

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



Effective Date and Time
7/3/2025 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 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	97.514	97.489	97.291	97.176	96.778	96.801	5.250	98.038	98.028	97.792	97.689	97.306	97.164	75,000 - 99,999	(0.500)	(0.500)	DU Home Ready	0.500	0.000					
5.625	98.128	98.103	97.905	97.790	97.392	97.415	5.375	98.583	98.573	98.335	98.236	97.847	97.709	100,000 - 199,999	0.000	0.000	LP Home Possible	0.500	0.000					
5.750	98.734	98.709	98.518	98.372	97.970	97.961	5.500	99.092	99.082	98.841	98.746	98.352	98.217	200,000 - 299,999	0.025	0.025								
5.875	99.289	99.264	99.069	98.929	98.523	98.514	5.625	99.545	99.535	99.295	99.199	98.805	98.670	300,000 - 399,999	0.050	0.050								
5.990	99.817	99.792	99.593	99.459	99.040	99.042	5.750	100.098	100.088	99.852	99.730	99.326	99.163	400,000 - 548,250	0.075	0.075								
6.125	100.315	100.290	100.091	99.958	99.538	99.540	5.875	100.580	100.570	100.331	100.213	99.803	99.644	548,251 - 805,500	0.100	0.100								
6.250	100.694	100.669	100.493	100.329	99.918	99.889	5.990	101.025	101.015	100.774	100.660	100.245	100.089											
6.375	101.223	101.198	101.030	100.855	100.459	100.422	6.125	101.484	101.474	101.233	101.119	100.704	100.548	State Adjustments	20/25/30 Yr	10/15 Yr	State Special							
6.500	101.724	101.699	101.529	101.358	100.957	100.923	6.250	101.433	101.423	101.202	101.062	100.649	100.465	PA FL TX	0.075	0.050	NC, SC, TN	0.150						
6.625	102.174	102.149	101.965	101.813	101.385	101.366	6.375	101.875	101.865	101.640	101.505	101.087	100.906	DC DE VA MD TN WV	0.025	0.000								
6.750	102.366	102.341	102.179	101.997	101.579	101.528	6.490	102.268	102.258	102.032	101.900	101.477	101.299	CT NC NJ NH OR SC GA WA MN	0.000	0.000								
6.875	102.821	102.796	102.642	102.451	102.044	101.988	6.625	102.685	102.675	102.449	102.317	101.893	101.717	AL CO	0.050	0.050								
6.990	103.212	103.187	103.031	102.843	102.433	102.378	6.750	102.253	102.243	102.036	101.878	101.458	101.253	AZ MA ND	(0.100)	(0.075)								
7.125	103.616	103.591	103.422	103.253	102.816	102.776	6.875	102.610	102.600	102.391	102.237	101.811	101.610	CA	(0.150)	(0.125)	Temporary Interest Rate Buydown							
7.250	103.747	103.722	103.544	103.344	102.894	102.818	6.990	102.919	102.909	102.698	102.548	102.116	101.918	SPECIAL - AZ CA SC OR WA	0.100	0.100	Temporary Interest Rate Buydown		(0.125)					
7.375	104.238	104.213	104.042	103.833	103.390	103.313	7.125	103.240	103.230	103.015	102.861	102.429	102.232	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000										
7.500	104.564	104.539	104.390	104.163	103.735	103.640	7.250	103.635	103.625	103.402	103.226	102.770	102.544	0-50%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%				
7.625	104.989	104.964	104.821	104.597	104.157	104.059	7.375	103.991	103.981	103.794	103.587	103.154	102.901	Second Homes	0.000	0.450	0.550	0.750	0.500	0.500	0.000			
