



Effective Date and Time  
7/30/2025 10:30 AM

Secondary Dept. Hours: M-F 10-5 ET  
[Secondary@KeystoneFunding.com](mailto: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                                                                                                      | 97.023  | 96.998  | 96.780  | 96.669  | 96.222  | 96.254                     | 5.250 | 97.866  | 97.856  | 97.598  | 97.498  | 97.067                                    | 96.933  | 75,000 - 99,999                                                                                          | (0.500)     | (0.500)     | DU Home Ready                   | 0.500              | 0.000      |              |       |                                                                                     |  |       |  |
| 5.625                                                                                                      | 97.622  | 97.597  | 97.379  | 97.269  | 96.821  | 96.853                     | 5.375 | 98.402  | 98.392  | 98.131  | 98.037  | 97.598                                    | 97.469  | 100,000 - 199,999                                                                                        | 0.000       | 0.000       | LP Home Possible                | 0.500              | 0.000      |              |       |                                                                                     |  |       |  |
| 5.750                                                                                                      | 98.310  | 98.285  | 98.084  | 97.945  | 97.505  | 97.505                     | 5.500 | 98.916  | 98.906  | 98.643  | 98.553  | 98.108                                    | 97.983  | 200,000 - 299,999                                                                                        | 0.025       | 0.025       |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 5.875                                                                                                      | 98.868  | 98.843  | 98.638  | 98.506  | 98.058  | 98.062                     | 5.625 | 99.361  | 99.351  | 99.088  | 98.998  | 98.553                                    | 98.428  | 300,000 - 399,999                                                                                        | 0.050       | 0.050       |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 5.990                                                                                                      | 99.399  | 99.374  | 99.166  | 99.040  | 98.582  | 98.592                     | 5.750 | 99.838  | 99.828  | 99.580  | 99.466  | 99.023                                    | 98.869  | 400,000 - 548,250                                                                                        | 0.075       | 0.075       |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.125                                                                                                      | 99.920  | 99.895  | 99.687  | 99.562  | 99.103  | 99.114                     | 5.875 | 100.327 | 100.317 | 100.065 | 99.957  | 99.507                                    | 99.357  | 548,251 - 806,500                                                                                        | 0.100       | 0.100       |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.250                                                                                                      | 100.375 | 100.350 | 100.158 | 100.005 | 99.553  | 99.532                     | 5.990 | 100.773 | 100.763 | 100.508 | 100.409 | 99.948                                    | 99.802  | State Adjustments                                                                                        | 20/25/30 Yr | 10/15 Yr    | State Special                   |                    |            |              |       |                                                                                     |  |       |  |
| 6.375                                                                                                      | 100.915 | 100.890 | 100.703 | 100.541 | 100.102 | 100.073                    | 6.125 | 101.235 | 101.225 | 100.967 | 100.871 | 100.404                                   | 100.264 | PA FL TX                                                                                                 | 0.075       | 0.050       | NC, SC, TN                      | 0.150              |            |              |       |                                                                                     |  |       |  |
| 6.500                                                                                                      | 101.421 | 101.396 | 101.206 | 101.056 | 100.604 | 100.579                    | 6.250 | 101.199 | 101.189 | 100.950 | 100.822 | 100.367                                   | 100.192 | DC DE VA MD TN WV                                                                                        | 0.025       | 0.000       |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.625                                                                                                      | 101.881 | 101.856 | 101.657 | 101.518 | 101.047 | 101.037                    | 6.375 | 101.641 | 101.631 | 101.389 | 101.267 | 100.804                                   | 100.634 | CT NC NJ NH OR SC GA WA MN                                                                               | 0.000       | 0.000       |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.750                                                                                                      | 102.111 | 102.086 | 101.904 | 101.737 | 101.274 | 101.231                    | 6.490 | 102.034 | 102.024 | 101.780 | 101.662 | 101.194                                   | 101.026 | AL CO                                                                                                    | 0.050       | 0.050       |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.875                                                                                                      | 102.624 | 102.599 | 102.419 | 102.247 | 101.791 | 101.744                    | 6.625 | 102.454 | 102.444 | 102.195 | 102.085 | 101.609                                   | 101.445 | AZ MA ND                                                                                                 | (0.100)     | (0.075)     |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.990                                                                                                      | 103.026 | 103.001 | 102.821 | 102.650 | 102.193 | 102.147                    | 6.750 | 102.065 | 102.055 | 101.825 | 101.684 | 101.217                                   | 101.021 | CA                                                                                                       | (0.150)     | (0.125)     | Temporary Interest Rate Buydown |                    |            |              |       |                                                                                     |  |       |  |
| 7.125                                                                                                      | 103.454 | 103.429 | 103.239 | 103.087 | 102.603 | 102.573                    | 6.875 | 102.420 | 102.410 | 102.177 | 102.042 | 101.567                                   | 101.375 | SPECIAL - AZ CA OR WA                                                                                    | 0.100       | 0.100       | Temporary Interest Rate Buydown |                    | (0.125)    |              |       |                                                                                     |  |       |  |
| 7.250                                                                                                      | 103.693 | 103.668 | 103.511 | 103.331 | 102.876 | 102.808                    | 6.990 | 102.728 | 102.718 | 102.483 | 102.352 | 101.871                                   | 101.683 | Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000 | 0.600%      | 60.01-70%   | 70.01-75%                       | 75.01-80%          | 80.01-85%  | 85.01-90%    | >90%  |                                                                                     |  |       |  |
