

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	96.999	96.974	96.820	96.704	96.344	96.268	5.250	97.679	97.669	97.475	97.371	96.997	96.786	75,000 - 99,999		(0.500)	(0.500)	DU Home Ready LP Home Possible	0.500		0.000			
5.625	97.612	97.587	97.433	97.317	96.958	96.881	5.375	98.224	98.214	98.017	97.918	97.546	97.330	100,000 - 199,999		0.000	0.000		0.500		0.000			
5.750	98.313	98.288	98.128	97.981	97.610	97.550	5.500	98.733	98.723	98.524	98.430	98.058	97.840	200,000 - 299,999		0.025	0.025							
5.875	98.868	98.843	98.682	98.539	98.169	98.105	5.625	99.190	99.180	98.981	98.886	98.515	98.296	300,000 - 399,999		0.050	0.050							
5.990	99.422	99.397	99.230	99.096	98.727	98.658	5.750	99.680	99.670	99.462	99.341	98.958	98.753	400,000 - 548,250		0.075	0.075							
6.125	100.053	100.028	99.861	99.728	99.359	99.289	5.875	100.164	100.154	99.943	99.828	99.446	99.237	548,251 - 806,500		0.100	0.100							
6.250	100.369	100.344	100.170	100.007	99.626	99.573	5.990	100.612	100.602	100.389	100.277	99.896	99.684	State Adjustments		20/25/30 Yr	10/15 Yr	State Special						
6.375	100.907	100.882	100.712	100.539	100.155	100.113	6.125	101.069	101.059	100.846	100.735	100.353	100.142	PA FL TX		0.075	0.050	NC, SC, TN	0.150					
6.500	101.413	101.388	101.217	101.047	100.662	100.619	6.250	101.203	101.193	100.971	100.833	100.441	100.243	DC DE VA MD TN WV		0.025	0.000							
6.625	101.875	101.850	101.669	101.519	101.140	101.078	6.375	101.643	101.633	101.408	101.276	100.885	100.683	CT NC NJ NH OR SC GA WA MN		0.000	0.000							
6.750	102.193	102.168	101.981	101.800	101.409	101.363	6.490	102.041	102.031	101.804	101.676	101.285	101.080	AL CO		0.050	0.050							
6.875	102.678	102.653	102.469	102.281	101.887	101.851	6.625	102.460	102.450	102.223	102.095	101.704	101.499	AZ MA ND		(0.100)	(0.075)							
6.990	103.090	103.065	102.880	102.694	102.300	102.263	6.750	102.103	102.093	101.857	101.703	101.301	101.110	CA		(0.150)	(0.125)	Temporary Interest Rate Buydown						
7.125	103.507	103.482	103.287	103.120	102.732	102.676	6.875	102.457	102.447	102.209	102.060	101.659	101.463	SPECIAL - AZ CA SC OR WA		0.100	0.100	Temporary Interest Rate Buydown		(0.125)				
7.250	103.737	103.712	103.515	103.313	102.913	102.875	6.990	102.769	102.759	102.518	102.374	101.973	101.775	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000										
7.375	104.233	104.208	104.009	103.805	103.402	103.371	7.125	103.207	103.197	102.950	102.777	102.366	102.185	0-50%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%				
7.500	104.601	104.576	104.375	104.152	103.765	103.769	7.250	103.627	103.617	103.367	103.196	102.785	102.600	Second Homes	0.000	0.450	0.550	0.750	0.500	0.500	0.000			
7.625	105.050	105.025	104.812	104.592	104.222	104.237	7.375	104.055	104.045	103.790	103.587	103.204	103.080	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	98.918	98.868	98.652	98.553	98.287	98.184	5.000	98.543	98.709	98.523	98.439	98.428	98.350											
5.125	99.308	99.258	99.039	98.946	98.681	98.594	5.125	98.956	99.117	98.928	98.851	98.841	98.758											
5.250	99.574	99.524	99.301	99.215	98.952	98.859	5.250	99.251	99.408	99.215	99.144	99.135	99.047											
