



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	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	96.650	96.625	96.471	96.361	95.999	95.924	5.250	97.679	97.669	97.469	97.378	97.003	96.789	75,000 - 99,999	(0.500)	(0.500)	DU Home Ready			0.500	0.000			
5.625	97.276	97.251	97.096	96.987	96.624	96.550	5.375	98.213	98.203	98.001	97.916	97.542	97.323	100,000 - 199,999	0.000	0.000	LP Home Possible			0.500	0.000			
5.750	98.291	98.266	98.107	97.967	97.592	97.536	5.500	98.719	98.709	98.505	98.424	98.051	97.828	200,000 - 299,999	0.025	0.025								
5.875	98.833	98.808	98.653	98.509	98.135	98.078	5.625	99.359	99.349	99.142	99.026	98.640	98.440	300,000 - 399,999	0.050	0.050								
5.990	99.342	99.317	99.155	99.025	98.652	98.587	5.750	100.010	100.000	99.790	99.681	99.296	99.090	400,000 - 548,250	0.075	0.075								
6.125	99.863	99.838	99.674	99.546	99.174	99.108	5.875	100.499	100.489	100.278	100.174	99.790	99.590	548,251 - 806,500	0.100	0.100								
6.250	100.169	100.144	99.975	99.817	99.417	99.354	5.990	100.949	100.939	100.726	100.627	100.244	100.029	State Adjustments	20/25/30 Yr	10/15 Yr	State Special							
6.375	100.701	100.676	100.511	100.343	99.940	99.886	6.125	101.419	101.409	101.195	101.096	100.714	100.499	PA FL TX	0.075	0.050	NC, SC, TN	0.150						
6.500	101.168	101.143	100.978	100.812	100.418	100.363	6.250	101.312	101.302	101.083	100.956	100.545	100.333	DC DE VA MD TN WV	0.025	0.000								
6.625	101.573	101.548	101.374	101.228	100.831	100.758	6.375	101.754	101.744	101.522	101.401	100.992	100.774	CT NC NJ NH OR SC GA WA MN	0.000	0.000								
6.750	101.879	101.854	101.676	101.500	101.103	101.066	6.490	102.163	102.153	101.930	101.813	101.405	101.183	AL CO	0.050	0.050								
6.875	102.345	102.320	102.145	101.960	101.561	101.532	6.625	102.573	102.563	102.340	102.223	101.815	101.593	AZ MA ND	(0.100)	(0.075)								
6.990	102.771	102.746	102.571	102.387	101.988	101.957	6.750	102.155	102.145	101.916	101.770	101.364	101.176	CA	(0.150)	(0.125)	Temporary Interest Rate Buydown							
7.125	103.131	103.106	102.922	102.758	102.364	102.317	6.875	102.497	102.487	102.256	102.116	101.711	101.518	SPECIAL - AZ CA SC OR WA	0.100	0.100	Temporary Interest Rate Buydown	(0.125)						
7.250	103.202	103.177	102.994	102.794	102.373	102.328	6.990	102.814	102.804	102.570	102.435	102.031	101.835	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000										
7.375	103.630	103.605	103.421	103.216	102.790	102.756	7.125	103.137	103.127	102.894	102.759	102.355	102.158	0-50%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%				
7.500	103.955	103.930	103.744	103.522	103.136	103.202	7.250	103.125	103.115	102.877	102.713	102.282	102.087	Second Homes	0.000	0.450	0.550	0.750	0.500	0.500	0.000	0.000		
7.625	104.282	104.257	104.061	103.842	103.495	103.561	7.375	103.397	103.387	103.146	102.989	102.569	102.495	Investment	0.000	0.250	0.450	0.600	0.200	0.000	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											
5.000	98.403	98.353	98.132	98.031	97.726	97.606	5.000	98.272	98.319	98.128	98.041	97.962	97.847											
