

Conventional Products																											
Conforming 30 Year Fixed						Conforming 20 Year Fixed						Conventional Loan Level Price Adjustments															
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Loan Amount Adjustments		20/25/30 Yr	10/15 Yr	Specialty Programs	30 Yr Term	< 30 Yr Term							
5.500	96.802	96.777	96.625	96.419	96.067	96.102	5.250	97.552	97.542	97.347	97.178	96.815	96.689	75,000 - 99,999	(0.500)	(0.500)		DU Home Ready	0.500	0.000							
5.625	97.420	97.395	97.243	97.037	96.685	96.720	5.375	98.087	98.077	97.879	97.706	97.344	97.223	100,000 - 199,999	0.000	0.000		LP Home Possible	0.500	0.000							
5.750	98.418	98.393	98.235	98.019	97.624	97.627	5.500	98.592	98.582	98.382	98.206	97.844	97.728	200,000 - 299,999	0.025	0.025											
5.875	98.952	98.927	98.766	98.546	98.153	98.161	5.625	99.211	99.201	98.997	98.814	98.409	98.257	300,000 - 399,999	0.050	0.050											
5.990	99.462	99.437	99.273	99.049	98.657	98.670	5.750	99.859	99.849	99.641	99.455	99.051	98.904	400,000 - 548,250	0.075	0.075											
6.125	99.978	99.953	99.789	99.565	99.172	99.186	5.875	100.345	100.335	100.124	99.934	99.530	99.389	548,251 - 806,500	0.100	0.100											
6.250	100.318	100.293	100.123	99.905	99.484	99.466	5.990	100.792	100.782	100.569	100.375	99.973	99.835	State Adjustments						20/25/30 Yr	10/15 Yr	State Special					
6.375	100.831	100.806	100.633	100.419	99.996	99.978	6.125	101.263	101.253	101.040	100.846	100.444	100.306	PA FL TX	0.075	0.050		NC, SC, TN	0.150								
6.500	101.275	101.250	101.083	100.872	100.459	100.433	6.250	101.420	101.410	101.190	101.001	100.571	100.403	DC DE VA MD TN WV	0.025	0.000											
6.625	101.723	101.698	101.522	101.296	100.876	100.870	6.375	101.854	101.844	101.621	101.429	100.999	100.837	CT NC NJ NH OR SC GA WA MN	0.000	0.000											
6.750	102.040	102.015	101.832	101.659	101.255	101.217	6.490	102.257	102.247	102.022	101.826	101.397	101.239	AL CO	0.050	0.050											
6.875	102.453	102.428	102.249	102.083	101.678	101.630	6.625	102.666	102.656	102.430	102.235	101.805	101.647	AZ MA ND	(0.100)	(0.075)											
6.990	102.875	102.850	102.671	102.504	102.099	102.052	6.750	102.294	102.284	102.051	101.907	101.494	101.305	CA	(0.150)	(0.125)			Temporary Interest Rate Buydown								
7.125	103.251	103.226	103.037	102.855	102.454	102.426	6.875	102.628	102.618	102.382	102.234	101.822	101.639	SPECIAL - AZ CA SC OR WA	0.100	0.100			Temporary Interest Rate Buydown	(0.125)							
7.250	103.469	103.444	103.248	103.010	102.522	102.462	6.990	103.085	103.075	103.058	103.004	102.880	102.685	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000													
7.375	103.822	103.797	103.606	103.376	102.886	102.816	7.125	103.462	103.452	103.435	103.383	103.258	103.062	0-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%							
7.500	104.129	104.104	103.911	103.740	103.327	103.235	7.250	103.594	103.584	103.373	103.529	103.390	103.263	Second Homes	0.000	0.450	0.550	0.750	0.500	0.500	0.000						
7.625	104.422	104.397	104.193	104.065	103.652	103.567	7.375	104.031	104.021	104.010	103.968	103.828	103.645	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													
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	**See Page 9 for LLPA Matrix													
5.000	98.602	98.552	98.337	98.147	97.841	97.817	5.000	98.162	98.293	98.107	97.933	97.852	97.826														
5.125	98.804	98.754	98.536	98.342	98.007	97.981	5.125	98.590	98.723	98.535	98.356	98.276	98.255														
5.250	99.313	99.263	99.041	98.884	98.552	98.489	5.250	98.864	99.006	98.815	98.632	98.553	98.538														