5.375	100.065	100.015	99.789	99.709	99.447	99.349	5.375	99.562	99.715	99.519	99.454	99.447	99.354											
5.500	100.451	100.401	100.171	100.057	99.795	99.697	5.500	99.932	99.998	99.798	99.734	99.726	99.634											
5.625	100.755	100.705	100.472	100.363	100.044	99.915	5.625	100.291	100.352	100.149	100.055	99.991	99.867											
5.750	100.996	100.946	100.709	100.607	100.290	100.155	5.750	100.587	100.644	100.437	100.350	100.287	100.158											
5.875	101.457	101.407	101.167	101.071	100.755	100.615	5.875	100.915	100.967	100.757	100.676	100.615	100.481											
6.000	101.802	101.752	101.512	101.416	101.100	100.960	6.000	101.282	101.334	101.124	101.043	100.982	100.848											
6.125	102.076	102.026	101.779	101.653	101.394	101.356	6.125	101.019	101.184	100.967	100.856	100.852	100.819											
6.250	102.193	102.143	101.892	101.773	101.515	101.472	6.250	101.345	101.505	101.285	101.180	101.178	101.140											
6.375	102.619	102.569	102.315	102.202	101.946	101.898	6.375	101.666	101.822	101.598	101.500	101.498	101.455											
6.500	102.900	102.850	102.596	102.483	102.227	102.179	6.500	101.994	102.150	101.926	101.828	101.827	101.784											
6.625	103.116	103.066	102.805	102.663	102.406	102.393	6.625	102.022	102.243	102.011	101.884	101.883	101.875											
6.750	103.287	103.237	102.972	102.837	102.581	102.563	6.750	102.315	102.531	102.297	102.176	102.176	102.163											
6.875	103.715	103.665	103.602	103.268	103.014	102.991																		
7.000	103.264	103.214	103.151	102.817	102.568	102.540																		
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	98.757	98.707	99.127	98.938	98.540	98.376	6.250	85.000	85.000	85.000	85.000	85.000	85.000											
6.000	99.302	99.252	99.095	98.938	98.579	98.437	6.375	85.000	85.000	85.000	85.000	85.000	85.000											
6.125	99.804	99.754	99.587	99.444	99.085	98.935	6.500	85.000	85.000	85.000	85.000	85.000	85.000											
6.250	100.264	100.214	100.040	99.867	99.496	99.363	6.625	85.000	85.000	85.000	85.000	85.000	85.000											
6.375	100.818	100.768	100.599	100.416	100.041	99.919	6.750	85.000	85.000	85.000	85.000	85.000	85.000											
6.500	101.289	101.239	101.068	100.888	100.513	100.390	6.875	85.000	85.000	85.000	85.000	85.000	85.000											
6.625	101.687	101.637	101.456	101.296	100.927	100.784	7.000	85.000	85.000	85.000	85.000	85.000	85.000											
6.750	102.034	101.984	101.796	101.606	101.225	101.099																		
6.875	102.435	102.385	102.201	102.003	101.619	101.503																		
6.990	102.805	102.755	102.570	102.374	101.996	101.872																		
7.125	103.109	103.059	102.864	102.687	102.309	102.173																		
7.250	103.515	103.465	103.269	103.057	102.666	102.549																		
7.375	103.855	103.805	103.607	103.395	103.006	102.889																		
														Adjustment Caps		Extension Costs Per Day:		Admin Fees:						
														Home Ready / Home Possible		First Request		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		
																Relock Fee		(0.125)						
														LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS										
														Escrow Waiver		(0.100)				Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.				



