

Effective Date and Time
5/23/2025 10:30 AM

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

All locks, extensions, and cancellations can be requested through our [EFLX 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	95.603	95.578	95.422	95.173	94.765	94.790	5.250	96.350	96.340	96.142	95.932	95.511	95.373	75,000 - 99,999	(0.500)	(0.500)	DJ Home Ready		0.500	0.000					
5.625	96.277	96.252	96.093	95.866	95.445	95.433	5.375	96.931	96.921	96.721	96.530	96.098	95.926	100,000 - 199,999	0.000	0.000	LP Home Possible		0.500	0.000					
5.750	97.046	97.021	96.859	96.628	96.209	96.202	5.500	97.661	97.651	97.446	97.252	96.820	96.652	200,000 - 299,999	0.025	0.025									
5.875	97.595	97.570	97.405	97.179	96.757	96.751	5.625	98.372	98.362	98.154	97.957	97.526	97.364	300,000 - 399,999	0.050	0.050									
5.990	98.118	98.093	97.926	97.687	97.271	97.274	5.750	99.019	99.009	98.798	98.599	98.169	98.010	400,000 - 548,250	0.075	0.075									
6.125	98.642	98.617	98.449	98.211	97.794	97.798	5.875	99.517	99.507	99.294	99.091	98.663	98.508	548,251 - 806,500	0.100	0.100									
6.250	99.281	99.256	99.082	98.862	98.433	98.406	5.990	99.974	99.964	99.747	99.542	99.114	98.965	State Adjustments	20/25/30 Yr	10/15 Yr	State Special								
6.375	99.807	99.782	99.613	99.400	98.970	98.932	6.125	100.436	100.426	100.209	100.001	99.575	99.427	PA FL TX	0.075	0.050	NC, SC, TN	0.150							
6.500	100.293	100.268	100.097	99.892	99.545	99.486	6.250	100.674	100.664	100.442	100.253	99.814	99.634	DC DE VA MD TN WV	0.025	0.000									
6.625	100.761	100.736	100.552	100.456	100.138	100.084	6.375	101.122	101.112	100.887	100.695	100.257	100.082	CT NC NJ NH OR SC GA WA MN	0.000	0.000									
6.750	101.306	101.281	101.095	100.994	100.678	100.629	6.490	101.534	101.524	101.296	101.102	100.666	100.494	AL CO	0.050	0.050									
6.875	101.755	101.730	101.545	101.455	101.136	101.079	6.625	101.974	101.964	101.735	101.541	101.105	100.934	AZ MA ND	(0.100)	(0.075)									
6.990	102.192	102.167	101.983	101.888	101.570	101.516	6.750	101.483	101.473	101.238	101.170	100.842	100.641	CA	(0.150)	(0.125)									
7.125	102.665	102.640	102.444	102.296	101.965	101.927	6.875	101.857	101.847	101.609	101.537	101.211	101.015	SPECIAL - AZ CA SC OR WA	0.100	0.100	Temporary Interest Rate Buydown								
7.250	103.105	103.080	102.881	102.730	102.335	102.265	6.990	102.194	102.184	101.944	101.870	101.545	101.352	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000											
7.375	103.541	103.516	103.322	103.179	102.782	102.702	7.125	102.550	102.540	102.300	102.226	101.901	101.709	0-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%					
7.500	103.857	103.832	103.635	103.489	103.093	103.018	7.250	102.959	102.949	102.701	102.581	102.176	101.954	0.000	0.450	0.550	0.750	0.500	0.500	0.000					
7.625	104.270	104.245	104.036	103.868	103.442	103.351	7.375	103.250	103.240	102.990	102.867	102.463	102.248	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											
														**See Page 9 for LLPA Matrix											
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	97.897	97.847	97.628	97.444	97.114	97.075	5.000	97.674	97.800	97.611	97.442	97.367	97.327												
5.125	98.437	98.387	98.164	97.976	97.648	97.619	5.125	98.103	98.258	98.066	97.893	97.820	97.786												
5.250	98.753	98.703	98.477	98.309	97.967	97.935	5.250	98.414	98.594	98.399	98.222	98.150	98.121												