| 7.375                                                                                                      | 104.168 | 104.143 | 103.988 | 103.802 | 103.351 | 103.283                    | 7.125 | 103.163 | 103.153 | 102.950 | 102.793 | 102.332                                   | 102.113 | Second Homes                                                                                             | 0.000       | 0.450       | 0.550                           | 0.750              | 0.500      | 0.500        | 0.000 |                                                                                     |  |       |  |
| 7.500                                                                                                      | 104.498 | 104.473 | 104.348 | 104.141 | 103.718 | 103.629                    | 7.250 | 103.583 | 103.573 | 103.368 | 103.213 | 102.750                                   | 102.533 | Investment                                                                                               | 0.000       | 0.250       | 0.450                           | 0.600              | 0.200      | 0.000        | 0.000 |                                                                                     |  |       |  |
| 7.625                                                                                                      | 104.994 | 104.969 | 104.857 | 104.656 | 104.225 | 104.136                    | 7.375 | 103.970 | 103.960 | 103.805 | 103.620 | 103.198                                   | 102.948 |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| **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                                                                                                      | 98.693  | 98.643  | 98.270  | 98.209  | 97.886  | 97.842                     | 5.000 | 98.337  | 98.465  | 98.122  | 98.042  | 97.877                                    | 97.858  |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 5.125                                                                                                      | 99.082  | 99.032  | 98.656  | 98.568  | 98.087  | 98.031                     | 5.125 | 98.766  | 98.892  | 98.546  | 98.473  | 98.247                                    | 98.197  |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 5.250                                                                                                      | 99.517  | 99.467  | 99.129  | 99.006  | 98.599  | 98.506                     | 5.250 | 99.070  | 99.195  | 98.845  | 98.779  | 98.544                                    | 98.499  |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 5.375                                                                                                      | 100.011 | 99.961  | 99.647  | 99.531  | 99.115  | 99.027                     | 5.375 | 99.358  | 99.464  | 99.180  | 99.080  | 98.918                                    | 98.835  |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 5.500                                                                                                      | 100.396 | 100.346 | 100.028 | 99.919  | 99.493  | 99.411                     | 5.500 | 99.739  | 99.858  | 99.570  | 99.476  | 99.305                                    | 99.228  |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 5.625                                                                                                      | 100.695 | 100.645 | 100.323 | 100.222 | 99.786  | 99.710                     | 5.625 | 100.100 | 100.208 | 99.917  | 99.830  | 99.650                                    | 99.578  |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 5.750                                                                                                      | 100.952 | 100.902 | 100.600 | 100.469 | 100.046 | 99.953                     | 5.750 | 100.372 | 100.457 | 100.162 | 100.082 | 99.892                                    | 99.826  |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 5.875                                                                                                      | 101.414 | 101.364 | 101.058 | 100.928 | 100.502 | 100.393                    | 5.875 | 100.647 | 100.703 | 100.404 | 100.331 | 100.132                                   | 100.071 |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.000                                                                                                      | 101.748 | 101.698 | 101.388 | 101.266 | 100.829 | 100.727                    | 6.000 | 100.976 | 101.010 | 100.711 | 100.637 | 100.439                                   | 100.378 |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.125                                                                                                      | 102.013 | 101.963 | 101.649 | 101.534 | 101.088 | 100.991                    | 6.125 | 101.094 | 101.183 | 100.899 | 100.798 | 100.608                                   | 100.515 |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.250                                                                                                      | 102.278 | 102.228 | 101.911 | 101.802 | 101.464 | 101.329                    | 6.250 | 101.357 | 101.410 | 101.122 | 101.028 | 100.906                                   | 100.777 |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.375                                                                                                      | 102.707 | 102.657 | 102.440 | 102.296 | 102.007 | 101.877                    | 6.375 | 101.610 | 101.625 | 101.400 | 101.272 | 101.237                                   | 101.113 |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.500                                                                                                      | 102.987 | 102.937 | 102.647 | 102.514 | 102.211 | 102.087                    | 6.500 | 101.938 | 101.948 | 101.701 | 101.579 | 101.535                                   | 101.417 |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.625                                                                                                      | 103.203 | 103.153 | 102.972 | 102.843 | 102.534 | 102.416                    | 6.625 | 102.081 | 102.152 | 102.001 | 101.887 | 101.833                                   | 101.720 |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.750                                                                                                      | 103.282 | 103.232 | 103.048 | 102.925 | 102.607 | 102.495                    | 6.750 | 102.306 | 102.342 | 102.188 | 102.080 | 102.018                                   | 101.910 |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.875                                                                                                      | 103.712 | 103.662 | 103.679 | 103.358 | 103.031 | 102.924                    |       |         |         |         |         |                                           |         |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 7.000                                                                                                      | 102.987 | 102.937 | 102.954 | 102.633 | 102.311 | 102.199                    |       |         |         |         |         |                                           |         |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 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                                                                                                      | 98.869  | 98.819  | 99.236  | 99.052  | 98.614  | 98.517                     | 6.250 | 85.000  | 85.000  | 85.000  | 85.000  | 85.000                                    | 85.000  |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.000                                                                                                      | 99.416  | 99.366  | 99.158  | 99.023  | 98.579  | 98.505                     | 6.375 | 85.000  | 85.000  | 85.000  | 85.000  | 85.000                                    | 85.000  |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.125                                                                                                      | 99.925  | 99.875  | 99.667  | 99.532  | 99.083  | 99.014                     | 6.500 | 85.000  | 85.000  | 85.000  | 85.000  | 85.000                                    | 85.000  |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.250                                                                                                      | 100.365 | 100.315 | 100.124 | 99.961  | 99.518  | 99.417                     | 6.625 | 85.000  | 85.000  | 85.000  | 85.000  | 85.000                                    | 85.000  |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.375                                                                                                      | 100.909 | 100.859 | 100.672 | 100.501 | 100.071 | 99.963                     | 6.750 | 85.000  | 85.000  | 85.000  | 85.000  | 85.000                                    | 85.000  |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.500                                                                                                      | 101.376 | 101.326 | 101.137 | 100.970 | 100.535 | 100.429                    | 6.875 | 85.000  | 85.000  | 85.000  | 85.000  | 85.000                                    | 85.000  |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.625                                                                                                      | 101.790 | 101.740 | 101.541 | 101.392 | 100.931 | 100.841                    | 7.000 | 85.000  | 85.000  | 85.000  | 85.000  | 85.000                                    | 85.000  |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.750                                                                                                      | 102.093 | 102.043 | 101.861 | 101.684 | 101.231 | 101.108                    |       |         |         |         |         |                                           |         |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.875                                                                                                      | 102.480 | 102.430 | 102.250 | 102.068 | 101.622 | 101.495                    |       |         |         |         |         |                                           |         |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 6.990                                                                                                      | 102.865 | 102.815 | 102.625 | 102.462 | 101.993 | 101.878                    |       |         |         |         |         |                                           |         |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 7.125                                                                                                      | 103.163 | 103.113 | 102.946 | 102.761 | 102.312 | 102.177                    |       |         |         |         |         |                                           |         |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 7.250                                                                                                      | 103.574 | 103.524 | 103.367 | 103.176 | 102.731 | 102.583                    |       |         |         |         |         |                                           |         |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| 7.375                                                                                                      | 103.908 | 103.858 | 103.699 | 103.513 | 103.062 | 102.916                    |       |         |         |         |         |                                           |         |                                                                                                          |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| Adjustment Caps                                                                                            |         |         |         |         |         |                            |       |         |         |         |         |                                           |         | Extension Costs Per Day:                                                                                 |             |             |                                 | Admin Fees:        |            |              |       |                                                                                     |  |       |  |
| Home Ready / Home Possible                                                                                 |         |         |         |         |         |                            |       |         |         |         |         |                                           |         | First Request                                                                                            |             |             |                                 | (0.020)            |            | Underwriting |       | \$1.125                                                                             |  |       |  |
| First Time Homebuyer                                                                                       |         |         |         |         |         |                            |       |         |         |         |         |                                           |         | Second Request                                                                                           |             |             |                                 | (0.020)            |            |              |       | Condo New Project Approval                                                          |  | \$700 |  |
| <= 100% AMI                                                                                                |         |         |         |         |         |                            |       |         |         |         |         |                                           |         | Third Request                                                                                            |             |             |                                 | (0.040)            |            |              |       | Condo Established Project                                                           |  | \$295 |  |
| <=120% AMI High Cost                                                                                       |         |         |         |         |         |                            |       |         |         |         |         |                                           |         | Fourth Request                                                                                           |             |             |                                 | (0.040)            |            |              |       | Condo Limited Review                                                                |  | \$0   |  |
| Relock Fee                                                                                                 |         |         |         |         |         |                            |       |         |         |         |         |                                           |         | (0.125)                                                                                                  |             |             |                                 |                    |            |              |       |                                                                                     |  |       |  |
| LTPA 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. |  |       |  |