5.375	99.794	99.744	99.519	99.358	99.027	98.969	5.375	99.126	99.289	99.095	98.909	98.830	98.820														
5.500	100.161	100.111	99.883	99.718	99.387	99.335	5.500	99.485	99.589	99.394	99.231	99.156	99.119														
5.625	100.332	100.282	100.051	99.882	99.552	99.506	5.625	99.840	99.952	99.751	99.598	99.523	99.481														
5.750	100.786	100.736	100.502	100.329	100.000	99.959	5.750	100.082	100.210	100.006	99.849	99.775	99.739														
5.875	101.230	101.180	100.943	100.767	100.438	100.403	5.875	100.329	100.492	100.285	100.124	100.050	100.020														
6.000	101.544	101.494	101.257	101.081	100.753	100.717	6.000	100.650	100.786	100.579	100.418	100.344	100.314														
6.125	101.586	101.536	101.292	101.055	100.627	100.560	6.125	100.716	100.808	100.595	100.373	100.200	100.138														
6.250	101.940	101.890	101.644	101.403	100.976	100.914	6.250	100.950	101.081	100.864	100.638	100.466	100.409														
6.375	102.356	102.306	102.057	101.812	101.466	101.367	6.375	101.180	101.362	101.143	100.913	100.742	100.690														
6.500	102.619	102.569	102.320	102.075	101.649	101.592	6.500	101.521	101.746	101.526	101.297	101.125	101.074														
6.625	102.659	102.609	102.353	102.250	101.949	101.861	6.625	101.822	101.895	101.669	101.581	101.535	101.452														
6.750	103.033	102.983	102.724	102.617	102.316	102.234	6.750	102.028	102.161	101.932	101.841	101.795	101.717														
6.875	102.577	102.527	102.470	102.154	101.854	101.777																					
7.000	102.837	102.787	102.730	102.415	102.120	102.037																					
High Balance 30 Year Fixed														High Balance 15 Year Fixed													
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day <td colspan="14"></td>														
5.875	98.706	98.656	99.024	98.793	98.372	98.281	6.250	85.000	85.000	85.000	85.000	85.000	85.000														
6.000	99.253	99.203	99.039	98.805	98.422	98.356	6.375	85.000	85.000	85.000	85.000	85.000	85.000														
6.125	99.745	99.695	99.531	99.297	98.914	98.849	6.500	85.000	85.000	85.000	85.000	85.000	85.000														
6.250	100.119	100.069	99.899	99.670	99.259	99.161	6.625	85.000	85.000	85.000	85.000	85.000	85.000														
6.375	100.629	100.579	100.410	100.188	99.776	99.671	6.750	85.000	85.000	85.000	85.000	85.000	85.000														
6.500	101.083	101.033	100.866	100.644	100.232	100.126	6.875	85.000	85.000	85.000	85.000	85.000	85.000														
6.625	101.479	101.429	101.252	101.016	100.607	100.520	7.000	85.000	85.000	85.000	85.000	85.000	85.000														
6.750	101.820	101.770	101.587	101.403	101.010	100.892																					
6.875	102.176	102.126	101.947	101.772	101.376	101.248																					
7.000	102.540	102.490	102.310	102.134	101.738	101.612																					
7.125	102.842	102.792	102.603	102.412	102.020	101.912																					
7.250	103.083	103.033	102.838	102.589	102.103	101.964																					
7.375	103.406	103.356	103.159	102.909	102.423	102.286																					
Adjustment Caps														Extension Costs Per Day:				Admin Fees:									
Home Ready / Home Possible														First Request				(0.020) Underwriting \$1,125									
First Time Homebuyer														Second Request				(0.020) Condo New Project Approval \$700									
<= 100% AMI														Third Request				(0.040) Condo Established Project \$295									
<= 120% AMI High Cost														Fourth Request				(0.040) Condo Limited Review \$0									
														Retask 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.									