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
WHOLESALE

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

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

VA Programs

VA 30 Standard							VA 15 Standard						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	95.526	95.501	95.339	95.146	94.934	94.825	5.250	98.580	98.549	98.518	98.495	97.426	97.314
5.000	96.247	96.222	96.060	95.867	95.655	95.546	5.375	99.000	98.969	98.938	98.914	97.845	97.734
5.125	96.794	96.769	96.607	96.414	96.202	96.093	5.500	99.384	99.353	99.322	99.299	98.230	98.118
5.250	97.762	97.737	97.575	97.366	97.131	97.014	5.625	99.733	99.702	99.671	99.648	98.578	98.467
5.375	98.508	98.483	98.320	98.112	97.876	97.760	5.750	99.576	99.648	99.602	99.564	98.554	98.534
5.500	99.128	99.103	98.940	98.732	98.496	98.379	5.875	99.934	100.006	99.959	99.921	98.911	98.891
5.625	99.570	99.545	99.382	99.174	98.938	98.822	6.000	100.272	100.344	100.297	100.259	99.249	99.229
5.750	100.012	99.987	99.824	99.616	99.380	99.264	6.125	100.596	100.668	100.622	100.583	99.574	99.554
5.875	100.745	100.720	100.557	100.333	100.074	99.950	6.250	100.361	100.490	100.428	100.374	99.367	99.372
5.990	101.315	101.290	101.127	100.903	100.644	100.520	6.375	100.695	100.823	100.762	100.708	99.701	99.706
6.125	101.715	101.690	101.527	101.303	101.044	100.920	6.500	101.018	101.146	101.084	101.031	100.023	100.029
6.250	101.997	101.972	101.808	101.585	101.325	101.202	6.625	101.331	101.459	101.397	101.343	100.336	100.341
6.375	102.200	102.175	101.978	101.740	101.428	101.268							
6.500	102.801	102.776	102.579	102.340	102.049	101.919							
6.625	103.064	103.039	102.842	102.603	102.292	102.132							
6.750	103.131	103.106	102.909	102.671	102.359	102.199							
6.875	103.258	103.233	103.052	102.798	102.498	102.365							
7.000	103.698	103.673	103.493	103.239	102.938	102.806							
7.125	103.799	103.774	103.593	103.339	103.019	102.866							
7.250	103.260	103.235	102.968	102.698	102.143	102.033							

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	95.401	95.376	95.214	95.021	94.809	94.700	5.250	98.455	98.424	98.393	98.370	97.301	97.189
5.375	96.122	96.097	95.935	95.742	95.530	95.421	5.375	98.875	98.844	98.813	98.789	97.720	97.609
5.500	96.669	96.644	96.482	96.289	96.077	95.968	5.500	99.259	99.228	99.197	99.174	98.105	97.993
5.625	97.637	97.612	97.450	97.241	97.006	96.889	5.625	99.608	99.577	99.546	99.523	98.453	98.342
5.750	98.383	98.358	98.195	97.987	97.751	97.635	5.750	99.451	99.523	99.477	99.439	98.429	98.409
5.875	99.003	98.978	98.815	98.607	98.371	98.254	5.875	99.809	99.881	99.834	99.796	98.786	98.766
6.000	99.445	99.420	99.257	99.049	98.813	98.697	6.000	100.147	100.219	100.172	100.134	99.124	99.104
6.125	99.887	99.862	99.699	99.491	99.255	99.139	6.125	100.471	100.543	100.497	100.458	99.449	99.429
6.250	100.620	100.595	100.432	100.208	99.949	99.825	6.250	100.236	100.365	100.303	100.249	99.242	99.247
6.375	101.190	101.165	101.002	100.778	100.519	100.395	6.375	100.570	100.698	100.637	100.583	99.576	99.581
6.500	101.590	101.565	101.402	101.178	100.919	100.795	6.500	100.893	101.021	100.959	100.906	99.898	99.904
6.625	101.872	101.847	101.683	101.460	101.200	101.077	6.625	101.206	101.334	101.272	101.218	100.211	100.216
6.750	102.075	102.050	101.853	101.615	101.303	101.143							
6.875	102.676	102.651	102.454	102.215	101.924	101.794							
7.000	102.939	102.914	102.717	102.478	102.167	102.007							
7.125	103.006	102.981	102.784	102.546	102.234	102.074							