5.125	98.648	98.598	98.375	98.279	97.946	97.821	5.125	98.707	98.749	98.555	98.475	98.396	98.277											
5.250	99.153	99.103	98.877	98.787	98.455	98.334	5.250	98.994	99.031	98.834	98.760	98.683	98.558											
5.375	99.653	99.603	99.374	99.249	98.937	98.861	5.375	99.283	99.315	99.116	99.048	98.972	98.842											
5.500	100.021	99.971	99.739	99.620	99.309	99.229	5.500	99.619	99.701	99.500	99.396	99.340	99.265											
5.625	100.125	100.075	99.841	99.728	99.418	99.333	5.625	99.999	100.076	99.872	99.774	99.720	99.639											
5.750	100.575	100.525	100.289	100.181	99.873	99.782	5.750	100.262	100.334	100.128	100.035	99.982	99.896											
5.875	101.022	100.972	100.733	100.632	100.325	100.229	5.875	100.548	100.615	100.406	100.320	100.268	100.177											
6.000	101.339	101.289	101.050	100.948	100.642	100.546	6.000	100.845	100.911	100.703	100.616	100.565	100.474											
6.125	101.415	101.365	101.122	100.991	100.654	100.557	6.125	100.808	100.873	100.660	100.544	100.462	100.370											
6.250	101.836	101.786	101.541	101.415	101.080	100.978	6.250	101.088	101.148	100.932	100.822	100.741	100.644											
6.375	102.248	102.198	101.949	101.830	101.495	101.388	6.375	101.377	101.432	101.214	101.109	101.030	100.928											
6.500	102.518	102.468	102.220	102.100	101.766	101.659	6.500	101.764	101.819	101.601	101.496	101.417	101.315											
6.625	102.611	102.561	102.308	102.159	101.811	101.720	6.625	101.880	101.949	101.726	101.591	101.499	101.413											
6.750	102.996	102.946	102.690	102.547	102.201	102.104	6.750	102.156	102.220	101.995	101.866	101.775	101.684											
6.875	103.415	103.365	103.312	102.969	102.625	102.523																		
7.000	102.909	102.859	102.806	102.463	102.124	102.017																		
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											
5.875	98.788	98.718	99.240	99.041	98.634	98.477	6.250	85.000	85.000	85.000	85.000	85.000	85.000											
6.000	99.314	99.264	99.109	98.957	98.594	98.454	6.375	85.000	85.000	85.000	85.000	85.000	85.000											
6.125	99.804	99.754	99.590	99.452	99.089	98.944	6.500	85.000	85.000	85.000	85.000	85.000	85.000											
6.250	100.126	100.076	99.907	99.740	99.349	99.207	6.625	85.000	85.000	85.000	85.000	85.000	85.000											
6.375	100.674	100.624	100.459	100.282	99.888	99.754	6.750	85.000	85.000	85.000	85.000	85.000	85.000											
6.500	101.137	101.087	100.921	100.745	100.352	100.217	6.875	85.000	85.000	85.000	85.000	85.000	85.000											
6.625	101.513	101.463	101.289	101.133	100.745	100.592	7.000	85.000	85.000	85.000	85.000	85.000	85.000											
6.750	101.806	101.756	101.578	101.391	101.005	100.887																		
6.875	102.199	102.149	101.973	101.779	101.389	101.280																		
7.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A																		
7.125	102.854	102.804	102.620	102.446	102.062	101.934																		
7.250	102.955	102.905	102.722	102.503	102.083	101.959																		
7.375	103.295	103.245	103.062	102.838	102.419	102.300																		