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	95.708	95.673	95.550	95.340	95.162	95.118	5.750	99.051	99.130	98.997	98.864	98.084	98.007
5.000	96.439	96.404	96.281	96.071	95.893	95.849	5.875	99.524	99.603	99.470	99.337	98.556	98.480
5.125	97.314	97.279	97.156	96.947	96.768	96.724	6.000	99.972	100.051	99.918	99.785	99.005	98.928
5.250	98.013	97.978	97.855	97.646	97.467	97.423	6.125	100.402	100.480	100.347	100.214	99.434	99.358
5.375	98.404	98.369	98.235	98.013	97.969	97.904	6.250	99.979	100.038	99.894	99.898	99.242	99.144
5.500	99.346	99.311	99.176	98.954	98.911	98.846	6.375	100.413	100.472	100.328	100.332	99.675	99.578
5.625	100.008	99.973	99.838	99.616	99.573	99.507	6.500	100.828	100.887	100.743	100.747	100.091	99.994
5.750	100.583	100.548	100.414	100.192	100.148	100.083	6.625	101.224	101.283	101.140	101.143	100.487	100.390
5.875	100.582	100.547	100.402	100.167	99.823	99.767							
5.990	101.199	101.164	101.018	100.784	100.440	100.384							
6.125	101.905	101.870	101.724	101.490	101.126	101.040							
6.250	102.463	102.428	102.283	102.048	101.684	101.598							
6.375	102.403	102.368	102.212	101.965	101.723	101.646							
6.500	102.828	102.793	102.636	102.389	102.147	102.070							
6.625	103.312	103.277	103.121	102.874	102.632	102.535							
6.750	103.505	103.470	103.313	103.066	102.804	102.697							
6.875	103.607	103.572	103.404	103.144	103.062	102.964							
7.000	104.088	104.053	103.885	103.625	103.542	103.415							
7.125	104.492	104.457	104.289	104.029	103.926	103.799							
7.250	104.293	104.258	104.079	103.807	103.744	103.596							
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	95.583	95.548	95.425	95.215	95.037	94.993	5.750	98.926	99.005	98.872	98.739	97.959	97.882
5.000	96.314	96.279	96.156	95.946	95.768	95.724	5.875	99.399	99.478	99.345	99.212	98.431	98.355
5.125	97.189	97.154	97.031	96.822	96.643	96.599	6.000	99.847	99.926	99.793	99.660	98.880	98.803
5.250	97.888	97.853	97.730	97.521	97.342	97.298	6.125	100.277	100.355	100.222	100.089	99.309	99.233
5.375	98.279	98.244	98.110	97.888	97.844	97.779	6.250	99.854	99.913	99.769	99.773	99.117	99.019
5.500	99.221	99.186	99.051	98.829	98.786	98.721	6.375	100.288	100.347	100.203	100.207	99.550	99.453
5.625	99.883	99.848	99.713	99.491	99.448	99.382	6.500	100.703	100.762	100.618	100.622	99.966	99.869
5.750	100.458	100.423	100.289	100.067	100.023	99.958	6.625	101.099	101.158	101.015	101.018	100.362	100.265
5.875	100.457	100.422	100.277	100.042	99.698	99.642							
5.990	101.074	101.039	100.893	100.659	100.315	100.259							
6.125	101.780	101.745	101.599	101.365	101.001	100.915							
6.250	102.338	102.303	102.158	101.923	101.559	101.473							
6.375	102.278	102.243	102.087	101.840	101.598	101.521							
6.500	102.703	102.668	102.511	102.264	102.022	101.945							
6.625	103.187	103.152	102.996	102.749	102.507	102.410							
6.750	103.380	103.345	103.188	102.941	102.679	102.572							
6.875	103.482	103.447	103.279	103.019	102.937	102.839							
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	97.894	97.869	97.724	97.517	97.511	97.466	5.375	97.769	97.744	97.599	97.392	97.386	97.341
5.500	98.650	98.625	98.481	98.274	98.268	98.222	5.500	98.525	98.500	98.356	98.149	98.143	98.097
5.625	99.408	99.383	99.239	99.032	99.026	98.980	5.625	99.283	99.258	99.114	98.907	98.901	98.855
5.750	99.381	99.356	99.200	98.980	98.678	98.621	5.750	99.256	99.231	99.075	98.855	98.553	98.496
5.875	100.084	100.059	99.903	99.684	99.381	99.325	5.875	99.959	99.934	99.778	99.559	99.256	99.200
6.000	100.772	100.747	100.592	100.372	100.069	100.013	6.000	100.647	100.622	100.467	100.247	99.944	99.888
6.125	101.441	101.416	101.261	101.041	100.738	100.682	6.125	101.316	101.291	101.136	100.916	100.613	100.557
6.250	100.748	100.723	100.556	100.324	100.114	100.027	6.250	100.623	100.598	100.431	100.199	99.989	99.902
6.375	101.413	101.388	101.221	100.989	100.789	100.712	6.375	101.288	101.263	101.096	100.864	100.664	100.587
6.500	102.056	102.031	101.865	101.633	101.432	101.355	6.500	101.931	101.906	101.740	101.508	101.307	101.230
6.625	102.672	102.647	102.480	102.248	102.048	101.971	6.625	102.547	102.522	102.355	102.123	101.923	101.846
6.750	101.630	101.605	101.427	101.183	101.126	101.028	6.750	101.505	101.480	101.302	101.058	101.001	100.903
6.875	102.229	102.204	102.027	101.782	101.725	101.627	6.875	102.104	102.079	101.902	101.657	101.600	101.502
7.000	102.788	102.763	102.586	102.341	102.284	102.186	7.000	102.663	102.638	102.461	102.216	102.159	102.061
7.125	103.304	103.279	103.101	102.857	102.800	102.702	7.125	103.179	103.154	102.976	102.732	102.675	102.577
7.250	101.331	101.306	101.117	100.860	100.818	100.700	7.250	101.206	101.181	100.992	100.735	100.693	100.575