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

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



## VA Programs

| VA 30 Standard           |         |         |         |         |         |         | VA 15 Standard |         |         |         |         |         |         | All Purchase Transactions<br><br><b>0.000</b> |                             |  |  |         |  |  |  |  |  |  |  |  |  |
|--------------------------|---------|---------|---------|---------|---------|---------|----------------|---------|---------|---------|---------|---------|---------|-----------------------------------------------|-----------------------------|--|--|---------|--|--|--|--|--|--|--|--|--|
| 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                    | 95.358  | 95.333  | 95.209  | 94.907  | 94.592  | 94.517  | 5.250          | 98.543  | 98.556  | 98.446  | 98.420  | 97.260  | 97.174  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.000                    | 96.079  | 96.054  | 95.930  | 95.629  | 95.313  | 95.238  | 5.375          | 98.961  | 98.974  | 98.863  | 98.838  | 97.678  | 97.592  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.125                    | 96.536  | 96.511  | 96.387  | 96.085  | 95.770  | 95.695  | 5.500          | 99.343  | 99.356  | 99.245  | 99.220  | 98.060  | 97.974  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.250                    | 97.740  | 97.715  | 97.576  | 97.311  | 97.021  | 96.925  | 5.625          | 99.690  | 99.703  | 99.592  | 99.567  | 98.407  | 98.321  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.375                    | 98.485  | 98.460  | 98.321  | 98.056  | 97.766  | 97.671  | 5.750          | 99.684  | 99.678  | 99.576  | 99.533  | 98.365  | 98.258  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.500                    | 99.104  | 99.079  | 98.940  | 98.675  | 98.385  | 98.290  | 5.875          | 100.040 | 100.034 | 99.932  | 99.889  | 98.721  | 98.614  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.625                    | 99.456  | 99.431  | 99.291  | 99.026  | 98.737  | 98.641  | 6.000          | 100.376 | 100.371 | 100.269 | 100.225 | 99.058  | 98.951  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.750                    | 100.106 | 100.081 | 99.927  | 99.651  | 99.345  | 99.229  | 6.125          | 100.700 | 100.695 | 100.592 | 100.549 | 99.381  | 99.275  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.875                    | 100.752 | 100.727 | 100.573 | 100.297 | 100.001 | 99.884  | 6.250          | 100.425 | 100.402 | 100.432 | 100.371 | 99.343  | 99.216  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.990                    | 101.280 | 101.255 | 101.100 | 100.825 | 100.509 | 100.392 | 6.375          | 100.757 | 100.734 | 100.765 | 100.703 | 99.676  | 99.548  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.125                    | 101.737 | 101.712 | 101.557 | 101.282 | 100.966 | 100.849 | 6.500          | 101.079 | 101.056 | 101.086 | 101.025 | 99.997  | 99.870  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.250                    | 101.866 | 101.841 | 101.687 | 101.411 | 101.095 | 100.978 | 6.625          | 101.391 | 101.368 | 101.398 | 101.337 | 100.309 | 100.182 |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.375                    | 102.265 | 102.240 | 102.070 | 101.783 | 101.460 | 101.343 |                |         |         |         |         |         |         |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.500                    | 102.789 | 102.764 | 102.594 | 102.306 | 101.984 | 101.887 |                |         |         |         |         |         |         |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.625                    | 103.053 | 103.028 | 102.858 | 102.570 | 102.228 | 102.091 |                |         |         |         |         |         |         |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.750                    | 103.035 | 103.010 | 102.840 | 102.552 | 102.210 | 102.073 |                |         |         |         |         |         |         |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.875                    | 103.260 | 103.235 | 103.050 | 102.767 | 102.436 | 102.298 |                |         |         |         |         |         |         |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 7.000                    | 103.695 | 103.670 | 103.485 | 103.202 | 102.871 | 102.733 |                |         |         |         |         |         |         |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 7.125                    | 103.802 | 103.777 | 103.592 | 103.309 | 102.958 | 102.800 |                |         |         |         |         |         |         |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 7.250                    | 103.404 | 103.379 | 103.178 | 102.912 | 102.589 | 102.430 |                |         |         |         |         |         |         |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| VA 30 IRRRL              |         |         |         |         |         |         | VA 15 IRRRL    |         |         |         |         |         |         | All Purchase Transactions<br><br><b>0.000</b> |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 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                    | 95.233  | 95.208  | 95.084  | 94.782  | 94.467  | 94.392  | 5.250          | 98.418  | 98.431  | 98.321  | 98.295  | 97.135  | 97.049  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.375                    | 95.954  | 95.929  | 95.805  | 95.504  | 95.188  | 95.113  | 5.375          | 98.836  | 98.849  | 98.738  | 98.713  | 97.553  | 97.467  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.500                    | 96.411  | 96.386  | 96.262  | 95.960  | 95.645  | 95.570  | 5.500          | 99.218  | 99.231  | 99.120  | 99.095  | 97.935  | 97.849  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.625                    | 97.615  | 97.590  | 97.451  | 97.186  | 96.896  | 96.800  | 5.625          | 99.565  | 99.578  | 99.467  | 99.442  | 98.282  | 98.196  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.750                    | 98.360  | 98.335  | 98.196  | 97.931  | 97.641  | 97.546  | 5.750          | 99.559  | 99.553  | 99.451  | 99.408  | 98.240  | 98.133  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.875                    | 98.979  | 98.954  | 98.815  | 98.550  | 98.260  | 98.165  | 5.875          | 99.915  | 99.909  | 99.807  | 99.764  | 98.596  | 98.489  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.000                    | 99.331  | 99.306  | 99.166  | 98.901  | 98.612  | 98.516  | 6.000          | 100.251 | 100.246 | 100.144 | 100.100 | 98.933  | 98.826  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.125                    | 99.981  | 99.956  | 99.802  | 99.526  | 99.220  | 99.104  | 6.125          | 100.575 | 100.570 | 100.467 | 100.424 | 99.256  | 99.150  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.250                    | 100.627 | 100.602 | 100.448 | 100.172 | 99.876  | 99.759  | 6.250          | 100.300 | 100.277 | 100.307 | 100.246 | 99.218  | 99.091  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.375                    | 101.155 | 101.130 | 100.975 | 100.700 | 100.384 | 100.267 | 6.375          | 100.632 | 100.609 | 100.640 | 100.578 | 99.551  | 99.423  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.500                    | 101.612 | 101.587 | 101.432 | 101.157 | 100.841 | 100.724 | 6.500          | 100.954 | 100.931 | 100.961 | 100.900 | 99.872  | 99.745  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.625                    | 101.741 | 101.716 | 101.562 | 101.286 | 100.970 | 100.853 | 6.625          | 101.266 | 101.243 | 101.273 | 101.212 | 100.184 | 100.057 |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.750                    | 102.164 | 102.115 | 101.945 | 101.658 | 101.335 | 101.218 |                |         |         |         |         |         |         |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.875                    | 102.664 | 102.639 | 102.469 | 102.181 | 101.859 | 101.762 |                |         |         |         |         |         |         |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 7.000                    | 102.928 | 102.903 | 102.733 | 102.445 | 102.103 | 101.966 |                |         |         |         |         |         |         |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 7.125                    | 102.910 | 102.885 | 102.715 | 102.427 | 102.085 | 101.948 |                |         |         |         |         |         |         |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| VA 30 HB Standard        |         |         |         |         |         |         | VA 30 HB IRRRL |         |         |         |         |         |         | All Purchase Transactions<br><br><b>0.000</b> |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 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                    | 98.097  | 98.087  | 97.988  | 97.702  | 97.287  | 97.191  | 5.375          | 97.972  | 97.962  | 97.863  | 97.577  | 97.162  | 97.066  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.500                    | 98.776  | 98.766  | 98.666  | 98.381  | 97.966  | 97.870  | 5.500          | 98.651  | 98.641  | 98.541  | 98.256  | 97.841  | 97.745  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.625                    | 99.187  | 99.177  | 99.078  | 98.792  | 98.377  | 98.281  | 5.625          | 99.062  | 99.052  | 98.953  | 98.667  | 98.252  | 98.156  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.750                    | 99.620  | 99.610  | 99.496  | 99.200  | 98.759  | 98.642  | 5.750          | 99.495  | 99.485  | 99.371  | 99.075  | 98.634  | 98.517  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 5.875                    | 100.366 | 100.356 | 100.241 | 99.946  | 99.505  | 99.388  | 5.875          | 100.241 | 100.231 | 100.116 | 99.821  | 99.380  | 99.263  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.000                    | 100.996 | 100.986 | 100.871 | 100.575 | 100.135 | 100.018 | 6.000          | 100.871 | 100.861 | 100.746 | 100.450 | 100.010 | 99.893  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.125                    | 101.231 | 101.221 | 101.106 | 100.810 | 100.370 | 100.253 | 6.125          | 101.106 | 101.096 | 100.981 | 100.685 | 100.245 | 100.128 |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.250                    | 100.871 | 100.861 | 100.731 | 100.411 | 99.943  | 99.806  | 6.250          | 100.746 | 100.736 | 100.606 | 100.286 | 99.818  | 99.681  |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.375                    | 101.556 | 101.546 | 101.416 | 101.096 | 100.629 | 100.491 | 6.375          | 101.431 | 101.421 | 101.291 | 100.971 | 100.504 | 100.366 |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.500                    | 102.100 | 102.090 | 101.960 | 101.640 | 101.172 | 101.035 | 6.500          | 101.975 | 101.965 | 101.835 | 101.515 | 101.047 | 100.910 |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.625                    | 102.374 | 102.364 | 102.234 | 101.913 | 101.446 | 101.309 | 6.625          | 102.249 | 102.239 | 102.109 | 101.788 | 101.321 | 101.184 |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.750                    | 101.990 | 101.980 | 101.835 | 101.515 | 101.039 | 100.881 | 6.750          | 101.865 | 101.855 | 101.710 | 101.390 | 100.914 | 100.756 |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 6.875                    | 102.470 | 102.460 | 102.315 | 101.995 | 101.519 | 101.361 | 6.875          | 102.345 | 102.335 | 102.190 | 101.870 | 101.394 | 101.236 |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 7.000                    | 102.905 | 102.895 | 102.750 | 102.430 | 101.954 | 101.796 | 7.000          | 102.780 | 102.770 | 102.625 | 102.305 | 101.829 | 101.671 |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 7.125                    | 102.922 | 102.912 | 102.767 | 102.447 | 101.971 | 101.813 | 7.125          | 102.797 | 102.787 | 102.642 | 102.322 | 101.846 | 101.688 |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 7.250                    | 100.805 | 100.795 | 100.634 | 100.261 | 99.793  | 99.614  |                |         |         |         |         |         |         |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| 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) |         |         |         |                |         |         |         |         |         |         |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |
| Relock Fee               |         |         | (0.125) |         |         |         |                |         |         |         |         |         |         |                                               |                             |  |  |         |  |  |  |  |  |  |  |  |  |