														Investment	0.000	0.250	0.450	0.600	0.200	0.000	0.000			
														**Applies to loan terms = 360 months, loan amounts > 225,000, and FICO >= 680										
Conforming 15 Year Fixed							Conforming 10 Year Fixed							**See Page 9 for LTPA 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	99.162	99.112	98.853	98.756	98.451	98.367	5.000	99.218	99.369	99.140	99.058	99.008	98.943											
5.125	99.494	99.444	99.181	99.091	98.777	98.712	5.125	99.641	99.778	99.545	99.470	99.411	99.351											
5.250	99.899	99.849	99.582	99.498	99.176	99.116	5.250	99.940	100.068	99.832	99.763	99.695	99.641											
5.375	100.444	100.394	100.124	100.046	99.715	99.660	5.375	100.237	100.379	100.139	100.076	100.000	99.950											
5.500	100.752	100.702	100.366	100.288	99.957	99.902	5.500	100.526	100.656	100.416	100.353	100.277	100.227											
5.625	101.019	100.969	100.609	100.501	100.078	99.992	5.625	100.831	100.951	100.621	100.527	100.360	100.279											
5.750	101.341	101.291	100.927	100.825	100.394	100.313	5.750	101.112	101.243	100.909	100.822	100.646	100.571											
5.875	101.859	101.809	101.442	101.345	100.906	100.830	5.875	101.405	101.567	101.229	101.148	100.964	100.894											
6.000	102.114	102.064	101.697	101.600	101.161	101.085	6.000	101.750	101.931	101.594	101.513	101.328	101.258											
6.125	102.391	102.341	102.056	101.929	101.553	101.447	6.125	101.602	101.705	101.449	101.338	101.217	101.116											
6.250	102.438	102.388	102.099	101.979	101.594	101.493	6.250	101.889	102.027	101.768	101.663	101.533	101.437											
6.375	102.935	102.885	102.592	102.478	102.085	101.989	6.375	102.165	102.344	102.081	101.982	101.844	101.753											
6.500	103.168	103.118	102.825	102.711	102.318	102.222	6.500	102.491	102.672	102.410	102.310	102.172	102.081											
6.625	103.442	103.392	103.166	103.021	102.677	102.550	6.625	102.633	102.718	102.521	102.392	102.303	102.181											
6.750	103.516	103.466	103.236	103.098	102.745	102.623	6.750	102.884	103.009	102.808	102.685	102.588	102.471											
6.875	103.513	103.463	103.434	103.097	102.736	102.619																		
7.000	103.750	103.700	103.672	103.334	102.979	102.857																		
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	99.175	99.125	99.574	99.383	98.986	98.838	6.250	85.000	85.000	85.000	85.000	85.000	85.000											
6.000	99.719	99.669	99.479	99.327	98.934	98.839	6.375	85.000	85.000	85.000	85.000	85.000	85.000											
6.125	100.224	100.174	99.976	99.832	99.423	99.344	6.500	85.000	85.000	85.000	85.000	85.000	85.000											
6.250	100.590	100.540	100.363	100.189	99.789	99.679	6.625	85.000	85.000	85.000	85.000	85.000	85.000											
6.375	101.134	101.084	100.916	100.732	100.345	100.228	6.750	85.000	85.000	85.000	85.000	85.000	85.000											
6.500	101.598	101.548	101.379	101.198	100.807	100.692	6.875	85.000	85.000	85.000	85.000	85.000	85.000											