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)						

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



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

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	95.733	95.708	95.585	95.375	95.097	95.043	5.250	98.432	98.440	98.418	98.351	97.271	97.206
5.000	96.454	96.429	96.305	96.096	95.818	95.763	5.375	98.853	98.861	98.839	98.772	97.692	97.627
5.125	97.219	97.194	97.071	96.862	96.583	96.529	5.500	99.240	99.247	99.226	99.158	98.079	98.014
5.250	97.930	97.905	97.781	97.572	97.294	97.239	5.625	99.592	99.599	99.578	99.511	98.431	98.366
5.375	98.477	98.452	98.318	98.096	97.952	97.877	5.750	99.484	99.472	99.439	99.306	98.126	98.040
5.500	99.104	99.079	98.945	98.723	98.579	98.504	5.875	99.841	99.829	99.797	99.663	98.483	98.397
5.625	99.773	99.748	99.613	99.391	99.248	99.172	6.000	100.177	100.166	100.133	100.000	98.819	98.733
5.750	100.469	100.444	100.309	100.087	99.943	99.868	6.125	100.502	100.491	100.458	100.325	99.145	99.059
5.875	100.681	100.656	100.511	100.276	99.812	99.716	6.250	100.398	100.367	100.323	100.327	99.270	99.163
5.990	101.261	101.236	101.090	100.856	100.392	100.296	6.375	100.733	100.702	100.658	100.662	99.606	99.499
6.125	101.876	101.851	101.705	101.471	101.007	100.911	6.500	101.058	101.027	100.983	100.987	99.930	99.823
6.250	102.291	102.266	102.120	101.886	101.422	101.326	6.625	101.370	101.339	101.296	101.300	100.243	100.136
6.375	102.226	102.201	102.045	101.798	101.436	101.319							
6.500	102.751	102.726	102.570	102.323	101.961	101.844							
6.625	103.235	103.210	103.053	102.806	102.454	102.337							
6.750	103.266	103.241	103.084	102.837	102.476	102.359							
6.875	103.530	103.505	103.337	103.078	102.875	102.737							
7.000	104.011	103.986	103.819	103.559	103.356	103.218							
7.125	104.414	104.389	104.221	103.962	103.759	103.621							
7.250	103.764	103.739	103.560	103.288	103.126	102.967							
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	95.608	95.583	95.460	95.250	94.972	94.918	5.250	98.307	98.315	98.293	98.226	97.146	97.081
5.375	96.329	96.304	96.180	95.971	95.693	95.638	5.375	98.728	98.736	98.714	98.647	97.567	97.502
5.500	97.094	97.069	96.946	96.737	96.458	96.404	5.500	99.115	99.122	99.101	99.033	97.954	97.889
5.625	97.805	97.780	97.656	97.447	97.169	97.114	5.625	99.467	99.474	99.453	99.386	98.306	98.241
5.750	98.352	98.327	98.193	97.971	97.827	97.752	5.750	99.359	99.347	99.314	99.181	98.001	97.915
5.875	98.979	98.954	98.820	98.598	98.454	98.379	5.875	99.716	99.704	99.672	99.538	98.358	98.272
