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

Effective Date and Time
8/20/2025 10:30 AM

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

Conventional Products

Conforming 30 Year Fixed

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.500	97.516	97.491	97.394	97.170	96.778	96.808
5.625	98.127	98.102	98.004	97.779	97.388	97.418
5.750	98.902	98.877	98.752	98.501	98.049	98.047
5.875	99.445	99.420	99.290	99.039	98.587	98.588
5.990	99.941	99.916	99.803	99.547	99.095	99.104
6.125	100.509	100.484	100.372	100.116	99.665	99.674
6.250	100.884	100.859	100.718	100.467	99.984	99.962
6.375	101.491	101.466	101.318	101.070	100.587	100.559
6.500	101.957	101.932	101.789	101.539	101.057	101.033
6.625	102.410	102.385	102.257	102.000	101.519	101.507
6.750	102.521	102.496	102.337	102.116	101.632	101.589
6.875	103.027	103.002	102.840	102.622	102.138	102.090
6.990	103.402	103.377	103.219	102.999	102.515	102.471
7.125	103.809	103.784	103.641	103.415	102.932	102.899
7.250	104.047	104.022	103.844	103.669	103.198	103.134
7.375	104.439	104.414	104.238	104.065	103.594	103.527
7.500	104.770	104.745	104.546	104.397	103.924	103.834
7.625	105.253	105.228	105.035	104.894	104.420	104.331

Conforming 20 Year Fixed

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.250	98.476	98.466	98.306	98.117	97.714	97.614
5.375	99.000	98.990	98.837	98.646	98.243	98.148
5.500	99.498	99.488	99.339	99.146	98.744	98.653
5.625	99.953	99.943	99.795	99.601	99.199	99.108
5.750	100.351	100.341	100.165	99.945	99.482	99.361
5.875	100.818	100.808	100.639	100.416	99.954	99.838
5.990	101.254	101.244	101.080	100.855	100.393	100.281
6.125	101.711	101.701	101.537	101.312	100.850	100.738
6.250	101.689	101.679	101.489	101.267	100.774	100.632
6.375	102.101	102.091	101.907	101.683	101.191	101.054
6.490	102.483	102.473	102.294	102.068	101.576	101.443
6.625	102.890	102.880	102.701	102.475	101.983	101.850
6.750	102.594	102.584	102.378	102.187	101.693	101.530
6.875	102.905	102.895	102.696	102.503	102.009	101.851
6.990	103.195	103.185	102.991	102.796	102.302	102.149
7.125	103.510	103.500	103.272	103.130	102.648	102.459
7.250	103.917	103.907	103.686	103.541	103.060	102.876
7.375	104.308	104.298	104.042	103.936	103.451	103.231

Conforming 15 Year Fixed

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.000	98.988	98.938	98.739	98.476	98.196	98.092
5.125	99.472	99.422	99.229	98.964	98.684	98.499
5.250	99.799	99.749	99.563	99.295	99.016	98.835
5.375	100.301	100.251	100.030	99.789	99.468	99.289
5.500	100.653	100.603	100.388	100.145	99.824	99.638
5.625	101.040	100.990	100.782	100.536	100.216	100.035
5.750	101.087	101.037	100.836	100.587	100.267	100.092
5.875	101.601	101.551	101.356	101.104	100.786	100.615
6.000	101.847	101.797	101.602	101.350	101.032	100.861
6.125	102.234	102.184	101.961	101.640	101.280	101.024
6.250	102.306	102.256	102.039	101.716	101.356	101.106
6.375	102.805	102.755	102.545	102.219	101.859	101.614
6.500	103.045	102.995	102.785	102.459	102.099	101.854
6.625	103.332	103.282	103.043	102.820	102.419	102.235
6.750	103.376	103.326	103.094	102.868	102.468	102.289
6.875	103.661	103.611	103.590	103.156	102.757	102.583
7.000	103.334	103.284	103.263	102.829	102.435	102.256

Conforming 10 Year Fixed

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.000	98.807	98.833	98.663	98.416	98.391	98.235
5.125	99.133	99.153	98.991	98.741	98.716	98.565
5.250	99.441	99.495	99.298	99.075	99.008	98.847
5.375	99.744	99.794	99.603	99.377	99.311	99.155
5.500	100.079	100.125	99.940	99.712	99.646	99.495
5.625	100.346	100.386	100.208	99.977	99.912	99.767
5.750	100.562	100.605	100.426	100.192	100.128	99.988
5.875	100.842	100.889	100.702	100.474	100.410	100.258
6.000	101.131	101.176	100.996	100.761	100.697	100.561
6.125	101.344	101.406	101.209	100.957	100.879	100.697
6.250	101.525	101.596	101.409	101.101	100.996	100.781
6.375	101.804	101.885	101.683	101.381	101.276	101.049
6.500	102.181	102.263	102.060	101.758	101.654	101.427
6.625	102.369	102.449	102.237	101.970	101.852	101.671
6.750	102.558	102.617	102.415	102.203	102.058	101.914

High Balance 30 Year Fixed

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.875	99.339	99.289	99.885	99.624	99.134	99.035
6.000	99.861	99.811	99.680	99.421	98.980	98.901
6.125	100.340	100.290	100.178	99.912	99.471	99.400
6.250	100.790	100.740	100.599	100.338	99.864	99.762
6.375	101.326	101.276	101.128	100.870	100.397	100.289
6.500	101.764	101.714	101.572	101.311	100.839	100.736
6.625	102.125	102.075	101.948	101.681	101.209	101.117
6.750	102.367	102.317	102.158	101.927	101.452	101.329
6.875	102.735	102.685	102.524	102.295	101.821	101.694
6.990	103.087	103.037	102.886	102.650	102.177	102.064
7.125	103.352	103.302	103.159	102.923	102.216	102.337
7.250	103.422	103.372	103.177	102.993	102.516	102.371
7.375	103.732	103.682	103.490	103.307	102.829	102.684