5.375	99.235	99.185	98.957	98.790	98.449	98.388	5.375	98.827	98.927	98.729	98.577	98.491	98.425												
5.500	99.612	99.562	99.330	99.160	98.820	98.765	5.500	99.246	99.363	99.161	99.006	98.921	98.861												
5.625	100.100	100.050	99.816	99.641	99.303	99.253	5.625	99.605	99.753	99.548	99.389	99.305	99.251												
5.750	100.280	100.230	99.992	99.814	99.477	99.433	5.750	99.879	100.047	99.840	99.676	99.595	99.545												
5.875	100.716	100.666	100.425	100.209	99.798	99.756	5.875	100.143	100.311	100.101	99.934	99.853	99.809												
6.000	101.046	100.996	100.752	100.557	100.221	100.182	6.000	100.467	100.665	100.454	100.287	100.207	100.163												
6.125	101.544	101.494	101.246	101.023	100.615	100.544	6.125	100.578	100.716	100.499	100.290	100.137	100.061												
6.250	101.656	101.606	101.356	101.138	100.867	100.759	6.250	100.835	100.967	100.747	100.535	100.383	100.313												
6.375	102.048	101.998	101.745	101.651	101.381	101.279	6.375	101.077	101.194	100.971	100.755	100.724	100.617												
6.500	102.350	102.300	102.047	101.913	101.645	101.548	6.500	101.413	101.490	101.267	101.069	101.056	100.954												
6.625	102.738	102.688	102.429	102.375	102.108	102.017	6.625	101.487	101.615	101.385	101.347	101.335	101.239												
6.750	102.679	102.629	102.366	102.309	102.043	101.957	6.750	101.713	101.814	101.581	101.539	101.529	101.438												
6.875	103.112	103.062	103.001	102.735	102.471	102.390																			
7.000	102.501	102.451	102.390	102.124	101.865	101.780																			
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	97.555	97.505	97.889	97.652	97.202	97.097	6.250	85.000	85.000	85.000	85.000	85.000	85.000												
6.000	98.099	98.049	97.889	97.656	97.244	97.150	6.375	85.000	85.000	85.000	85.000	85.000	85.000												
6.125	98.615	98.565	98.398	98.149	97.742	97.666	6.500	85.000	85.000	85.000	85.000	85.000	85.000												
6.250	99.241	99.191	99.017	98.786	98.368	98.261	6.625	85.000	85.000	85.000	85.000	85.000	85.000												
6.375	99.784	99.734	99.565	99.343	98.922	98.805	6.750	85.000	85.000	85.000	85.000	85.000	85.000												
6.500	100.261	100.211	100.040	99.824	99.479	99.339	6.875	85.000	85.000	85.000	85.000	85.000	85.000												
6.625	100.714	100.664	100.481	100.375	100.066	99.932	7.000	85.000	85.000	85.000	85.000	85.000	85.000												
6.750	101.247	101.197	101.010	100.900	100.594	100.465																			
6.875	101.667	101.617	101.435	101.332	101.023	100.886																			
6.990	102.056	102.006	101.822	101.717	101.409	101.275																			
7.125	102.381	102.331	102.137	101.985	101.740	101.623																			
7.250	102.737	102.687	102.488	102.327	101.934	101.784																			
7.375	103.088	103.038	102.845	102.691	102.296	102.136																			
														Adjustment Caps		Extension Costs Per Day:				Admin Fees:					
														Home Ready / Home Possible		First Request				Underwriting					
														First Time Homebuyer		Second Request				Condo New Project Approval					
														<= 100% AMI		Third Request				Condo Established Project					
														<=120% AMI High Cost		Fourth Request				Condo Limited Review					
																Rolloff Fee				(0.125)					
														LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS											
														Escrow Waiver		Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.									