6.000	99.648	99.623	99.488	99.266	99.123	99.047	6.000	100.052	100.041	100.008	99.875	98.694	98.608
6.125	100.344	100.319	100.184	99.962	99.818	99.743	6.125	100.377	100.366	100.333	100.200	99.020	98.934
6.250	100.556	100.531	100.386	100.151	99.687	99.591	6.250	100.273	100.242	100.198	100.202	99.145	99.038
6.375	101.136	101.111	100.965	100.731	100.267	100.171	6.375	100.608	100.577	100.533	100.537	99.481	99.374
6.500	101.751	101.726	101.580	101.346	100.882	100.786	6.500	100.933	100.902	100.858	100.862	99.805	99.698
6.625	102.166	102.141	101.995	101.761	101.297	101.201	6.625	101.245	101.214	101.171	101.175	100.118	100.011
6.750	102.101	102.076	101.920	101.673	101.311	101.194							
6.875	102.626	102.601	102.445	102.198	101.836	101.719							
7.000	103.110	103.085	102.928	102.681	102.329	102.212							
7.125	103.141	103.116	102.959	102.712	102.351	102.234							
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	97.894	97.884	97.789	97.552	97.276	97.201	5.375	97.769	97.759	97.664	97.427	97.151	97.076
5.500	98.571	98.561	98.466	98.229	97.953	97.878	5.500	98.446	98.436	98.341	98.104	97.828	97.753
5.625	99.289	99.279	99.185	98.948	98.672	98.596	5.625	99.164	99.154	99.060	98.823	98.547	98.471
5.750	99.354	99.344	99.239	98.989	98.396	98.300	5.750	99.229	99.219	99.114	98.864	98.271	98.175
5.875	100.095	100.085	99.980	99.730	99.137	99.041	5.875	99.970	99.960	99.855	99.605	99.012	98.916
6.000	100.716	100.706	100.601	100.351	99.758	99.662	6.000	100.591	100.581	100.476	100.226	99.633	99.537
6.125	101.250	101.240	101.134	100.885	100.292	100.196	6.125	101.125	101.115	101.009	100.760	100.167	100.071
6.250	100.695	100.685	100.568	100.306	99.816	99.699	6.250	100.570	100.560	100.443	100.181	99.691	99.574
6.375	101.374	101.364	101.247	100.985	100.495	100.378	6.375	101.249	101.239	101.122	100.860	100.370	100.253
6.500	101.913	101.903	101.786	101.524	101.034	100.917	6.500	101.788	101.778	101.661	101.399	100.909	100.792
6.625	102.421	102.411	102.295	102.033	101.562	101.485	6.625	102.296	102.286	102.170	101.908	101.437	101.360
6.750	101.606	101.596	101.468	101.193	100.846	100.709	6.750	101.481	101.471	101.343	101.068	100.721	100.584
6.875	102.078	102.068	101.940	101.666	101.319	101.181	6.875	101.953	101.943	101.815	101.541	101.194	101.056
7.000	102.507	102.497	102.369	102.095	101.748	101.610	7.000	102.382	102.372	102.244	101.970	101.623	101.485
7.125	102.829	102.819	102.691	102.416	102.069	101.932	7.125	102.704	102.694	102.566	102.291	101.944	101.807
7.250	101.209	101.199	101.060	100.773	100.442	100.283							