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	98.045	98.035	97.907	97.683	97.317	97.200	5.375	97.920	97.910	97.782	97.558	97.192	97.075
5.500	98.725	98.715	98.586	98.363	97.996	97.880	5.500	98.600	98.590	98.461	98.238	97.871	97.755
5.625	99.227	99.217	99.088	98.865	98.499	98.382	5.625	99.102	99.092	98.963	98.740	98.374	98.257
5.750	99.556	99.546	99.417	99.179	98.790	98.666	5.750	99.431	99.421	99.292	99.054	98.665	98.541
5.875	100.303	100.293	100.165	99.926	99.537	99.413	5.875	100.178	100.168	100.040	99.801	99.412	99.288
6.000	100.935	100.925	100.796	100.558	100.169	100.045	6.000	100.810	100.800	100.671	100.433	100.044	99.920
6.125	101.263	101.253	101.125	100.886	100.497	100.373	6.125	101.138	101.128	101.000	100.761	100.372	100.248
6.250	100.870	100.860	100.689	100.435	99.984	99.823	6.250	100.745	100.735	100.564	100.310	99.859	99.698
6.375	101.560	101.550	101.378	101.124	100.673	100.513	6.375	101.435	101.425	101.253	100.999	100.548	100.388
6.500	102.111	102.101	101.929	101.675	101.224	101.064	6.500	101.986	101.976	101.804	101.550	101.099	100.939
6.625	102.484	102.474	102.302	102.048	101.597	101.437	6.625	102.359	102.349	102.177	101.923	101.472	101.312
6.750	101.452	101.442	101.256	100.987	100.495	100.343	6.750	101.327	101.317	101.131	100.862	100.370	100.218
6.875	101.939	101.929	101.743	101.474	100.983	100.830	6.875	101.814	101.804	101.618	101.349	100.858	100.705
7.000	102.380	102.370	102.184	101.915	101.423	101.271	7.000	102.255	102.245	102.059	101.790	101.298	101.146
7.125	102.491	102.481	102.294	102.025	101.534	101.381	7.125	102.366	102.356	102.169	101.900	101.409	101.256
7.250	100.807	100.797	100.487	100.203	99.420	99.290							

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	
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:		Admin Fees	
First Request	(0.020)	Underwriting Fee - Full Doc	\$1,125
Second Request	(0.020)	Underwriting Fee - IRRRL	\$695
Third Request	(0.040)	New Project Submission	\$795
Fourth Request	(0.040)		
Retlock Fee	(0.125)		

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

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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 - 756,550		0.100	0.100				
State Adjustments		20/25/30 Yr	10/15 Yr	**See Page 9			
PA FL TX		0.075	0.050			CASH OUT: All terms	
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