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.



FHA/USDA Programs

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



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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	93.989	93.964	93.843	93.549	93.297	93.233	5.250	97.924	97.865	97.840	97.752	96.685	96.608
5.000	94.711	94.686	94.566	94.272	94.020	93.956	5.375	98.363	98.304	98.280	98.192	97.125	97.048
5.125	95.479	95.454	95.334	95.040	94.788	94.724	5.500	98.769	98.711	98.686	98.598	97.531	97.454
5.250	96.473	96.448	96.311	96.028	95.768	95.683	5.625	99.142	99.083	99.058	98.970	97.903	97.826
5.375	97.220	97.195	97.058	96.774	96.515	96.430	5.750	99.210	99.139	99.099	98.962	97.826	97.728
5.500	97.841	97.816	97.679	97.396	97.136	97.051	5.875	99.581	99.511	99.470	99.333	98.197	98.099
5.625	98.505	98.480	98.343	98.060	97.800	97.715	6.000	99.924	99.854	99.813	99.676	98.540	98.442
5.750	99.050	99.025	98.888	98.604	98.345	98.260	6.125	100.250	100.180	100.139	100.002	98.866	98.768
5.875	99.604	99.579	99.426	99.073	98.721	98.615	6.250	99.949	99.929	99.871	99.904	98.912	98.793
5.990	100.217	100.192	100.038	99.686	99.333	99.227	6.375	100.290	100.270	100.213	100.245	99.253	99.134
6.125	100.873	100.848	100.694	100.342	99.989	99.883	6.500	100.620	100.600	100.543	100.576	99.583	99.464
6.250	101.269	101.244	101.091	100.738	100.385	100.280	6.625	100.939	100.919	100.862	100.894	99.902	99.783
6.375	101.325	101.300	101.130	100.943	100.755	100.628							
6.500	101.958	101.933	101.762	101.575	101.387	101.260							
6.625	102.494	102.469	102.298	102.111	101.923	101.796							
6.750	102.729	102.704	102.534	102.347	102.159	102.032							
6.875	102.693	102.668	102.481	102.237	101.973	101.825							
7.000	103.158	103.133	102.946	102.703	102.438	102.291							
7.125	103.557	103.532	103.345	103.102	102.837	102.690							
7.250	102.949	102.924	102.720	102.489	102.235	102.066							
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	93.864	93.839	93.718	93.424	93.172	93.108	5.250	97.799	97.740	97.715	97.627	96.560	96.483
5.375	94.586	94.561	94.441	94.147	93.895	93.831	5.375	98.238	98.179	98.155	98.067	97.000	96.923
5.500	95.354	95.329	95.209	94.915	94.663	94.599	5.500	98.644	98.586	98.561	98.473	97.406	97.329
5.625	96.348	96.323	96.186	95.903	95.643	95.558	5.625	99.017	98.958	98.933	98.845	97.778	97.701
5.750	97.095	97.070	96.933	96.649	96.390	96.305	5.750	99.085	99.014	98.974	98.837	97.701	97.603
5.875	97.716	97.691	97.554	97.271	97.011	96.926	5.875	99.456	99.386	99.345	99.208	98.072	97.974