High Balance 15 Year Fixed

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
6.250	85.000	85.000	85.000	85.000	85.000	85.000
6.375	85.000	85.000	85.000	85.000	85.000	85.000
6.500	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
6.750	85.000	85.000	85.000	85.000	85.000	85.000
6.875	85.000	85.000	85.000	85.000	85.000	85.000
7.000	85.000	85.000	85.000	85.000	85.000	85.000

Conventional Loan Level Price Adjustments

Loan Amount Adjustments	20/25/30 Yr	10/15 Yr
75,000 - 99,999	(0.500)	(0.500)
100,000 - 199,999	0.000	0.000
200,000 - 299,999	0.025	0.025
300,000 - 399,999	0.050	0.050
400,000 - 548,250	0.075	0.075
548,251 - 806,500	0.100	0.100

Specialty Programs	30 Yr Term	< 30 Yr Term
DU Home Ready	0.500	0.000
LP Home Possible	0.500	0.000

State Adjustments	20/25/30 Yr	10/15 Yr
PA FL TX	0.075	0.050
DC DE VA MD TN WV	0.025	0.000
CT NC NJ NH OR SC GA WA MN	0.000	0.000
AL CO	0.050	0.050
AZ MA ND	(0.100)	(0.075)
CA	(0.150)	(0.125)
SPECIAL - AZ CA OR WA	0.100	0.100

State Special	
NC, SC, TN	**0.150**

Temporary Interest Rate Buydown	
Temporary Interest Rate Buydown	(0.125)

Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000

	0-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%
Second Homes	0.000	0.450	0.550	0.750	0.500	0.500	0.000
Investment	0.000	0.250	0.450	0.600	0.200	0.000	0.000

**Applies to loan terms = 360 months, loan amounts > 225,000, and FICO > = 680

**See Page 9 for LLPA Matrix

**See Page 9

≤60LTV	60.01-70	70.01-75	75.01-80

SUBORDINATE FINANCING: All terms **See Page *

LTV	CLTV	FICO < 720	FICO > 720

Adjustment Caps	
Home Ready / Home Possible	0.000
First Time Homebuyer	
<= 100% AMI	0.000
<=120% AMI High Cost	0.000

LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS

Escrow Waiver	(0.100)

Extension Costs Per Day:	
First Request	(0.020)
Second Request	(0.020)
Third Request	(0.040)
Fourth Request	(0.040)
Relock Fee	(0.125)

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

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

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

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keystone FUNDING WHOLESALE

FHA/USDA Programs

FHA/USDA 30 Standard

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	96.181	96.146	96.026	95.653	95.564	95.348
5.000	97.014	96.979	96.859	96.487	96.397	96.181
5.125	97.572	97.537	97.417	97.045	96.955	96.739
5.250	98.369	98.334	98.200	97.822	97.697	97.470
5.375	99.245	99.210	99.077	98.699	98.573	98.347
5.500	99.905	99.870	99.736	99.358	99.233	99.006
5.625	100.360	100.325	100.191	99.814	99.688	99.462
5.750	100.829	100.794	100.646	100.279	100.138	99.945
5.875	101.176	101.141	100.993	100.626	100.484	100.292
5.990	101.812	101.777	101.630	101.263	101.121	100.929
6.125	102.354	102.319	102.171	101.804	101.643	101.420
6.250	102.340	102.305	102.143	101.772	101.593	101.390
6.375	102.576	102.541	102.379	102.007	101.828	101.625
6.500	103.217	103.182	103.021	102.649	102.470	102.267
6.625	103.707	103.672	103.510	103.139	102.940	102.707
6.750	103.670	103.635	103.474	103.102	102.903	102.670
6.875	103.526	103.491	103.315	102.985	102.770	102.570
7.000	104.080	104.045	103.870	103.540	103.325	103.154
7.125	104.311	104.276	104.100	103.771	103.535	103.335
7.250	103.475	103.440	103.251	103.111	102.834	102.651

FHA 15 Standard

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.750	99.594	99.657	99.524	99.285	98.594	98.360
5.875	100.060	100.122	99.989	99.750	99.059	98.826
6.000	100.503	100.566	100.433	100.194	99.503	99.269
6.125	100.927	100.989	100.857	100.618	99.926	99.693
6.250	100.178	100.230	100.083	99.936	99.208	99.046
6.375	100.604	100.656	100.510	100.362	99.635	99.472
6.500	101.013	101.065	100.918	100.771	100.043	99.881
6.625	101.403	101.455	101.309	101.161	100.434	100.271

FHA/USDA 30 Streamline

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	96.056	96.021	95.901	95.528	95.439	95.223
5.000	96.889	96.854	96.734	96.362	96.272	96.056
5.125	97.447	97.412	97.292	96.920	96.830	96.614
5.250	98.244	98.209	98.075	97.697	97.572	97.345
5.375	99.120	99.085	98.952	98.574	98.448	98.222
5.500	99.780	99.745	99.611	99.233	99.108	98.881
5.625	100.235	100.200	100.066	99.689	99.563	99.337
5.750	100.704	100.669	100.521	100.154	100.013	99.820
5.875	101.051	101.016	100.868	100.501	100.359	100.167
5.990	101.687	101.652	101.505	101.138	100.996	100.804
6.125	102.229	102.194	102.046	101.679	101.518	101.295
6.250	102.215	102.180	102.018	101.647	101.468	101.265
6.375	102.451	102.416	102.254	101.882	101.703	101.500
6.500	103.092	103.057	102.896	102.524	102.345	102.142
6.625	103.582	103.547	103.385	103.014	102.815	102.582
6.750	103.545	103.510	103.349	102.977	102.778	102.545
6.875	103.401	103.366	103.190	102.860	102.645	102.445