FHA/USDA Programs

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 keystone FUNDING WHOLESALE													
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	95.996	95.971	95.757	95.553	95.280	95.208	5.250	98.878	98.877	98.742	98.708	97.547	97.465
5.000	96.718	96.693	96.479	96.275	96.002	95.930	5.375	99.297	99.297	99.162	99.127	97.967	97.885
5.125	97.316	97.291	97.077	96.873	96.600	96.528	5.500	99.682	99.681	99.546	99.512	98.351	98.269
5.250	98.155	98.130	97.914	97.694	97.399	97.306	5.625	100.030	100.029	99.895	99.860	98.700	98.617
5.375	98.901	98.876	98.660	98.440	98.145	98.052	5.750	99.918	99.897	99.836	99.786	98.672	98.569
5.500	99.521	99.496	99.280	99.060	98.765	98.672	5.875	100.274	100.254	100.193	100.143	99.029	98.926
5.625	100.014	99.989	99.773	99.553	99.258	99.165	6.000	100.613	100.593	100.532	100.482	99.368	99.264
5.750	100.456	100.431	100.216	99.996	99.700	99.608	6.125	100.938	100.918	100.857	100.807	99.693	99.590
5.875	100.966	100.941	100.707	100.472	100.140	100.027	6.250	100.731	100.691	100.687	100.622	99.541	99.416
5.990	101.606	101.581	101.347	101.112	100.800	100.687	6.375	101.064	101.025	101.021	100.956	99.874	99.750
6.125	102.036	102.011	101.778	101.542	101.210	101.097	6.500	101.387	101.348	101.344	101.279	100.197	100.073
6.250	102.282	102.257	102.023	101.788	101.456	101.343	6.625	101.700	101.661	101.657	101.592	100.510	100.386
6.375	102.341	102.316	102.143	101.890	101.586	101.452							
6.500	102.941	102.916	102.743	102.490	102.206	102.072							
6.625	103.253	103.228	103.055	102.801	102.498	102.364							
6.750	103.292	103.267	103.094	102.841	102.537	102.403							
6.875	103.324	103.299	103.062	102.792	102.432	102.296							
7.000	103.765	103.740	103.503	103.233	102.872	102.737							
7.125	103.916	103.891	103.653	103.383	103.003	102.848							
7.250	103.372	103.347	103.108	102.819	102.460	102.304							
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	95.871	95.846	95.632	95.428	95.155	95.083	5.250	98.753	98.752	98.617	98.583	97.422	97.340
5.375	96.593	96.568	96.354	96.150	95.877	95.805	5.375	99.172	99.172	99.037	99.002	97.842	97.760
5.500	97.191	97.166	96.952	96.748	96.475	96.403	5.500	99.557	99.556	99.421	99.387	98.226	98.144
5.625	98.030	98.005	97.789	97.569	97.274	97.181	5.625	99.905	99.904	99.770	99.735	98.575	98.492
5.750	98.776	98.751	98.535	98.315	98.020	97.927	5.750	99.793	99.772	99.711	99.661	98.547	98.444
5.875	99.396	99.371	99.155	98.935	98.640	98.547	5.875	100.149	100.129	100.068	100.018	98.904	98.801
6.000	99.889	99.864	99.648	99.428	99.133	99.040	6.000	100.488	100.468	100.407	100.357	99.243	99.139