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.

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
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS	Relock Fee (0.125)	
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



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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	95.522	95.487	95.337	95.143	95.045	94.995	5.750	98.999	99.073	98.926	98.881	98.194	98.115
5.000	96.354	96.319	96.169	95.975	95.877	95.827	5.875	99.473	99.547	99.400	99.355	98.667	98.589
5.125	97.220	97.185	97.035	96.841	96.743	96.693	6.000	99.923	99.996	99.850	99.805	99.117	99.039
5.250	97.831	97.796	97.645	97.452	97.353	97.304	6.125	100.352	100.426	100.279	100.235	99.547	99.468
5.375	98.374	98.339	98.183	97.945	97.783	97.712	6.250	99.988	100.064	99.905	99.847	99.147	99.074
5.500	99.062	99.027	98.841	98.634	98.471	98.400	6.375	100.422	100.499	100.339	100.281	99.582	99.508
5.625	99.852	99.817	99.631	99.424	99.261	99.190	6.500	100.839	100.915	100.756	100.697	99.998	99.925
5.750	100.443	100.408	100.221	100.014	99.851	99.781	6.625	101.237	101.313	101.154	101.095	100.396	100.323
5.875	100.339	100.304	100.142	99.921	99.780	99.718							
5.990	100.975	100.940	100.779	100.558	100.416	100.355							
6.125	101.708	101.673	101.511	101.290	101.148	101.087							
6.250	102.282	102.247	102.086	101.864	101.703	101.612							
6.375	102.120	102.085	101.915	101.680	101.505	101.423							
6.500	102.618	102.583	102.414	102.178	102.003	101.921							
6.625	103.191	103.156	102.987	102.751	102.576	102.494							
6.750	103.461	103.426	103.257	103.022	102.827	102.714							
6.875	103.225	103.190	103.117	102.868	102.771	102.668							
7.000	103.544	103.509	103.436	103.187	103.090	102.957							
7.125	103.970	103.935	103.862	103.613	103.496	103.363							
7.250	103.892	103.857	103.964	103.701	103.506	103.352							

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	95.397	95.362	95.212	95.018	94.920	94.870	5.750	98.874	98.948	98.801	98.756	98.069	97.990
5.000	96.229	96.194	96.044	95.850	95.752	95.702	5.875	99.348	99.422	99.275	99.230	98.542	98.464
5.125	97.095	97.060	96.910	96.716	96.618	96.568	6.000	99.798	99.871	99.725	99.680	98.992	98.914
5.250	97.706	97.671	97.520	97.327	97.228	97.179	6.125	100.227	100.301	100.154	100.110	99.422	99.343
5.375	98.249	98.214	98.028	97.820	97.658	97.587	6.250	99.863	99.939	99.780	99.722	99.022	98.949
5.500	98.937	98.902	98.716	98.509	98.346	98.275	6.375	100.297	100.374	100.214	100.156	99.457	99.383
5.625	99.727	99.692	99.506	99.299	99.136	99.065	6.500	100.714	100.790	100.631	100.572	99.873	99.800
5.750	100.318	100.283	100.096	99.889	99.726	99.656	6.625	101.112	101.188	101.029	100.970	100.271	100.198
5.875	100.214	100.179	100.017	99.796	99.655	99.593							
5.990	100.850	100.815	100.654	100.433	100.291	100.230							
6.125	101.583	101.548	101.386	101.165	101.023	100.962							
6.250	102.157	102.122	101.961	101.739	101.578	101.487							
6.375	101.995	101.960	101.790	101.555	101.380	101.298							
6.500	102.493	102.458	102.289	102.053	101.878	101.796							
6.625	103.066	103.031	102.862	102.626	102.451	102.369							
6.750	103.336	103.301	103.132	102.897	102.702	102.589							
6.875	103.100	103.065	102.992	102.743	102.646	102.543							