FHA 15 Streamline

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.750	99.469	99.532	99.399	99.160	98.469	98.235
5.875	99.935	99.997	99.864	99.625	98.934	98.701
6.000	100.378	100.441	100.308	100.069	99.378	99.144
6.125	100.802	100.864	100.732	100.493	99.801	99.568
6.250	100.053	100.105	99.958	99.811	99.083	98.921
6.375	100.479	100.531	100.385	100.237	99.510	99.347
6.500	100.888	100.940	100.793	100.646	99.918	99.756
6.625	101.278	101.330	101.184	101.036	100.309	100.146

FHA 30 HB Standard

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.375	98.683	98.658	98.514	98.151	98.065	97.859
5.500	99.442	99.417	99.273	98.911	98.824	98.618
5.625	99.893	99.868	99.725	99.362	99.276	99.069
5.750	100.043	100.018	99.860	99.508	99.385	99.182
5.875	100.750	100.725	100.568	100.216	100.102	99.900
6.000	101.444	101.419	101.261	100.909	100.796	100.593
6.125	101.859	101.834	101.676	101.324	101.201	100.998
6.250	101.140	101.115	100.944	100.587	100.414	100.201
6.375	101.837	101.812	101.641	101.284	101.111	100.898
6.500	102.489	102.464	102.293	101.936	101.763	101.550
6.625	102.859	102.834	102.662	102.305	102.132	101.920
6.750	102.106	102.081	101.896	101.581	101.368	101.187
6.875	102.732	102.707	102.522	102.207	101.994	101.814
7.000	103.287	103.262	103.076	102.761	102.548	102.368
7.125	103.467	103.442	103.257	102.942	102.729	102.549
7.250	100.994	100.969	100.769	100.645	100.322	100.159

FHA 30 HB Streamline

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.375	98.558	98.533	98.389	98.026	97.940	97.734
5.500	99.317	99.292	99.148	98.786	98.699	98.493
5.625	99.768	99.743	99.600	99.237	99.151	98.944
5.750	99.918	99.893	99.735	99.383	99.260	99.057
5.875	100.625	100.600	100.443	100.091	99.977	99.775
6.000	101.319	101.294	101.136	100.784	100.671	100.468
6.125	101.734	101.709	101.551	101.199	101.076	100.873
6.250	101.015	100.990	100.819	100.462	100.289	100.076
6.375	101.712	101.687	101.516	101.159	100.986	100.773
6.500	102.364	102.339	102.168	101.811	101.638	101.425
6.625	102.734	102.709	102.537	102.180	102.007	101.795
6.750	101.981	101.956	101.771	101.456	101.243	101.062
6.875	102.607	102.582	102.397	102.082	101.869	101.689
7.000	103.162	103.137	102.951	102.636	102.423	102.243
7.125	103.342	103.317	103.132	102.817	102.604	102.424
7.250	100.869	100.844	100.644	100.520	100.197	100.034

All Purchase Transactions **0.000**

State Adjustments

DC	0.050	AL	0.050	TN	-0.050
DE	0.000	AZ	0.100	WV	0.000
MD	0.000	MA	-0.100	MN	0.000
NJ	-0.100	OR	0.050	ND	-0.050
PA	0.100	NH	0.000		
VA	0.050	TX	0.075		
FL	0.025	SC	0.100		
NC	0.100	CT	-0.025		
CO	0.150	CA	-0.050		
GA	0.000	WA	0.050		

State Special	
NC, SC, TN	**0.150**

Loan Amount Adjustments

	All Terms
75,000 - 99,999	(0.500)
100,000 - 199,999	0.000
200,000 - 299,999	0.025
300,000 - 399,999	0.050
400,000 - 548,250	0.075
548,251 - 806,500	0.100
High Balance	0.000

All Standard FHA/USDA program Adjustments

2-4 Units	0.000
Manufactured Home	(1.000)
203k	NA
USDA	0.000
Non-Owner Occ. (SL only)	(3.000)
Temp Interest Rate Buydown	(0.125)
Manual Underwrite	(0.500)

FICO Adjustments		**FHA**	**USDA**
FICO	740+	0.150	0.075
FICO	739 - 720	0.075	0.075
FICO	719 - 700	0.075	0.075
FICO	699-680	0.000	0.000
FICO	679-660	0.000	0.000
FICO	659-640	(0.150)	(0.150)
FICO	639-620	(0.750)	(0.750)
FICO	600-619	(1.500)	(2.000)
FICO	580-599	(2.000)	(2.250)

Extension Costs Per Day:

First Request	(0.020)
Second Request	(0.020)
Third Request	(0.040)
Fourth Request	(0.040)
Relock Fee	(0.125)

Admin Fees

Underwriting Fee - Full Doc	$1,125
Underwriting Fee - Streamline	$695
FHA Single Unit Spot Approval	$695
FHA Established Full Project Approval	$795