Rates, comparisons, fees and programs are subject to change without notice.  
Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg Z.  
All pricing and lock request subject to confirmation and does not commit Keystone Funding, Inc. to funding or purchase of loan.  
Price indicator sheet only, pricing determined by product and origination system and not guaranteed.

| 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                      | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 5.500                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 5.875                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% |
| 4.875                      | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 5.625                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 6.000                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% |
| 5.000                      | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 5.750                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 6.125                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% |
| 5.125                      | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 5.875                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 6.250                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% |
| 5.250                      | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 6.000                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 6.375                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% |
| 5.375                      | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 6.125                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 6.500                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% |
| 5.500                      | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 6.250                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 6.625                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% |
| 5.625                      | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 6.375                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 6.750                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% |
| 5.750                      | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 6.500                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 6.875                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% |
| 5.875                      | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 6.625                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 7.000                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% |
| 6.000                      | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 6.750                     | 86.00% | 86.00% | 86.00% | 86.00% | 86.00% | 86.00% | 7.125                     | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% |
| 6.125                      | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 6.875                     | 87.00% | 87.00% | 87.00% | 87.00% | 87.00% | 87.00% |                           |        |        |        |        |        |        |
| 6.250                      | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 7.000                     | 88.00% | 88.00% | 88.00% | 88.00% | 88.00% | 88.00% |                           |        |        |        |        |        |        |
| 6.375                      | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% | 85.00% |                           |        |        |        |        |        |        |                           |        |        |        |        |        |        |

| 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 | 5.100                                  | 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 | 5.150                                  | 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 - 549,250          |  | 0.075       | 0.075    |              |  |                                  |  |
| 549,251 - 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               |  |             |          |              |  |                                  |  |
|                            |  |             |          |              |  |                                  |  |

| Admin Fees                                                                                                                             |                                  |
|----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| Rates, comparisons, fees and programs are subject to change without notice.                                                            | Underwriting Fee \$1,595         |
| Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg. Z. | Condo New Project Approval \$700 |
| All pricing and lock request subject to confirmation and does not commit Keystone Funding, Inc. to funding or purchase of loan.        | Condo Established Project \$295  |
| Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.                                      | Condo Limited Review \$0         |