FHA 30 HB Standard							FHA 30 HB Streamline						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.375	98.158	98.133	97.933	97.741	97.620	97.569	5.375	98.033	98.008	97.808	97.616	97.495	97.444
5.500	98.916	98.891	98.691	98.499	98.378	98.328	5.500	98.791	98.766	98.566	98.374	98.253	98.203
5.625	99.676	99.651	99.452	99.259	99.138	99.088	5.625	99.551	99.526	99.327	99.134	99.013	98.963
5.750	99.486	99.461	99.288	99.082	98.984	98.923	5.750	99.361	99.336	99.163	98.957	98.859	98.798
5.875	100.193	100.168	99.995	99.788	99.691	99.629	5.875	100.068	100.043	99.870	99.663	99.566	99.504
6.000	100.886	100.861	100.688	100.482	100.384	100.322	6.000	100.761	100.736	100.563	100.357	100.259	100.197
6.125	101.561	101.536	101.364	101.157	101.059	100.998	6.125	101.436	101.411	101.239	101.032	100.934	100.873
6.250	100.858	100.833	100.650	100.429	100.285	100.193	6.250	100.733	100.708	100.525	100.304	100.160	100.068
6.375	101.527	101.502	101.319	101.099	100.965	100.882	6.375	101.402	101.377	101.194	100.974	100.840	100.757
6.500	102.176	102.151	101.968	101.747	101.613	101.531	6.500	102.051	102.026	101.843	101.622	101.488	101.406
6.625	102.799	102.774	102.591	102.370	102.236	102.154	6.625	102.674	102.649	102.466	102.245	102.111	102.029
6.750	101.541	101.516	101.413	101.179	101.106	101.003	6.750	101.416	101.391	101.288	101.054	100.981	100.878
6.875	102.150	102.125	102.021	101.787	101.715	101.611	6.875	102.025	102.000	101.896	101.662	101.590	101.486
7.000	102.718	102.693	102.590	102.356	102.283	102.180	7.000	102.593	102.568	102.465	102.231	102.158	102.055
7.125	103.245	103.220	103.116	102.882	102.810	102.706	7.125	103.120	103.095	102.991	102.757	102.685	102.581
7.250	101.621	101.596	101.651	101.403	101.231	101.107	7.250	101.496	101.471	101.526	101.278	101.106	100.982

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	<b>NC, SC, TN</b>	<b>0.150</b>
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>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)				

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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  
 5/9/2025 10:30 AM

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

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

Conventional 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			
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																			