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

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keystone FUNDING WHOLESALE

VA Programs

VA 30 Standard

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	96.113	96.088	95.968	95.596	95.406	95.180
5.000	96.836	96.811	96.691	96.319	96.129	95.903
5.125	97.294	97.269	97.150	96.777	96.587	96.361
5.250	98.439	98.414	98.280	97.902	97.677	97.441
5.375	99.185	99.160	99.027	98.649	98.423	98.187
5.500	99.805	99.780	99.646	99.269	99.043	98.807
5.625	100.226	100.201	100.067	99.689	99.464	99.228
5.750	100.642	100.617	100.469	100.102	99.841	99.608
5.875	101.285	101.260	101.112	100.745	100.484	100.251
5.990	101.786	101.761	101.613	101.246	100.985	100.752
6.125	102.230	102.205	102.058	101.691	101.429	101.197
6.250	102.001	101.976	101.814	101.442	101.143	100.900
6.375	102.614	102.589	102.427	102.055	101.756	101.514
6.500	103.152	103.127	102.965	102.594	102.315	102.102
6.625	103.376	103.351	103.189	102.817	102.518	102.276
6.750	103.380	103.355	103.194	102.822	102.523	102.280
6.875	103.455	103.430	103.255	102.925	102.590	102.380
7.000	103.882	103.857	103.682	103.352	103.017	102.806
7.125	103.967	103.942	103.767	103.437	103.102	102.891
7.250	103.603	103.578	103.388	103.249	102.872	102.679

VA 15 Standard

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.250	99.009	98.935	98.917	98.758	97.703	97.534
5.375	99.416	99.342	99.323	99.165	98.109	97.941
5.500	99.787	99.713	99.694	99.535	98.480	98.311
5.625	100.124	100.050	100.031	99.873	98.817	98.649
5.750	100.056	100.018	99.985	99.746	98.655	98.412
5.875	100.408	100.371	100.338	100.099	99.008	98.764
6.000	100.744	100.707	100.674	100.435	99.344	99.100
6.125	101.069	101.031	100.999	100.760	99.668	99.425
6.250	100.634	100.586	100.539	100.392	99.265	99.092
6.375	100.964	100.916	100.870	100.723	99.595	99.423
6.500	101.284	101.236	101.190	101.043	99.915	99.743
6.625	101.594	101.546	101.499	101.352	100.224	100.052

VA 30 IRRRL

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	95.988	95.963	95.843	95.471	95.281	95.055
5.000	96.711	96.686	96.566	96.194	96.004	95.778
5.125	97.169	97.144	97.025	96.652	96.462	96.236
5.250	98.314	98.289	98.155	97.777	97.552	97.316
5.375	99.060	99.035	98.902	98.524	98.298	98.062
5.500	99.680	99.655	99.521	99.144	98.918	98.682
5.625	100.101	100.076	99.942	99.564	99.339	99.103
5.750	100.517	100.492	100.344	99.977	99.716	99.483
5.875	101.160	101.135	100.987	100.620	100.359	100.126
5.990	101.661	101.636	101.488	101.121	100.860	100.627
6.125	102.105	102.080	101.933	101.566	101.304	101.072
6.250	101.876	101.851	101.689	101.317	101.018	100.775
6.375	102.489	102.464	102.302	101.930	101.631	101.389
6.500	103.027	103.002	102.840	102.469	102.190	101.977
6.625	103.251	103.226	103.064	102.692	102.393	102.151
6.750	103.255	103.230	103.069	102.697	102.398	102.155

VA 30 CASHOUT >90%

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.500	98.624	98.599	98.565	98.407	98.221	97.847
5.625	99.276	99.251	99.217	99.058	98.873	98.499
5.750	99.745	99.720	99.686	99.528	99.342	98.968
5.875	100.286	100.261	100.211	100.037	99.837	99.461
6.000	100.890	100.865	100.815	100.641	100.440	100.064
6.125	101.389	101.364	101.313	101.140	100.939	100.563
6.250	101.068	101.043	100.993	100.819	100.619	100.242
6.375	101.007	100.982	100.915	100.726	100.510	100.074
6.500	101.605	101.580	101.513	101.324	101.108	100.672
6.625	102.115	102.090	102.023	101.834	101.619	101.182
6.750	101.898	101.873	101.806	101.617	101.402	100.965
6.875	101.435	101.410	101.343	101.154	100.938	100.502
7.000	101.996	101.971	101.904	101.715	101.499	101.063
7.125	102.541	102.516	102.449	102.260	102.045	101.608

VA 30 HB Standard

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.375	98.682	98.672	98.578	98.185	97.829	97.593
5.500	99.361	99.351	99.258	98.865	98.509	98.272
5.625	99.772	99.762	99.668	99.276	98.920	98.683
5.750	99.955	99.945	99.838	99.456	99.063	98.830
5.875	100.699	100.689	100.581	100.199	99.806	99.573
6.000	101.321	101.311	101.204	100.822	100.428	100.196
6.125	101.544	101.534	101.426	101.044	100.651	100.419
6.250	101.071	101.061	100.940	100.553	100.110	99.867
6.375	101.744	101.734	101.613	101.226	100.783	100.540
6.500	102.273	102.263	102.141	101.754	101.311	101.069
6.625	102.526	102.516	102.395	102.008	101.565	101.322
6.750	102.041	102.031	101.896	101.551	101.068	100.857
6.875	102.511	102.501	102.366	102.021	101.538	101.327
7.000	102.938	102.928	102.792	102.448	101.964	101.754
7.125	102.949	102.939	102.803	102.458	101.975	101.765
7.250	100.821	100.811	100.661	100.507	99.914	99.721