6.000	98.380	98.355	98.218	97.935	97.675	97.590	6.000	99.799	99.729	99.688	99.551	98.415	98.317
6.125	98.925	98.900	98.763	98.479	98.220	98.135	6.125	100.125	100.055	100.014	99.877	98.741	98.643
6.250	99.479	99.454	99.301	98.948	98.596	98.490	6.250	99.824	99.804	99.746	99.779	98.787	98.688
6.375	100.092	100.067	99.913	99.561	99.208	99.102	6.375	100.165	100.145	100.088	100.120	99.128	99.009
6.500	100.748	100.723	100.569	100.217	99.864	99.758	6.500	100.495	100.475	100.418	100.451	99.458	99.339
6.625	101.144	101.119	100.966	100.613	100.260	100.155	6.625	100.814	100.794	100.737	100.769	99.777	99.658
6.750	101.200	101.175	101.005	100.818	100.630	100.503							
6.875	101.833	101.808	101.637	101.450	101.262	101.135							
7.000	102.369	102.344	102.173	101.986	101.798	101.671							
7.125	102.604	102.579	102.409	102.222	102.034	101.907							
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	96.898	96.888	96.791	96.490	96.105	96.020	5.375	96.773	96.763	96.666	96.365	95.980	95.895
5.500	97.579	97.569	97.472	97.171	96.786	96.701	5.500	97.454	97.444	97.347	97.046	96.661	96.576
5.625	98.304	98.294	98.197	97.895	97.510	97.426	5.625	98.179	98.169	98.072	97.770	97.385	97.301
5.750	98.616	98.606	98.492	98.123	97.645	97.540	5.750	98.491	98.481	98.367	97.998	97.520	97.415
5.875	99.365	99.355	99.241	98.872	98.395	98.289	5.875	99.240	99.230	99.116	98.747	98.270	98.164
6.000	100.000	99.990	99.876	99.507	99.029	98.924	6.000	99.875	99.865	99.751	99.382	98.904	98.799
6.125	100.553	100.543	100.430	100.061	99.583	99.477	6.125	100.428	100.418	100.305	99.936	99.458	99.352
6.250	100.313	100.303	100.172	99.966	99.653	99.526	6.250	100.188	100.178	100.047	99.841	99.528	99.401
6.375	101.014	101.004	100.874	100.668	100.354	100.228	6.375	100.889	100.879	100.749	100.543	100.229	100.103
6.500	101.587	101.577	101.446	101.240	100.926	100.800	6.500	101.462	101.452	101.321	101.115	100.801	100.675
6.625	102.153	102.143	102.012	101.806	101.513	101.426	6.625	102.028	102.018	101.887	101.681	101.388	101.301
6.750	101.286	101.276	101.129	100.847	100.457	100.310	6.750	101.161	101.151	101.004	100.722	100.332	100.185
6.875	101.802	101.792	101.645	101.363	100.973	100.826	6.875	101.677	101.667	101.520	101.238	100.848	100.701
7.000	102.267	102.257	102.110	101.828	101.439	101.291	7.000	102.142	102.132	101.985	101.703	101.314	101.166
7.125	102.616	102.606	102.459	102.177	101.788	101.640	7.125	102.491	102.481	102.334	102.052	101.663	101.515
7.250	101.313	101.303	101.139	100.842	100.462	100.293							