6.125	100.331	100.306	100.091	99.871	99.575	99.483	6.125	100.813	100.793	100.732	100.682	99.568	99.465
6.250	100.841	100.816	100.582	100.347	100.015	99.902	6.250	100.606	100.566	100.562	100.497	99.416	99.291
6.375	101.481	101.456	101.222	100.987	100.675	100.562	6.375	100.939	100.900	100.896	100.831	99.749	99.625
6.500	101.911	101.886	101.653	101.417	101.085	100.972	6.500	101.262	101.223	101.219	101.154	100.072	99.948
6.625	102.157	102.132	101.898	101.663	101.331	101.218	6.625	101.575	101.536	101.532	101.467	100.385	100.261
6.750	102.216	102.191	102.018	101.765	101.461	101.327							
6.875	102.816	102.791	102.618	102.365	102.081	101.947							
7.000	103.128	103.103	102.930	102.676	102.373	102.239							
7.125	103.167	103.142	102.969	102.716	102.412	102.278							
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	98.372	98.362	98.186	97.946	97.519	97.427	5.375	98.247	98.237	98.061	97.821	97.394	97.302
5.500	99.052	99.042	98.866	98.626	98.200	98.107	5.500	98.927	98.917	98.741	98.501	98.075	97.982
5.625	99.605	99.595	99.419	99.179	98.752	98.660	5.625	99.480	99.470	99.294	99.054	98.627	98.535
5.750	99.757	99.747	99.554	99.299	98.838	98.724	5.750	99.632	99.622	99.429	99.174	98.713	98.599
5.875	100.505	100.495	100.301	100.046	99.585	99.472	5.875	100.380	100.370	100.176	99.921	99.460	99.347
6.000	101.137	101.127	100.934	100.678	100.217	100.104	6.000	101.012	101.002	100.809	100.553	100.092	99.979
6.125	101.515	101.505	101.312	101.057	100.595	100.482	6.125	101.390	101.380	101.187	100.932	100.470	100.357
6.250	100.935	100.925	100.792	100.510	100.067	99.933	6.250	100.810	100.800	100.667	100.385	99.942	99.808
6.375	101.625	101.615	101.482	101.199	100.756	100.622	6.375	101.500	101.490	101.357	101.074	100.631	100.497
6.500	102.175	102.165	102.032	101.749	101.306	101.172	6.500	102.050	102.040	101.907	101.624	101.181	101.047
6.625	102.597	102.587	102.453	102.171	101.728	101.594	6.625	102.472	102.462	102.328	102.046	101.603	101.469
6.750	101.406	101.396	101.199	100.870	100.322	100.166	6.750	101.281	101.271	101.074	100.745	100.197	100.041
6.875	101.893	101.883	101.685	101.357	100.808	100.653	6.875	101.768	101.758	101.560	101.232	100.683	100.528
7.000	102.334	102.324	102.126	101.798	101.249	101.094	7.000	102.209	102.199	102.001	101.673	101.124	100.969
7.125	102.494	102.484	102.286	101.958	101.409	101.254	7.125	102.369	102.359	102.161	101.833	101.284	101.129
7.250	100.855	100.845	100.645	100.259	99.672	99.496							
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									
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	
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%													