VA 30 HB IRRRL

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.375	98.557	98.547	98.453	98.060	97.704	97.468
5.500	99.236	99.226	99.133	98.740	98.384	98.147
5.625	99.647	99.637	99.543	99.151	98.795	98.558
5.750	99.830	99.820	99.713	99.331	98.938	98.705
5.875	100.574	100.564	100.456	100.074	99.681	99.448
6.000	101.196	101.186	101.079	100.697	100.303	100.071
6.125	101.419	101.409	101.301	100.919	100.526	100.294
6.250	100.946	100.936	100.815	100.428	99.985	99.742
6.375	101.619	101.609	101.488	101.101	100.658	100.415
6.500	102.148	102.138	102.016	101.629	101.186	100.944
6.625	102.401	102.391	102.270	101.883	101.440	101.197
6.750	101.916	101.906	101.771	101.426	100.943	100.732
6.875	102.386	102.376	102.241	101.896	101.413	101.202
7.000	102.813	102.803	102.667	102.323	101.839	101.629
7.125	102.824	102.814	102.678	102.333	101.850	101.640

All Purchase Transactions **0.000**

State Adjustments

DC	0.050	AL	0.050	TN	-0.050
DE	0.000	AZ	0.100	WV	0.000
MD	0.000	MA	-0.100	MN	0.000
NJ	-0.100	OR	0.050	ND	0.000
PA	0.100	NH	0.000		
VA	0.050	TX	0.075		
FL	0.025	SC	0.100		
NC	0.100	CT	-0.025		
CO	0.150	CA	-0.050		
GA	0.000	WA	0.050		

State Special

NC, SC, TN	**0.150**

Loan Amount Adjustments

	All Terms
75,000 - 99,999	(0.500)
100,000 - 199,999	0.000
200,000 - 299,999	0.025
300,000 - 399,999	0.050
400,000 - 548,250	0.075
548,251 - 766,550	0.100
766,550 - 999,999	0.000
1,000,000 - $1,499,999	(0.500)
> = $1,500,000 - $2,000,000	(1.500)

All Standard VA program Adjustments

2-4 Units	0.000
Manufactured Home	(1.000)
20 Year Term	(0.250)
Non-Owner Occ. (IRRRL only)	(3.000)
VA IRRRL CLTV > 100%	NA
High Balance - Cash Out LTV, CLTV or HCLTV > 90%	(1.250)
Temp Interest Rate Buydown	(0.125)
Manual Underwrite	(0.500)

VA FICO Adjustments

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

Extension Costs Per Day:

First Request	(0.020)
Second Request	(0.020)
Third Request	(0.040)
Fourth Request	(0.040)
Relock Fee	(0.125)

Admin Fees

Underwriting Fee - Full Doc	$1,125
Underwriting Fee - IRRRL	$695
New Project Submssion	$795

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

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

keystone FUNDING WHOLESALE

Effective Date and Time
8/20/2025 10:30 AM

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

Conventional ARM Products

Agency 10/6 SOFR ARM 5-1-5

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.750	85.000	85.000	85.000	85.000	85.000	85.000
4.875	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
5.125	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
5.375	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
5.625	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
5.875	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
6.125	85.000	85.000	85.000	85.000	85.000	85.000
6.250	85.000	85.000	85.000	85.000	85.000	85.000
6.375	85.000	85.000	85.000	85.000	85.000	85.000

Agency 7/6 SOFR ARM 5-1-5

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.500	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
5.750	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
6.000	85.000	85.000	85.000	85.000	85.000	85.000
6.125	85.000	85.000	85.000	85.000	85.000	85.000
6.250	85.000	85.000	85.000	85.000	85.000	85.000
6.375	85.000	85.000	85.000	85.000	85.000	85.000
6.500	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
6.750	86.000	86.000	86.000	86.000	86.000	86.000
6.875	87.000	87.000	87.000	87.000	87.000	87.000
7.000	88.000	88.000	88.000	88.000	88.000	88.000

Agency 5/6 SOFR ARM 2-1-5

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.875	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
6.125	85.000	85.000	85.000	85.000	85.000	85.000
6.250	85.000	85.000	85.000	85.000	85.000	85.000
6.375	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
6.625	85.000	85.000	85.000	85.000	85.000	85.000
6.750	85.000	85.000	85.000	85.000	85.000	85.000
6.875	85.000	85.000	85.000	85.000	85.000	85.000
7.000	85.000	85.000	85.000	85.000	85.000	85.000
7.125	85.000	85.000	85.000	85.000	85.000	85.000

Agency 10/6 SOFR ARM 5-1-5 High Balance

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
5.000	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
5.250	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
5.500	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
5.750	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
6.000	85.000	85.000	85.000	85.000	85.000	85.000

Agency 7/6 SOFR ARM 5-1-5 High Balance

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.500	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
5.750	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
6.000	85.000	85.000	85.000	85.000	85.000	85.000
6.125	85.000	85.000	85.000	85.000	85.000	85.000
6.250	85.000	85.000	85.000	85.000	85.000	85.000
6.375	85.000	85.000	85.000	85.000	85.000	85.000
6.500	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

Agency 5/6 SOFR ARM 2-1-5 High Balance

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.000	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
5.250	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
5.500	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
5.750	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
6.000	85.000	85.000	85.000	85.000	85.000	85.000
6.125	85.000	85.000	85.000	85.000	85.000	85.000

**See Page 9

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

**See Page 9

State Adjustments	**20/25/30 Yr**	**10/15 Yr**
PA FL TX	0.075	0.050
DC DE VA MD TN WV	0.025	0.000
CT NC NJ NH OR SC GA WA MN	0.000	0.000
AL CO	(0.050)	(0.025)
AZ MA ND	(0.100)	(0.075)
CA	(0.150)	(0.125)