All Purchase Transactions						0.000	
State Adjustments							
DC	0.050	AL	0.050	TN	-0.050		
DE	0.000	AZ	0.100	WV	0.000		
MD	0.000	MA	-0.100	MN	0.000		
NJ	-0.100	OR	0.050	ND	0.000		
PA	0.100	NH	0.000				
VA	0.050	TX	0.075	State Special			
FL	0.025	SC	0.100	NC, SC, TN 0.150			
NC	0.100	CT	-0.025				
CO	0.150	CA	-0.050				
GA	0.000	WA	0.050				
Loan Amount Adjustments							
				All Terms			
75,000 - 99,999				(0.500)			
100,000 - 199,999				0.000			
200,000 - 299,999				0.025			
300,000 - 399,999				0.050			
400,000 - 548,250				0.075			
548,251 - 766,550				0.100			
766,550 - 999,999				0.000			
1,000,000 - \$1,499,999				(0.500)			
> = \$1,500,000 - \$2,000,000				(1.500)			
All Standard VA program Adjustments							
2-4 Units				0.000			
Manufactured Home				(1.000)			
20 Year Term				(0.250)			
Non-Owner Occ. (IRRRL only)				(3.000)			
VA IRRRL CLTV > 100%				NA			
Cash Out LTV, CLTV or HCLTV > 90 inclusive of funding fee				(3.000)			
Temp Interest Rate Buydown				(0.125)			
Manual Underwrite				(0.500)			
VA FICO Adjustments							
FICO 740+				0.150			
FICO 739 - 720				0.075			
FICO 719 - 700				0.075			
FICO 699-680				0.000			
FICO 679-660				0.000			
FICO 659-640				(0.150)			
FICO 639-620				(1.250)			
FICO 600-619				(1.750)			
FICO 580-599				(2.000)			

Extension Costs Per Day:

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 - IRRRL	\$695
New Project Submission	\$795

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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

keystone

FUNDING

WHOLESALE

Effective Date and Time
4/25/2025 1:00 PM

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

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

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

Agency 10/6 SOFR ARM 5-1-5 High Balance							Agency 7/6 SOFR ARM 5-1-5 High Balance							Agency 5/6 SOFR ARM 2-1-5 High Balance						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	85.000	85.000	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	85.000	85.000	5.000	85.000	85.000	85.000	85.000	85.000	85.000
5.000	85.000	85.000	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000	85.000	85.000	5.125	85.000	85.000	85.000	85.000	85.000	85.000
5.125	85.000	85.000	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	85.000	85.000	5.250	85.000	85.000	85.000	85.000	85.000	85.000
5.250	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000	5.375	85.000	85.000	85.000	85.000	85.000	85.000
5.375	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	85.000	85.000
5.500	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000	85.000	85.000
5.625	85.000	85.000	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	85.000	85.000
5.750	85.000	85.000	85.000	85.000	85.000	85.000	6.375	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000
5.875	85.000	85.000	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000
6.000	85.000	85.000	85.000	85.000	85.000	85.000	6.625	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000