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

keystone

FUNDING

WHOLESALE

Effective Date and Time
5/23/2025 10:30 AM

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

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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

Agency 10/6 SOFR ARM 5-1-5

Agency 7/6 SOFR ARM 5-1-5

Agency 5/6 SOFR ARM 2-1-5

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

Loan Amount Adjustments

20/25/30 Yr

10/15 Yr

**See Page 9

SUBORDINATE FINANCING: All terms

CASH OUT: All terms

**See Page 9

Admin Fees

Underwriting Fee

Condo New Project Approval

Condo Established Project

Condo Limited Review

\$1,596

\$700

\$296

\$0

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

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Conventional Products - TBD Locks												
Conforming 30 Year Fixed				Conforming 20 Year Fixed				Conventional Loan Level Price Adjustments				
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day	Loan Amount Adjustments		20/25/30 Yr	10/15 Yr	**See Page 9
5.500	94.623	94.215	94.240	5.250	95.382	94.961	94.823	75,000 - 99,999	(0.500)	(0.500)		
5.625	95.316	94.895	94.893	5.375	95.980	95.548	95.376	100,000 - 199,999	0.000	0.000		
5.750	96.078	95.659	95.652	5.500	96.702	96.270	96.102	200,000 - 299,999	0.025	0.025		
5.875	96.629	96.207	96.201	5.625	97.407	96.976	96.814	300,000 - 399,999	0.050	0.050		
5.990	97.137	96.721	96.724	5.750	98.049	97.619	97.460	400,000 - 548,250	0.075	0.075		
6.125	97.661	97.244	97.248	5.875	98.541	98.113	97.958	548,251 - 766,550	0.100	0.100		
6.250	98.312	97.883	97.856	5.990	98.992	98.564	98.415	State Adjustments		20/25/30 Yr	10/15 Yr	**See Page 9
6.375	98.850	98.420	98.382	6.125	99.451	99.025	98.877	PA FL TX	0.075	0.050		
6.500	99.342	98.995	98.936	6.250	99.703	99.264	99.084	DC DE VA MD NH TN WV	0.025	0.000		
6.625	99.906	99.588	99.534	6.375	100.145	99.707	99.532	CT NC NJ NH OR SC GA WA MN	0.000	0.000		
6.750	100.444	100.128	100.079	6.490	100.552	100.116	99.944	AL CO	0.050	0.050		
6.875	100.905	100.586	100.529	6.625	100.991	100.555	100.384	AZ MA ND	(0.100)	(0.075)		
6.990	101.338	101.020	100.966	6.750	100.620	100.292	100.091	CA	(0.150)	(0.125)		
7.125	101.746	101.415	101.377	6.875	100.987	100.661	100.465					
**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	96.894	96.564	96.525	5.000	96.892	96.817	96.777					
5.125	97.426	97.098	97.069	5.125	97.343	97.270	97.236					
5.250	97.759	97.417	97.385	5.250	97.672	97.600	97.571					
5.375	98.240	97.899	97.838	5.375	98.027	97.941	97.875					
5.500	98.610	98.270	98.215	5.500	98.456	98.371	98.311					
5.625	99.091	98.753	98.703	5.625	98.839	98.755	98.701					
5.750	99.264	98.927	98.883	5.750	99.126	99.045	98.995					
5.875	99.659	99.248	99.206	5.875	99.384	99.303	99.259					
6.000	100.007	99.671	99.632	6.000	99.737	99.657	99.613					
6.125	100.473	100.065	99.994	6.125	99.740	99.587	99.511					
								**See Page 9		**See Page 9		
HomeReady/Home Possible Adjustment Caps FICO Score LTV<=80 LTV>80 <=80 (1.500) 0.000 >80 (1.500) (1.500)												
								Extension Costs Per Day:		Admin Fees:		
								First Request		Underwriting \$1,125		
								Second Request		Condo New Project Approval \$700		
								Third Request		Condo Established Project \$295		
								Fourth Request		Condo Limited Review \$0		
								Relock Fee				
								LLPA Caps APPLY TO ALL CONJ ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS Escrow Waiver (0.100)		Expired Locks Cannot be Extended and are Subject to		

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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

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				92.974	92.822	92.768	5.750		97.958	97.222	97.125						
5.000				93.806	93.654	93.600	5.875		98.446	97.710	97.612						
5.125				94.674	94.522	94.468	6.000		98.907	98.171	98.073						
5.250				95.214	95.055	94.980	6.125		99.344	98.608	98.510						
5.375				96.161	96.001	95.927	6.250		98.927	98.335	98.216						
5.500				96.831	96.672	96.597	6.375		99.371	98.778	98.660						
5.625				97.594	97.435	97.360	6.500		99.796	99.203	99.084						
5.750				98.151	97.991	97.917	6.625		100.201	99.609	99.490						
5.875				98.461	98.228	98.162											
5.990				99.055	98.822	98.757											
6.125				99.792	99.559	99.484											
6.250				100.289	100.036	99.941											
												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 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)					

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VA Programs - TBD Locks

[illegible]



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	
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	0.974	1.102	0.974	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	0.098	
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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Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.

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Conventional LLPAs

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

Non Cashout Refinance - FICO/LTV LLPAs (Mortgage > 15 Year Terms)									
FICO Range	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

Cumulative LLPA 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)
Retask Fee	(0.125)

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

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

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