Keystone Funding Inc 519 S Red Haven Lane Dover, DE 19901 NMLS: 144760								Effective Date and Time 7/11/2025 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 - 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	96.154	95.794	95.718	5.250	96.821	96.447	96.236	75,000 - 99,999	(0.500)	(0.500)	
5.625	96.767	96.408	96.331	5.375	97.368	96.996	96.780	100,000 - 199,999	0.000	0.000	
5.750	97.431	97.060	97.000	5.500	97.880	97.508	97.290	200,000 - 299,999	0.025	0.025	
5.875	97.989	97.619	97.555	5.625	98.336	97.965	97.746	300,000 - 399,999	0.050	0.050	
5.990	98.546	98.177	98.108	5.750	98.791	98.408	98.203	400,000 - 548,250	0.075	0.075	
6.125	99.178	98.809	98.739	5.875	99.278	98.896	98.687	548,251 - 766,550	0.100	0.100	
6.250	99.457	99.076	99.023	5.990	99.727	99.346	99.134	State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9
6.375	99.989	99.605	99.562	6.125	100.185	99.803	99.592	PA FL TX	0.075	0.050	
6.500	100.497	100.112	100.069	6.250	100.283	99.891	99.693	DC DE VA MD TN WV	0.025	0.000	
6.625	100.969	100.590	100.528	6.375	100.726	100.335	100.133	CT NC NJ NH OR SC GA WA MN	0.000	0.000	
6.750	101.250	100.859	100.813	6.490	101.126	100.735	100.530	AL CO	0.050	0.050	
6.875	101.731	101.337	101.301	6.625	101.545	101.154	100.949	AZ MA ND	(0.100)	(0.075)	
6.990	102.144	101.750	101.713	6.750	101.153	100.751	100.560	CA	(0.150)	(0.125)	
7.125	102.570	102.182	102.126	6.875	101.510	101.109	100.913				
**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	98.003	97.737	97.634	5.000	97.889	97.878	97.800				
5.125	98.386	98.131	98.044	5.125	98.301	98.291	98.208				
5.250	98.665	98.402	98.309	5.250	98.594	98.585	98.497				
5.375	99.159	98.897	98.799	5.375	98.904	98.897	98.804				
5.500	99.507	99.245	99.147	5.500	99.184	99.176	99.084				
5.625	99.813	99.494	99.365	5.625	99.505	99.441	99.317				
5.750	100.057	99.740	99.605	5.750	99.800	99.737	99.608				
5.875	100.521	100.205	100.065	5.875	100.126	100.065	99.931				
6.000	100.866	100.550	100.410	6.000	100.493	100.432	100.298				
6.125	101.103	100.844	100.806	6.125	100.306	100.302	100.269				
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				98.388	97.990	97.826	6.250	84.450	84.450	84.450	
6.000				98.388	98.029	97.887	6.375	84.450	84.450	84.450	
6.125				98.894	98.535	98.385	6.500	84.450	84.450	84.450	
6.250				99.317	98.946	98.813	6.625	84.450	84.450	84.450	
6.375				99.866	99.491	99.369	6.750	84.450	84.450	84.450	
6.500				100.338	99.963	99.840					
6.625				100.746	100.377	100.234					
6.750				101.056	100.675	100.549					
6.875				101.453	101.069	100.953					
6.990				101.824	101.446	101.322					
7.125				102.137	101.759	101.623					
7.250				102.507	102.116	101.999					
HomeReady/Home Possible Adjustment Caps											
FICO Score				LTV<=80				LTV>80			
>=680				(1.500)				0.000			
<680				(1.500)				(1.500)			
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS											
Escrow Waiver				(0.100)				Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.			
Admin Fees:											
				First Request				(0.020)			
				Second Request				(0.020)			
				Third Request				(0.040)			
				Relock Fee				(0.125)			
				Underwriting				\$1.125			
				Condo New Project Approval				\$700			
				Condo Established Project				\$295			
				Condo Limited Review				\$0			

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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				94.582	94.470	94.371	5.750		98.585	97.975	97.955
5.000				95.414	95.302	95.202	5.875		99.057	98.448	98.428
5.125				96.060	95.948	95.849	6.000		99.506	98.896	98.877
5.250				96.565	96.429	96.323	6.125		99.935	99.325	99.305
5.375				97.530	97.404	97.298	6.250		99.407	98.800	98.805
5.500				98.199	98.063	97.957	6.375		99.840	99.233	99.238
5.625				98.720	98.585	98.478	6.500		100.254	99.647	99.652
5.750				99.223	99.087	98.981	6.625		100.651	100.044	100.049
5.875				99.638	99.499	99.415					
5.990				100.278	100.139	100.055					
6.125				100.826	100.667	100.553					
6.250				101.077	100.917	100.804					

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 - 768,550		0.100	
High Balance		0.000	
All Standard FHA/USDA program Adjustments			
2-4 Units		0.000	
Manufactured Home		(2.000)	
203k		NA	
USDA		0.000	
Non-Owner Occ. (SL only)		(3.000)	
FICO Adjustments			
FICO	740+	0.150	0.075
FICO	739 - 720	0.075	0.075
FICO	719 - 700	0.075	0.075
FICO	699-680	0.000	0.000
FICO	679-660	0.000	0.000
FICO	659-640	(0.150)	(0.150)
FICO	639-620	(0.750)	(0.750)
FICO	600-619	(1.500)	(2.000)
FICO	580-599	(2.000)	(2.250)

Extension Costs Per Day:		Admin Fees	
First Request	(0.020)	Underwriting Fee - Full Doc	\$1,125
Second Request	(0.020)	Underwriting Fee - Streamline	\$695
Third Request	(0.040)	FHA Single Unit Spot Approval	\$795
Fourth Request	(0.040)	FHA Established Full Project Approval	\$795
Relock Fee	(0.125)		