**See Page 9

Loan Amount Adjustments			20/25/30 Yr	10/15 Yr	**See Page 9	SUBORDINATE FINANCING: All terms	
175,000 - 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 - 786,550		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

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

Admin Fees

Underwriting Fee

Condo New Project Approval

Condo Established Project

Condo Limited Review

\$1,595

\$700

\$295

\$0

**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

Rates, comparisons, fees and programs are subject to change without notice.

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

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

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

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

keystone

FUNDING

WHOLESALE

Effective Date and Time
4/25/2025 1:00 PM

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

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

Conventional Products - TBD Locks

Conforming 30 Year Fixed

Rate

60-Day

75-Day

90-Day

Rate

60-Day

75-Day

90-Day

5.500

95.869

95.517

95.552

5.250

96.528

96.265

96.139

5.625

96.487

96.135

96.170

5.375

97.156

96.794

96.673

5.750

97.469

97.074

97.077

5.500

97.656

97.294

97.178

5.875

97.996

97.603

97.611

5.625

98.264

97.859

97.707

5.990

98.499

98.107

98.120

5.750

98.905

98.501

98.354

6.125

99.015

98.622

98.636

5.875

99.384

98.980

98.839

6.250

99.355

98.934

98.916

5.990

99.825

99.423

99.285

6.375

99.869

99.446

99.428

6.125

100.296

99.894

99.756

6.500

100.322

99.909

99.883

6.250

100.451

100.021

99.853

6.625

100.746

100.326

100.320

6.375

100.879

100.449

100.287

6.750

101.109

100.705

100.667

6.490

101.276

100.847

100.689

6.875

101.533

101.128

101.080

6.625

101.685

101.255

101.097

6.990

101.954

101.549

101.502

6.750

101.357

100.944

100.755

7.125

102.305

101.904

101.876

6.875

101.684

101.272

101.089

Conventional Loan Level Price Adjustments

20/25/30 Yr

10/15 Yr

**See Page 9

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

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

0.050

AZ MA ND

(0.100)

(0.075)

CA

(0.150)

(0.125)