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

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



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	95.811	95.449	95.374	5.250	96.828	96.453	96.239	75,000 - 99,999	(0.500)	(0.500)	
5.625	96.437	96.074	96.000	5.375	97.366	96.992	96.773	100,000 - 199,999	0.000	0.000	
5.750	97.417	97.042	96.986	5.500	97.874	97.501	97.278	200,000 - 299,999	0.025	0.025	
5.875	97.959	97.585	97.528	5.625	98.476	98.099	97.890	300,000 - 399,999	0.050	0.050	
5.990	98.475	98.102	98.037	5.750	99.131	98.746	98.540	400,000 - 548,250	0.075	0.075	
6.125	98.996	98.624	98.558	5.875	99.624	99.240	99.030	548,251 - 766,550	0.100	0.100	
6.250	99.267	98.867	98.804	5.990	100.077	99.694	99.479	<b>State Adjustments</b>	<b>20/25/30 Yr</b>	<b>10/15 Yr</b>	<b>**See Page 9</b>
6.375	99.793	99.390	99.336	6.125	100.546	100.164	99.949	PA FL TX	0.075	0.050	
6.500	100.262	99.868	99.813	6.250	100.406	99.995	99.783	DC DE VA MD TN WV	0.025	0.000	
6.625	100.678	100.281	100.208	6.375	100.851	100.442	100.224	CT NC NJ NH OR SC GA WA MN	0.000	0.000	
6.750	100.950	100.553	100.516	6.490	101.263	100.855	100.633	AL CO	0.050	0.050	
6.875	101.410	101.011	100.982	6.625	101.673	101.265	101.043	AZ MA ND	(0.100)	(0.075)	
6.990	101.837	101.438	101.407	6.750	101.220	100.814	100.626	CA	(0.150)	(0.125)	
7.125	102.208	101.814	101.767	6.875	101.566	101.161	100.968				
<b>**See Page 9</b>											
Conforming 15 Year Fixed				Conforming 10 Year Fixed				<b>**See Page 9</b>			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day				
5.000	97.481	97.176	97.056	5.000	97.491	97.412	97.297				
5.125	97.729	97.396	97.271	5.125	97.925	97.846	97.727				
5.250	98.237	97.905	97.784	5.250	98.210	98.133	98.008				
5.375	98.699	98.387	98.311	5.375	98.498	98.422	98.292				
5.500	99.070	98.759	98.679	5.500	98.846	98.790	98.715				
5.625	99.178	98.868	98.783	5.625	99.224	99.170	99.089				
5.750	99.631	99.323	99.232	5.750	99.485	99.432	99.346				
5.875	100.082	99.775	99.679	5.875	99.770	99.718	99.627				
6.000	100.398	100.092	99.996	6.000	100.066	100.015	99.924				
6.125	100.441	100.104	100.007	6.125	99.994	99.912	99.820				
<b>**See Page 9</b>											
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				98.491	98.084	97.927	6.250	84.450	84.450	84.450	
6.000				98.407	98.044	97.904	6.375	84.450	84.450	84.450	
6.125				98.902	98.539	98.394	6.500	84.450	84.450	84.450	
6.250				99.190	98.799	98.657	6.625	84.450	84.450	84.450	
6.375				99.732	99.338	99.204	6.750	84.450	84.450	84.450	
6.500				100.195	99.802	99.667					
6.625				100.583	100.195	100.042					
6.750				100.841	100.455	100.337					
6.875				101.229	100.839	100.730					
7.000				#N/A	#N/A	#N/A					
7.125				101.896	101.512	101.384					
7.250				101.953	101.533	101.409					

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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

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				94.593	94.495	94.445	5.750	98.331	97.544	97.565
5.000				95.425	95.327	95.277	5.875	98.805	98.117	98.039
5.125				96.291	96.193	96.143	6.000	99.255	98.567	98.489
5.250				96.902	96.803	96.754	6.125	99.685	98.997	98.918
5.375				97.395	97.233	97.162	6.250	99.297	98.597	98.524
5.500				98.084	97.921	97.850	6.375	99.731	99.032	98.958
5.625				98.874	98.711	98.640	6.500	100.147	99.448	99.375
5.750				99.464	99.301	99.231	6.625	100.545	99.846	99.773
5.875				99.371	99.230	99.168				
5.990				100.008	99.866	99.805				
6.125				100.740	100.598	100.537				
6.250				101.314	101.153	101.062				

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>		<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)

FHA 30 HB Standard				
Rate	60-Day	75-Day	90-Day	
5.375	97.191	97.070	97.019	
5.500	97.949	97.828	97.778	
5.625	98.709	98.588	98.538	
5.750	98.532	98.434	98.373	
5.875	99.238	99.141	99.079	
6.000	99.932	99.834	99.772	
6.125	100.607	100.509	100.448	
6.250	99.879	99.735	99.643	
6.375	100.549	100.415	100.332	
6.500	101.197	101.063	100.981	

<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	\$795
Fourth Request	(0.040)	FHA Established Full Project Approval	\$795
Relock Fee	(0.125)		

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 Dover, DE 19901  
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VA Programs - TBD Locks

VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.875	94.597	94.398	94.338	5.250	97.720	96.661	96.584
5.000	95.318	95.120	95.060	5.375	98.143	97.064	97.006
5.125	96.085	95.887	95.827	5.500	98.531	97.472	97.394
5.250	96.856	96.658	96.598	5.625	98.884	97.825	97.747
5.375	97.447	97.184	97.103	5.750	98.762	97.675	97.586
5.500	98.056	97.793	97.712	5.875	99.120	98.032	97.943
5.625	98.726	98.464	98.383	6.000	99.458	98.370	98.281
5.750	99.407	99.144	99.063	6.125	99.783	98.695	98.606
5.875	99.465	99.204	99.103	6.250	99.713	98.614	98.530
5.990	100.051	99.790	99.689	6.375	100.049	98.949	98.866
6.125	100.696	100.434	100.333	6.500	100.373	99.274	99.190
6.250	101.160	100.899	100.797	6.625	100.687	99.588	99.504
6.375	100.809	100.514	100.392				
6.500	101.398	101.103	100.980				
6.625	101.899	101.604	101.482				

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 - 756,550	0.100
726,201 - 1,499,999	0.000
> = \$1,500,000	(0.500)

All Standard VA program Adjustments

2-4 Units	0.000
Manufactured Home	(2.000)
20 Year Term	(0.250)
Non-Owner Occ. (IRRL only)	(3.000)
VA IRRL CLTV > 100%	NA
Cash Out LTV, CLTV or HCLTV > 90 inclusive of funding fee	(3.000)

VA FICO Adjustments

FICO 740+	0.150
FICO 739 - 720	0.075
FICO 719 - 700	0.075
FICO 699-680	0.000
FICO 679-660	0.000
FICO 659-640	(0.150)
FICO 639-620	(1.250)
FICO 600-619	(1.750)
FICO 580-599	(2.000)

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.375	96.941	96.820	96.769
5.500	97.699	97.578	97.528
5.625	98.459	98.338	98.288
5.750	98.282	98.164	98.123
5.875	98.988	98.891	98.829
6.000	99.682	99.584	99.522
6.125	100.357	100.259	100.198
6.250	99.629	99.485	99.393
6.375	100.299	100.165	100.082
6.500	100.947	100.813	100.731

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 - IRRL	\$695
New Project Submission	\$795

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**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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 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

Conventional LLPAs

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

Purchase - LLPAs by Product Feature (All Terms)									
Product Feature	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	-1.250	-1.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-1.250	-1.375	-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	-2.500	-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								
	<= 30.00%	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	-3.000	-3.875	-3.625	-2.500	-2.500
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

Non Cashout Refinance - LLPAs by Product Feature (All Terms)									
Product Feature	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	-1.250	-1.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-1.250	-1.375	-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

Cashout Refinance - FICO/LTV LLPAs (All Mortgage Terms)									
FICO Range	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=780	-0.375	-0.375	-0.625	-0.875	-1.375	n/a	n/a	n/a	n/a
760-779	-0.375	-0.375	-0.875	-1.250	-1.875	n/a	n/a	n/a	n/a
740-759	-0.375	-0.375	-1.000	-1.625	-2.375	n/a	n/a	n/a	n/a
720-739	-0.375	-0.500	-1.375	-2.000	-2.750	n/a	n/a	n/a	n/a
700-719	-0.375	-0.500	-1.625	-2.625	-3.250	n/a	n/a	n/a	n/a
680-699	-0.375	-0.625	-2.000	-2.875	-3.750	n/a	n/a	n/a	n/a
660-679	-0.375	-0.875	-2.750	-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

Cashout Refinance - LLPAs by Product Feature (All Terms)									
Product Feature	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	0.000	n/a	n/a
Second Home	-1.125	-1.125	-1.625	-1.250	-1.375	n/a	n/a	n/a	n/a
Investment Property	-1.125	-1.125	-1.625	-1.250	-1.375	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

Pricing Specials									
Product Feature	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
Purchase Special	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Refinance Special	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Temporary Interest Rate Buydown	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Escrow Waiver	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	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)
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	(0.125)
Relock Fee	(0.125)

Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.

Cumulative LLPAs 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
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)

Admin Fees:	
Underwriting	\$1.125
Condo New Project Approval	\$700
Condo Established Project	\$295
Condo Limited Review	\$0

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