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VA Programs - TBD Locks

[illegible]

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



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

SPEC PAYUPS											
Conforming 30 Year Fixed											
Rate	\$275,001 - \$300,000	\$250,001 - \$275,000	\$225,001 - \$250,000	\$200,001 - \$225,000	\$175,001 - \$200,000	\$150,001 - \$175,000	\$125,001 - \$150,000	\$110,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000	
5.750	0.000	0.000	0.079	0.217	0.217	0.296	0.287	0.372	0.443	0.485	
5.875	0.000	0.000	0.081	0.214	0.214	0.306	0.296	0.378	0.452	0.493	
6.000	0.000	0.000	0.087	0.220	0.220	0.313	0.303	0.384	0.459	0.500	
6.125	0.000	0.000	0.081	0.213	0.213	0.308	0.298	0.379	0.454	0.495	
6.250	0.016	0.016	0.371	0.539	0.539	0.618	0.757	0.753	1.091	1.223	
6.375	0.016	0.016	0.372	0.543	0.543	0.615	0.755	0.752	1.089	1.221	
6.500	0.016	0.016	0.369	0.538	0.538	0.615	0.754	0.751	1.088	1.220	
6.625	0.016	0.016	0.379	0.539	0.539	0.637	0.775	0.766	1.109	1.239	
6.750	0.016	0.016	0.346	0.514	0.514	0.800	1.148	1.144	1.303	1.465	
6.875	0.016	0.016	0.341	0.510	0.510	0.793	1.140	1.137	1.296	1.458	
7.000	0.016	0.016	0.346	0.513	0.513	0.803	1.149	1.145	1.305	1.466	
7.125	0.016	0.016	0.351	0.510	0.510	0.822	1.167	1.157	1.324	1.482	
7.250	0.313	0.313	0.463	0.720	0.720	0.919	1.177	1.202	1.362	1.642	
7.375	0.313	0.313	0.465	0.716	0.716	0.929	1.186	1.208	1.372	1.650	
7.500	0.313	0.313	0.468	0.716	0.716	0.937	1.194	1.213	1.379	1.657	
7.625	0.313	0.313	0.465	0.716	0.716	0.929	1.186	1.208	1.372	1.650	
7.750	0.164	0.164	0.419	0.675	0.675	0.964	1.222	1.247	1.408	1.688	
7.875	0.164	0.164	0.373	0.623	0.623	0.929	1.186	1.207	1.372	1.649	
FHA 30 Year Fixed											
Rate	\$275,001 - \$300,000	\$250,001 - \$275,000	\$225,001 - \$250,000	\$200,001 - \$225,000	\$175,001 - \$200,000	\$150,001 - \$175,000	\$125,001 - \$150,000	\$110,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000	
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.375	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418	
6.500	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418	
6.625	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418	
6.750	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418	
6.875	0.817	0.945	0.974	1.102	1.021	1.069	1.167	1.323	1.173	1.190	
7.000	0.817	0.945	0.974	1.102	1.021	1.069	1.167	1.323	1.173	1.190	
7.125	0.817	0.945	0.974	1.102	1.021	1.069	1.167	1.323	1.173	1.190	
VA 30 Year Fixed											
Rate	\$275,001 - \$300,000	\$250,001 - \$275,000	\$225,001 - \$250,000	\$200,001 - \$225,000	\$175,001 - \$200,000	\$150,001 - \$175,000	\$125,001 - \$150,000	\$110,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000	
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
NOO Spec Payup 30Yr Fixed Only											
Rate	Loan Amount >\$300,000										
5.000	0.000										
5.125	0.000										
5.250	0.000										
5.375	0.000										
5.500	0.000										
5.625	0.000										
5.750	0.111										
5.875	0.096										
5.990	0.104										
6.125	0.110										
6.250	0.117										
6.375	0.089										
6.500	0.079										
6.625	0.117										
6.750	0.275										
6.875	0.256										
7.000	0.298										
7.125	0.285										

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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

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	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.