**See Page 9

**See Page 9

SUBORDINATE FINANCING: All terms

CASH OUT: All terms

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

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

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

Effective Date and Time
8/20/2025 10:30 AM

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

Conventional Products - TBD Locks

Conforming 30 Year Fixed

Rate	60-Day	75-Day	90-Day
5.500	96.620	96.228	96.258
5.625	97.229	96.838	96.868
5.750	97.951	97.499	97.497
5.875	98.489	98.037	98.038
5.990	98.997	98.545	98.554
6.125	99.566	99.115	99.124
6.250	99.917	99.434	99.412
6.375	100.520	100.037	100.009
6.500	100.989	100.507	100.483
6.625	101.450	100.969	100.957
6.750	101.566	101.082	101.039
6.875	102.072	101.588	101.540
6.990	102.449	101.965	101.921
7.125	102.865	102.382	102.349

Conforming 20 Year Fixed

Rate	60-Day	75-Day	90-Day
5.250	97.567	97.164	97.064
5.375	98.096	97.693	97.598
5.500	98.596	98.194	98.103
5.625	99.051	98.649	98.558
5.750	99.395	98.932	98.811
5.875	99.866	99.404	99.288
5.990	100.305	99.843	99.731
6.125	100.762	100.300	100.188
6.250	100.717	100.224	100.082
6.375	101.133	100.641	100.504
6.490	101.518	101.026	100.893
6.625	101.925	101.433	101.300
6.750	101.637	101.143	100.980
6.875	101.953	101.459	101.301

Conventional Loan Level Price Adjustments

Loan Amount Adjustments	**20/25/30 Yr**	**10/15 Yr**	****See Page 9**
75,000 - 99,999	(0.500)	(0.500)	
100,000 - 199,999	0.000	0.000	
200,000 - 299,999	0.025	0.025	
300,000 - 399,999	0.050	0.050	
400,000 - 548,250	0.075	0.075	
548,251 - 766,550	0.100	0.100	

State Adjustments	**20/25/30 Yr**	**10/15 Yr**	****See Page 9**
PA FL TX	0.075	0.050	
DC DE VA MD TN WV	0.025	0.000	
CT NC NJ NH OR SC GA WA MN	0.000	0.000	
AL CO	0.050	0.050	
AZ MA ND	(0.100)	(0.075)	
CA	(0.150)	(0.125)	

****See Page 9**

Conforming 15 Year Fixed

Rate	60-Day	75-Day	90-Day
5.000	97.926	97.646	97.542
5.125	98.414	98.134	97.949
5.250	98.745	98.466	98.285
5.375	99.239	98.918	98.739
5.500	99.595	99.274	99.088
5.625	99.986	99.666	99.485
5.750	100.037	99.717	99.542
5.875	100.554	100.236	100.065
6.000	100.800	100.482	100.311
6.125	101.090	100.730	100.474

Conforming 10 Year Fixed

Rate	60-Day	75-Day	90-Day
5.000	97.866	97.841	97.685
5.125	98.191	98.166	98.015
5.250	98.525	98.458	98.297
5.375	98.827	98.761	98.605
5.500	99.162	99.096	98.945
5.625	99.427	99.362	99.217
5.750	99.642	99.578	99.438
5.875	99.924	99.860	99.708
6.000	100.211	100.147	100.011
6.125	100.407	100.329	100.147

****See Page 9**

****See Page 9**

****See Page 9**

High Balance 30 Year Fixed

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.875				99.074	98.584	98.485
6.000				98.871	98.430	98.351
6.125				99.362	98.921	98.850
6.250				99.788	99.314	99.212
6.375				100.320	99.847	99.739
6.500				100.761	100.289	100.186
6.625				101.131	100.659	100.567
6.750				101.377	100.902	100.779
6.875				101.745	101.271	101.144
6.990				102.100	101.627	101.514
7.125				102.373	101.666	101.787
7.250				102.443	101.966	101.821

High Balance 15 Year Fixed

Rate	60-Day	75-Day	90-Day
6.250	84.450	84.450	84.450
6.375	84.450	84.450	84.450
6.500	84.450	84.450	84.450
6.625	84.450	84.450	84.450
6.750	84.450	84.450	84.450

HomeReady/Home Possible Adjustment Caps

FICO Score	LTV<=80	LTV>80
>=680	(1.500)	0.000
<680	(1.500)	(1.500)

LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS

Escrow Waiver (0.100)

Extension Costs Per Day:

First Request	(0.020)
Second Request	(0.020)
Third Request	(0.040)
Fourth Request	(0.040)
Relock Fee	(0.125)

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

Admin Fees:

Underwriting	$1,125
Condo New Project Approval	$700
Condo Established Project	$295
Condo Limited Review	$0

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

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

keystone FUNDING WHOLESALE

FHA/USDA Programs - TBD Locks

FHA/USDA 30 Standard

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875				95.103	95.014	94.798
5.000				95.937	95.847	95.631
5.125				96.495	96.405	96.189
5.250				97.272	97.147	96.920
5.375				98.149	98.023	97.797
5.500				98.808	98.683	98.456
5.625				99.264	99.138	98.912
5.750				99.729	99.588	99.395
5.875				100.076	99.934	99.742
5.990				100.713	100.571	100.379
6.125				101.254	101.093	100.870
6.250				101.222	101.043	100.840

FHA 15 Standard

Rate	60-Day	75-Day	90-Day
5.750	98.735	98.044	97.810
5.875	99.200	98.509	98.276
6.000	99.644	98.953	98.719
6.125	100.068	99.376	99.143
6.250	99.386	98.658	98.496
6.375	99.812	99.085	98.922
6.500	100.221	99.493	99.331
6.625	100.611	99.884	99.721