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

keystone

FUNDING

WHOLESALE

Effective Date and Time
7/3/2025 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	7.000	85.000	85.000	85.000	85.000	85.000	85.000
6.125	85.000	85.000	85.000	85.000	85.000	85.000	6.875	87.000	87.000	87.000	87.000	87.000	87.000	7.125	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	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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Admin Fees

Condo New Project Approval

Condo Established Project

Condo Limited Review

\$1,595

\$700

\$295

\$0



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					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	96.626	96.228	96.251	5.250	97.139	96.796	96.814	75.000 - 99.999		(0.500)	(0.500)														
5.625	97.240	96.942	96.965	5.375	97.686	97.287	97.159	100.000 - 199.999		0.000	0.000														
5.750	97.822	97.420	97.411	5.500	98.196	97.802	97.867	200.000 - 299.999		0.025	0.025														
5.875	98.379	97.973	97.964	5.625	98.649	98.255	98.120	300.000 - 399.999		0.050	0.050														
5.990	98.909	98.490	98.492	5.750	99.180	98.776	98.613	400.000 - 548.250		0.075	0.075														
6.125	99.408	98.988	98.990	5.875	99.663	99.253	99.094	548.251 - 766.550		0.100	0.100														
6.250	99.779	99.368	99.339	5.990	100.110	99.695	99.539	State Adjustments		20/25/30 Yr	10/15 Yr	**See Page 9													
6.375	100.305	99.909	99.872	6.125	100.569	100.154	99.998	PA FL TX		0.075	0.050														
6.500	100.808	100.407	100.373	6.250	100.512	100.099	99.915	DC DE VA MD TN WV		0.025	0.000														
6.625	101.263	100.835	100.816	6.375	100.955	100.537	100.356	CT NC NJ NH OR SC GA WA MN		0.000	0.000														
6.750	101.447	101.029	100.978	6.490	101.350	100.927	100.749	AL CO		0.050	0.050														
6.875	101.901	101.494	101.438	6.625	101.767	101.343	101.167	AZ MA ND		(0.100)	(0.075)														
6.990	102.293	101.883	101.828	6.750	101.328	100.908	100.703	CA		(0.150)	(0.125)														
7.125	102.703	102.266	102.226	6.875	101.687	101.261	101.060																		
												**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	98.206	97.501	97.817	5.000	98.508	98.458	98.393																		
5.125	98.541	98.227	98.162	5.125	98.920	98.861	98.801																		
5.250	98.948	98.626	98.566	5.250	99.213	99.145	99.091																		
5.375	99.496	99.165	99.110	5.375	99.526	99.450	99.400																		
5.500	99.738	99.407	99.352	5.500	99.803	99.727	99.677																		
5.625	99.951	99.528	99.442	5.625	99.977	99.810	99.729																		
5.750	100.275	99.844	99.763	5.750	100.272	100.096	100.021																		
5.875	100.795	100.356	100.280	5.875	100.598	100.414	100.344																		
6.000	101.050	100.611	100.535	6.000	100.963	100.778	100.708																		
6.125	101.379	101.003	100.897	6.125	100.788	100.667	100.566																		
												**See Page 9													
High Balance 30 Year Fixed					High Balance 15 Year Fixed																				
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day															
5.875				98.833	98.436	98.288	6.250	84.450	84.450	84.450															
6.000				98.777	98.384	98.289	6.375	84.450	84.450	84.450															
6.125				99.262	98.873	98.794	6.500	84.450	84.450	84.450															
6.250				99.639	99.239	99.129	6.625	84.450	84.450	84.450															
6.375				100.182	99.795	99.678	6.750	84.450	84.450	84.450															
6.500				100.648	100.257	100.142																			
6.625				101.061	100.643	100.544																			
6.750				101.232	100.824	100.693																			
6.875				101.623	101.225	101.089																			
6.990				101.998	101.593	101.458																			
7.125				102.313	101.887	101.767																			
7.250				102.372	101.933	101.769																			
												HomeReady/Home Possible Adjustment Caps		Extension Costs Per Day:		Admin Fees:									
												FICO Score		LTV<=80		LTV>80		First Request		(0.020)		Underwriting		\$1.125	
												>=680		(1.500)		0.000		Second Request		(0.020)		Condo New Project Approval		\$700	
												<=680		(1.500)		(1.500)		Third Request		(0.040)		Condo Established Project		\$295	
												LPFA CAPS APPLY TO ALL CONW ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS						Fourth Request		(0.040)		Condo Limited Review		\$0	
																		Relock Fee		(0.125)					
												Escrow Waiver		(0.100)				Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.							

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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				94.989	94.816	94.754	5.750	98.808	98.094	97.991	All Purchase Transactions 0.000
5.000				95.822	95.649	95.587	5.875	99.280	98.567	98.463	
5.125				96.519	96.346	96.284	6.000	99.730	99.016	98.913	
5.250				96.893	96.697	96.615	6.125	100.159	99.445	99.341	
5.375				97.859	97.673	97.591	6.250	99.656	98.974	98.850	
5.500				98.528	98.333	98.250	6.375	100.088	99.407	99.282	
5.625				99.100	98.905	98.822	6.500	100.502	99.821	99.697	
5.750				99.533	99.338	99.255	6.625	100.899	100.218	100.094	
5.875				99.827	99.616	99.542					
5.990				100.468	100.256	100.183					
6.125				101.067	100.835	100.731					State Adjustments
6.250				101.305	101.073	100.970					
											Loan Amount Adjustments
											All Standard FHA/USDA program Adjustments
											FICO Adjustments
											Admin Fees
											Extension Costs Per Day:
											First Request
											Second Request
											Third Request
											Fourth Request
											Relock Fee

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VA Programs - TBD Locks

[illegible]

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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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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

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

Cumulative LLPAs Caps		
HomeReady / Home Possible		0.000
FTHB 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

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	-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

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	-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

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

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

State Adjustments	20/25/30 Yr	10/15 Yr
PA FL TX	0.075	0.050
DC DE VA MD	0.025	0.000
CT NC NJ NH OR SC GA WA	0.000	0.000
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)
Relock 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.
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.