Secondary Dept. Hours: M-F 10-5 ET  
[Secondary@KeystoneFunding.com](mailto: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                             | 96.119  | 95.672  | 95.704  | 5.250   | 96.948                     | 96.517  | 96.383  | 75,000 - 99,999            | (0.500) | (0.500)                                   |          |              |
| 5.625                             | 96.719  | 96.271  | 96.303  | 5.375   | 97.487                     | 97.048  | 96.919  | 100,000 - 199,999          | 0.000   | 0.000                                     |          |              |
| 5.750                             | 97.395  | 96.955  | 96.955  | 5.500   | 98.003                     | 97.558  | 97.433  | 200,000 - 299,999          | 0.025   | 0.025                                     |          |              |
| 5.875                             | 97.956  | 97.508  | 97.512  | 5.625   | 98.448                     | 98.003  | 97.878  | 300,000 - 399,999          | 0.050   | 0.050                                     |          |              |
| 5.990                             | 98.490  | 98.032  | 98.042  | 5.750   | 98.916                     | 98.473  | 98.319  | 400,000 - 548,250          | 0.075   | 0.075                                     |          |              |
| 6.125                             | 99.012  | 98.553  | 98.564  | 5.875   | 99.407                     | 98.957  | 98.807  | 548,251 - 766,550          | 0.100   | 0.100                                     |          |              |
| 6.250                             | 99.455  | 99.003  | 98.982  | 5.990   | 99.859                     | 99.398  | 99.252  | State Adjustments          |         | 20/25/30 Yr                               | 10/15 Yr | **See Page 9 |
| 6.375                             | 99.991  | 99.552  | 99.523  | 6.125   | 100.321                    | 99.854  | 99.714  | PA FL TX                   | 0.075   | 0.050                                     |          |              |
| 6.500                             | 100.506 | 100.054 | 100.029 | 6.250   | 100.272                    | 99.817  | 99.642  | DC DE VA MD TN WV          | 0.025   | 0.000                                     |          |              |
| 6.625                             | 100.968 | 100.497 | 100.487 | 6.375   | 100.717                    | 100.254 | 100.084 | CT NC NJ NH OR SC GA WA MN | 0.000   | 0.000                                     |          |              |
| 6.750                             | 101.187 | 100.724 | 100.681 | 6.490   | 101.112                    | 100.644 | 100.476 | AL CO                      | 0.050   | 0.050                                     |          |              |
| 6.875                             | 101.697 | 101.241 | 101.194 | 6.625   | 101.535                    | 101.059 | 100.895 | AZ MA ND                   | (0.100) | (0.075)                                   |          |              |
| 6.990                             | 102.100 | 101.643 | 101.597 | 6.750   | 101.134                    | 100.667 | 100.471 | CA                         | (0.150) | (0.125)                                   |          |              |
| 7.125                             | 102.537 | 102.053 | 102.023 | 6.875   | 101.492                    | 101.017 | 100.825 |                            |         |                                           |          |              |
| **See Page 9                      |         |         |         |         |                            |         |         |                            |         |                                           |          |              |
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| 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                             | 97.659  | 97.336  | 97.292  | 5.000   | 97.492                     | 97.327  | 97.308  |                            |         |                                           |          |              |
| 5.125                             | 98.018  | 97.537  | 97.481  | 5.125   | 97.923                     | 97.697  | 97.647  |                            |         |                                           |          |              |
| 5.250                             | 98.456  | 98.049  | 97.956  | 5.250   | 98.229                     | 97.994  | 97.949  |                            |         |                                           |          |              |
| 5.375                             | 98.981  | 98.565  | 98.477  | 5.375   | 98.530                     | 98.368  | 98.285  |                            |         |                                           |          |              |
| 5.500                             | 99.369  | 98.943  | 98.861  | 5.500   | 98.926                     | 98.755  | 98.678  |                            |         |                                           |          |              |
| 5.625                             | 99.672  | 99.236  | 99.160  | 5.625   | 99.280                     | 99.100  | 99.028  |                            |         |                                           |          |              |
| 5.750                             | 99.919  | 99.496  | 99.403  | 5.750   | 99.532                     | 99.342  | 99.276  |                            |         |                                           |          |              |
| 5.875                             | 100.378 | 99.952  | 99.843  | 5.875   | 99.781                     | 99.582  | 99.521  |                            |         |                                           |          |              |
| 6.000                             | 100.716 | 100.279 | 100.177 | 6.000   | 100.087                    | 99.889  | 99.828  |                            |         |                                           |          |              |
| 6.125                             | 100.984 | 100.538 | 100.441 | 6.125   | 100.248                    | 100.058 | 99.965  |                            |         |                                           |          |              |
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| 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                             |         |         |         | 98.502  | 98.064                     | 97.967  | 6.250   | 84.450                     | 84.450  | 84.450                                    |          |              |
| 6.000                             |         |         |         | 98.473  | 98.039                     | 97.955  | 6.375   | 84.450                     | 84.450  | 84.450                                    |          |              |
| 6.125                             |         |         |         | 98.982  | 98.533                     | 98.464  | 6.500   | 84.450                     | 84.450  | 84.450                                    |          |              |
| 6.250                             |         |         |         | 99.411  | 98.968                     | 98.867  | 6.625   | 84.450                     | 84.450  | 84.450                                    |          |              |
| 6.375                             |         |         |         | 99.951  | 99.521                     | 99.413  | 6.750   | 84.450                     | 84.450  | 84.450                                    |          |              |
| 6.500                             |         |         |         | 100.420 | 99.985                     | 99.879  |         |                            |         |                                           |          |              |
| 6.625                             |         |         |         | 100.842 | 100.381                    | 100.291 |         |                            |         |                                           |          |              |
| 6.750                             |         |         |         | 101.134 | 100.681                    | 100.558 |         |                            |         |                                           |          |              |
| 6.875                             |         |         |         | 101.518 | 101.072                    | 100.945 |         |                            |         |                                           |          |              |
| 6.990                             |         |         |         | 101.912 | 101.443                    | 101.328 |         |                            |         |                                           |          |              |
| 7.125                             |         |         |         | 102.211 | 101.762                    | 101.627 |         |                            |         |                                           |          |              |
| 7.250                             |         |         |         | 102.626 | 102.181                    | 102.033 |         |                            |         |                                           |          |              |
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|                                   |         |         |         |         |                            |         |         |                            |         |                                           |          |              |
|                                   |         |         |         |         |                            |         |         |                            |         |                                           |          |              |
|                                   |         |         |         |         |                            |         |         |                            |         |                                           |          |              |
|                                   |         |         |         |         |                            |         |         |                            |         |                                           |          |              |

