.502	99.804	99.751
5.875				99.332	99.138	99.026				
5.990				99.976	99.802	99.690				
6.125				100.575	100.381	100.269				
6.250				101.107	100.914	100.802				

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)

FHA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.375	96.693	96.578	96.507
5.500	97.451	97.336	97.265
5.625	98.211	98.096	98.025
5.750	98.170	98.017	97.925
5.875	98.876	98.722	98.630
6.000	99.566	99.413	99.321
6.125	100.269	100.136	100.044
6.250	99.533	99.362	99.277
6.375	100.232	100.061	99.976
6.500	100.912	100.741	100.656

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	94.654	94.418	94.309	5.250	97.703	96.606	96.496
5.000	95.376	95.139	95.031	5.375	98.133	97.036	96.926
5.125	96.143	95.906	95.798	5.500	98.529	97.432	97.322
5.250	96.855	96.618	96.510	5.625	98.891	97.794	97.683
5.375	97.326	97.074	96.972	5.750	98.726	97.669	97.627
5.500	97.955	97.703	97.601	5.875	99.089	98.032	97.989
5.625	98.626	98.374	98.272	6.000	99.427	98.370	98.327
5.750	99.345	99.093	98.991	6.125	99.753	98.696	98.653
5.875	99.447	99.154	99.032	6.250	99.649	98.552	98.489
5.990	99.982	99.689	99.566	6.375	99.989	98.891	98.828
6.125	100.626	100.332	100.210	6.500	100.316	99.219	99.156
6.250	101.138	100.844	100.722	6.625	100.632	99.535	99.472
6.375	100.845	100.537	100.422				
6.500	101.342	101.034	100.919				
6.625	101.944	101.656	101.541				

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.375	96.443	96.328	96.257
5.500	97.201	97.086	97.015
5.625	97.961	97.846	97.775
5.750	97.920	97.767	97.675
5.875	96.626	96.472	96.380
6.000	99.316	99.163	99.071
6.125	100.019	99.886	99.794
6.250	99.283	99.112	99.027
6.375	99.982	99.811	99.726
6.500	100.662	100.491	100.406

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)

<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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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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 NMLS: 144760



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**Conventional LLPAs**

FICO Range	Purchase - FICO/LTV LLPAs (Mortgage > 15 Year Terms)								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=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

FICO Range	Non Cashout Refinance - FICO/LTV LLPAs (Mortgage > 15 Year Terms)								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=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

FICO Range	Cashout Refinance - FICO/LTV LLPAs (All Mortgage Terms)								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=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								
	<= 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

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

Product Feature	Purchase - LLPAs by Product Feature (All Terms)									
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.125	-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	

Product Feature	Non Cashout Refinance - LLPAs by Product Feature (All Terms)									
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.125	-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	

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

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

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

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

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

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