FHA 30 HB Standard

Rate	60-Day	75-Day	90-Day
5.375	97.601	97.515	97.309
5.500	98.361	98.274	98.068
5.625	98.812	98.726	98.519
5.750	98.958	98.835	98.632
5.875	99.666	99.552	99.350
6.000	100.359	100.246	100.043
6.125	100.774	100.651	100.448
6.250	100.037	99.864	99.651
6.375	100.734	100.561	100.348
6.500	101.386	101.213	101.000

All Purchase Transactions **0.000**

State Adjustments

DC	0.050	AL	0.050
DE	0.000	AZ	0.100
MD	0.000	MA	-0.100
NJ	-0.100	OR	0.050
PA	0.100	NH	0.000
VA	0.050	TX	0.075
FL	0.025	SC	0.100
NC	0.100	CT	-0.025
CO	0.150	CA	-0.050
GA	0.000	WA	0.050

Loan Amount Adjustments

	All Terms
75,000 - 99,999	(0.500)
100,000 - 199,999	0.000
200,000 - 299,999	0.025
300,000 - 399,999	0.050
400,000 - 548,250	0.075
548,251 - 766,550	0.100
High Balance	0.000

All Standard FHA/USDA program Adjustments

2-4 Units	0.000
Manufactured Home	(2.000)
203k	NA
USDA	0.000
Non-Owner Occ. (SL only)	(3.000)

FICO Adjustments		FHA	USDA
FICO	740+	0.150	0.075
FICO	739 - 720	0.075	0.075
FICO	719 - 700	0.075	0.075
FICO	699-680	0.000	0.000
FICO	679-660	0.000	0.000
FICO	659-640	(0.150)	(0.150)
FICO	639-620	(0.750)	(0.750)
FICO	600-619	(1.500)	(2.000)
FICO	580-599	(2.000)	(2.250)

Extension Costs Per Day:	
First Request	(0.020)
Second Request	(0.020)
Third Request	(0.040)
Fourth Request	(0.040)
Relock Fee	(0.125)

Admin Fees	
Underwriting Fee - Full Doc	$1,125
Underwriting Fee - Streamline	$695
FHA Single Unit Spot Approval	$795
FHA Established Full Project Approval	$795

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

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

keystone FUNDING WHOLESALE

VA Programs - TBD Locks

VA 30 Standard

Rate	60-Day	75-Day	90-Day
4.875	95.046	94.856	94.630
5.000	95.769	95.579	95.353
5.125	96.227	96.037	95.811
5.250	97.352	97.127	96.891
5.375	98.099	97.873	97.637
5.500	98.719	98.493	98.257
5.625	99.139	98.914	98.678
5.750	99.552	99.291	99.058
5.875	100.195	99.934	99.701
5.990	100.696	100.435	100.202
6.125	101.141	100.879	100.647
6.250	100.892	100.593	100.350
6.375	101.505	101.206	100.964
6.500	102.044	101.765	101.552
6.625	102.267	101.968	101.726

VA 15 Standard

Rate	60-Day	75-Day	90-Day
5.250	98.208	97.153	96.984
5.375	98.615	97.559	97.391
5.500	98.985	97.930	97.761
5.625	99.323	98.267	98.099
5.750	99.196	98.105	97.862
5.875	99.549	98.458	98.214
6.000	99.885	98.794	98.550
6.125	100.210	99.118	98.875
6.250	99.842	98.715	98.542
6.375	100.173	99.045	98.873
6.500	100.493	99.365	99.193
6.625	100.802	99.674	99.502

VA 30 HB Standard

Rate	60-Day	75-Day	90-Day
5.375	97.351	97.265	97.059
5.500	98.111	98.024	97.818
5.625	98.562	98.476	98.269
5.750	98.708	98.585	98.382
5.875	99.416	99.302	99.100
6.000	100.109	99.996	99.793
6.125	100.524	100.401	100.198
6.250	99.787	99.614	99.401
6.375	100.484	100.311	100.098
6.500	101.136	100.963	100.750

All Purchase Transactions **0.000**

State Adjustments

DC	0.050	AL	0.050
DE	0.000	AZ	0.100
MD	0.000	MA	-0.100
NJ	-0.100	OR	0.050
PA	0.100	NH	0.000
VA	0.050	TX	0.075
FL	0.025	SC	0.100
NC	0.100	CT	-0.025
CO	0.150	CA	-0.050
GA	0.000	WA	0.050

Loan Amount Adjustments

	All Terms
75,000 - 99,999	(0.500)
100,000 - 199,999	0.000
200,000 - 299,999	0.025
300,000 - 399,999	0.050
400,000 - 548,250	0.075
548,251 - 766,550	0.100
726,201 - 1,499,999	0.000
> = $1,500,000	(0.500)

All Standard VA program Adjustments

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

VA FICO Adjustments

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

Extension Costs Per Day:

First Request	(0.020)
Second Request	(0.020)
Third Request	(0.040)
Fourth Request	(0.040)
Relock Fee	(0.125)

Admin Fees

Underwriting Fee - Full Doc	$1,125
Underwriting Fee - IRRRL	$695
New Project Submssion	$795