**See Page 9

Conforming 15 Year Fixed

Rate

60-Day

75-Day

90-Day

Rate

60-Day

75-Day

90-Day

5.000

97.597

97.291

97.267

5.000

97.383

97.302

97.276

5.125

97.792

97.457

97.431

5.125

97.806

97.726

97.705

5.250

98.334

98.002

97.939

5.250

98.082

98.003

97.988

5.375

98.808

98.477

98.419

5.375

98.359

98.280

98.270

5.500

99.168

98.837

98.785

5.500

98.681

98.606

98.569

5.625

99.332

99.002

98.956

5.625

99.048

98.973

98.931

5.750

99.779

99.450

99.409

5.750

99.299

99.225

99.189

5.875

100.217

99.888

99.853

5.875

99.574

99.500

99.470

6.000

100.531

100.203

100.167

6.000

99.868

99.794

99.764

6.125

100.505

100.077

100.010

6.125

99.823

99.650

99.588

Conforming 10 Year Fixed

Rate

60-Day

75-Day

90-Day

5.000

97.383

97.302

97.276

5.125

97.806

97.726

97.705

5.250

98.082

98.003

97.988

5.375

98.359

98.280

98.270

5.500

98.681

98.606

98.569

5.625

99.048

98.973

98.931

5.750

99.299

99.225

99.189

5.875

99.574

99.500

99.470

6.000

99.868

99.794

99.764

6.125

99.823

99.650

99.588

**See Page 9

High Balance 30 Year Fixed

Rate

21-Day

30-Day

45-Day

60-Day

75-Day

90-Day

Rate

60-Day

75-Day

90-Day

5.875

98.243

97.822

97.731

6.250

84.450

84.450

84.450

6.000

98.255

97.872

97.806

6.375

84.450

84.450

84.450

6.125

98.747

98.364

98.299

6.500

84.450

84.450

84.450

6.250

99.120

98.709

98.611

6.625

84.450

84.450

84.450

6.375

99.638

99.226

99.121

6.750

84.450

84.450

84.450

6.500

100.094

99.682

99.576

6.625

100.466

100.057

99.970

6.750

100.853

100.460

100.342

6.875

101.222

100.826

100.698

7.000

101.584

101.188

101.062

7.125

101.862

101.470

101.362

7.250

102.039

101.553

101.414

High Balance 15 Year Fixed

Rate

60-Day

75-Day

90-Day

6.250

84.450

84.450

84.450

6.375

84.450

84.450

84.450

6.500

84.450

84.450

84.450

6.625

84.450

84.450

84.450

6.750

84.450

84.450

84.450

HomeReady/Home Possible Adjustment Caps

FICO Score

LTV<=80

LTV>80

First Request

Second Request

Third Request

Fourth Request

Relock Fee

=680

(1.500)

0.000

<680

(1.500)

(1.500)

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

Extension Costs Per Day:

First Request

Second Request

Third Request

Fourth Request

Relock Fee

(0.020)

(0.020)

(0.040)

(0.040)

(0.125)

Admin Fees:

Underwriting

Condo New Project Approval

Condo Established Project

Condo Limited Review

\$1.125

\$700

\$295

\$0

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.

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keystone
FUNDING
WHOLESALE

SPEC PAYUPS

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		0.000
5.125	0.000	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		0.000
5.375	0.000	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		0.000
5.625	0.000	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		0.000
5.875	0.000	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		0.000
6.125	0.000	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		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		

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/TV 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

Non Cashout Refinance - FICO/TV 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	-2.500	-2.500
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

Cashout Refinance - FICO/TV 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	-2.750	-4.000	-4.750	n/a	n/a	n/a	n/a
640-659	-0.375	-1.375	-3.125	-4.625	-5.125	n/a	n/a	n/a	n/a
620-639	-0.375	-1.375	-3.375	-4.875	-5.125	n/a	n/a	n/a	n/a
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

Product Feature	Pricing Specials								
	<= 30.01%	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%
Purchase Special	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Refinance Special	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Temporary Interest Rate Buydown	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Escrow Waiver	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Cumulative 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	-1.875	-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)								
	<= 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)								
	<= 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	0.000	0.000	n/a	n/a	n/a	n/a
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	n/a	n/a	n/a	n/a
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.125	-0.125	-0.750	n/a	n/a	n/a	n/a
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a	n/a	n/a
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	n/a	n/a	n/a	n/a
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	n/a	n/a	n/a	n/a
High Balance - Fixed Rate	-1.250	-1.250	-1.500	-1.500	-1.750	n/a	n/a	n/a	n/a
High Balance - ARM	-2.000	-2.000	-2.250	-2.250	-3.250	n/a	n/a	n/a	n/a
DTI > 40%	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a	n/a

Loan Amount Adjustments	20/25/30 Yr	10/15 Yr
\$5,000 - 99,999	(0.500)	(0.500)
100,000 - 199,999	0.000	0.000
200,000 - 299,999	0.025	0.025
300,000 - 399,999	0.050	0.050
400,000 - 548,250	0.075	0.075
548,251 - 766,550	0.100	0.100
> 766,550	0.000	0.000

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

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

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

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