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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.



### FHA/USDA Programs - TBD Locks

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



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

### VA Programs - TBD Locks

[illegible]

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All pricing and lock request subject to confirmation and does not commit Keystone Funding Inc to funding or purchase of loan.  
Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.

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



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

| 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<br>>\$300,000 |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 5.000                          | 0.000                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 5.125                          | 0.000                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 5.250                          | 0.000                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 5.375                          | 0.000                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 5.500                          | 0.000                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 5.625                          | 0.000                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 5.750                          | 0.111                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 5.875                          | 0.096                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 5.990                          | 0.104                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 6.125                          | 0.110                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 6.250                          | 0.117                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 6.375                          | 0.089                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 6.500                          | 0.079                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 6.625                          | 0.117                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 6.750                          | 0.275                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 6.875                          | 0.256                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 7.000                          | 0.298                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |
| 7.125                          | 0.285                     |                       |                       |                       |                       |                       |                       |                       |                      |                     |  |

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



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

Conventional LLPAs

| Purchase - FICO/LTV LLPAs (Mortgage > 15 Year Terms) |           |                |                |                |                |                |                |                |                |
|------------------------------------------------------|-----------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| FICO Range                                           | LTV Range |                |                |                |                |                |                |                |                |
|                                                      | <= 30.00% | 30.01 - 60.00% | 60.01 - 70.00% | 70.01 - 75.00% | 75.01 - 80.00% | 80.01 - 85.00% | 85.01 - 90.00% | 90.01 - 95.00% | 95.01 - 97.00% |
| >=780                                                | 0.000     | 0.000          | 0.000          | 0.000          | -0.375         | -0.375         | -0.250         | -0.250         | -0.125         |
| 760-779                                              | 0.000     | 0.000          | 0.000          | -0.250         | -0.625         | -0.625         | -0.500         | -0.500         | -0.250         |
| 740-759                                              | 0.000     | 0.000          | -0.125         | -0.375         | -0.875         | -1.000         | -0.750         | -0.625         | -0.500         |
| 720 - 739                                            | 0.000     | 0.000          | -0.250         | -0.750         | -1.250         | -1.250         | -1.000         | -0.875         | -0.750         |
| 700 - 719                                            | 0.000     | 0.000          | -0.375         | -0.875         | -1.375         | -1.500         | -1.250         | -1.125         | -0.875         |
| 680 - 699                                            | 0.000     | 0.000          | -0.625         | -1.125         | -1.750         | -1.875         | -1.500         | -1.375         | -1.125         |
| 660 - 679                                            | 0.000     | 0.000          | -0.750         | -1.375         | -1.875         | -2.125         | -1.750         | -1.625         | -1.250         |
| 640 - 659                                            | 0.000     | 0.000          | -1.125         | -1.500         | -2.250         | -2.500         | -2.000         | -1.875         | -1.500         |
| 620 - 639                                            | 0.000     | -0.125         | -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 - 549,250       | 0.075       | 0.075    |
| 549,251 - 806,500       | 0.100       | 0.100    |
| > 806,500               | 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) |

| 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.