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

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

keystone FUNDING WHOLESALE

SPEC PAYUPS

Conforming 30 Year Fixed

Rate	$275,001 - $300,000	$250,001 - $275,000	$225,001 - $250,000	$200,001 - $225,000	$175,001 - $200,000	$150,001 - $175,000	$125,001 - $150,000	$110,001 - $125,000	$85,001 - $110,000	$75,000 - $85,000
5.750	0.000	0.000	0.079	0.217	0.217	0.296	0.287	0.372	0.443	0.485
5.875	0.000	0.000	0.081	0.214	0.214	0.306	0.296	0.378	0.452	0.493
6.000	0.000	0.000	0.087	0.220	0.220	0.313	0.303	0.384	0.459	0.500
6.125	0.000	0.000	0.081	0.213	0.213	0.308	0.298	0.379	0.454	0.495
6.250	0.016	0.016	0.371	0.539	0.539	0.618	0.757	0.753	1.091	1.223
6.375	0.016	0.016	0.372	0.543	0.543	0.615	0.755	0.752	1.089	1.221
6.500	0.016	0.016	0.369	0.538	0.538	0.615	0.754	0.751	1.088	1.220
6.625	0.016	0.016	0.379	0.539	0.539	0.637	0.775	0.766	1.109	1.239
6.750	0.016	0.016	0.346	0.514	0.514	0.800	1.148	1.144	1.303	1.465
6.875	0.016	0.016	0.341	0.510	0.510	0.793	1.140	1.137	1.296	1.458
7.000	0.016	0.016	0.346	0.513	0.513	0.803	1.149	1.145	1.305	1.466
7.125	0.016	0.016	0.351	0.510	0.510	0.822	1.167	1.157	1.324	1.482
7.250	0.313	0.313	0.463	0.720	0.720	0.919	1.177	1.202	1.362	1.642
7.375	0.313	0.313	0.465	0.716	0.716	0.929	1.186	1.208	1.372	1.650
7.500	0.313	0.313	0.468	0.716	0.716	0.937	1.194	1.213	1.379	1.657
7.625	0.313	0.313	0.465	0.716	0.716	0.929	1.186	1.208	1.372	1.650
7.750	0.164	0.164	0.419	0.675	0.675	0.964	1.222	1.247	1.408	1.688
7.875	0.164	0.164	0.373	0.623	0.623	0.929	1.186	1.207	1.372	1.649

FHA 30 Year Fixed

Rate	$275,001 - $300,000	$250,001 - $275,000	$225,001 - $250,000	$200,001 - $225,000	$175,001 - $200,000	$150,001 - $175,000	$125,001 - $150,000	$110,001 - $125,000	$85,001 - $110,000	$75,000 - $85,000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.375	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418
6.500	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418
6.625	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418
6.750	0.000	0.292	0.350	0.389	0.249	0.327	0.306	0.195	0.282	0.418
6.875	0.817	0.945	0.974	1.102	1.021	1.069	1.167	1.323	1.173	1.190
7.000	0.817	0.945	0.974	1.102	1.021	1.069	1.167	1.323	1.173	1.190
7.125	0.817	0.945	0.974	1.102	1.021	1.069	1.167	1.323	1.173	1.190

VA 30 Year Fixed

Rate	$275,001 - $300,000	$250,001 - $275,000	$225,001 - $250,000	$200,001 - $225,000	$175,001 - $200,000	$150,001 - $175,000	$125,001 - $150,000	$110,001 - $125,000	$85,001 - $110,000	$75,000 - $85,000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NOO Spec Payup 30Yr Fixed Only

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

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

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Conventional LLPAs

Purchase - FICO/LTV LLPAs (Mortgage > 15 Year Terms)

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

Purchase - LLPAs by Product Feature (All Terms)

Product Feature	LTV Range <= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance - ARM	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Non Cashout Refinance - 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

Non Cashout Refinance - LLPAs by Product Feature (All Terms)

Product Feature	LTV Range <= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance - ARM	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Cashout Refinance - FICO/LTV LLPAs (All Mortgage Terms)

FICO Range	LTV Range <= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=780	-0.375	-0.375	-0.625	-0.875	-1.375	n/a	n/a	n/a	n/a
760-779	-0.375	-0.375	-0.875	-1.250	-1.875	n/a	n/a	n/a	n/a
740-759	-0.375	-0.375	-1.000	-1.625	-2.375	n/a	n/a	n/a	n/a
720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750	n/a	n/a	n/a	n/a
700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250	n/a	n/a	n/a	n/a
680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750	n/a	n/a	n/a	n/a
660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750	n/a	n/a	n/a	n/a
640 - 659	-0.375	-1.375	-3.125	-4.625	-5.125	n/a	n/a	n/a	n/a
620 - 639	-0.375	-1.375	-3.375	-4.875	-5.125	n/a	n/a	n/a	n/a
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

Cashout Refinance - LLPAs by Product Feature (All Terms)

Product Feature	LTV Range <= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a	n/a
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	n/a	n/a	n/a	n/a
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.125	-0.125	-0.750	n/a	n/a	n/a	n/a
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a	n/a	n/a
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	n/a	n/a	n/a	n/a
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	n/a	n/a	n/a	n/a
High Balance - Fixed Rate	-1.250	-1.250	-1.500	-1.500	-1.750	n/a	n/a	n/a	n/a
High Balance - ARM	-2.000	-2.000	-2.250	-2.250	-3.250	n/a	n/a	n/a	n/a
DTI > 40%	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a	n/a

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
Refianance Special	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Temporary Interest Rate Buydown	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Escrow Waiver	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Loan Amount Adjustments	20/25/30 Yr	10/15 Yr
75,000 - 99,999	(0.500)	(0.500)
100,000 - 199,999	0.000	0.000
200,000 - 299,999	0.025	0.025
300,000 - 399,999	0.050	0.050
400,000 - 548,250	0.075	0.075
548,251 - 806,500	0.100	0.100
> 806,500	0.000	0.000

Extension Costs Per Day:	
First Request	(0.020)
Second Request	(0.020)
Third Request	(0.040)
Fourth Request	(0.040)
Relock Fee	(0.125)

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

Cumulative LLPA 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

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)

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