



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

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																
5.250	98.939	98.914	98.790	98.567	98.246	98.184	5.125	100.276	100.266	100.092	99.921	99.590	99.354	75,000 - 99,999		(0.500)	(0.500)	DU Home Ready		0.150		0.000																
5.375	99.522	99.497	99.381	99.154	98.834	98.766	5.250	100.951	100.941	100.775	100.600	100.270	100.028	100,000 - 199,999		0.000	0.000	LP Home Possible		0.150		0.000																
5.500	100.061	100.036	99.934	99.703	99.383	99.302	5.375	101.456	101.446	101.287	101.109	100.779	100.532	200,000 - 299,999		0.025	0.025																					
5.625	100.653	100.628	100.525	100.294	99.975	99.893	5.500	101.933	101.923	101.768	101.589	101.259	101.008	300,000 - 399,999		0.050	0.050																					
5.750	100.988	100.963	100.821	100.532	100.169	100.024	5.625	102.378	102.368	102.214	102.034	101.705	101.454	400,000 - 548,250		0.075	0.075																					
5.875	101.483	101.458	101.318	101.030	100.668	100.517	5.750	102.035	102.025	101.843	101.601	101.231	100.902	548,251 - 806,500		0.100	0.100																					
5.990	101.979	101.954	101.818	101.528	101.166	101.014	5.875	102.476	102.466	102.291	102.046	101.676	101.342	State Adjustments		20/25/30 Yr	10/15 Yr	State Special																				
6.125	102.476	102.451	102.331	102.043	101.683	101.519	5.990	102.889	102.879	102.709	102.462	102.092	101.754	PA FL TX		0.075	0.050	NC, SC, TN		0.150																		
6.250	102.171	102.146	102.091	101.822	101.420	101.411	6.125	103.321	103.311	103.141	102.894	102.524	102.186	DC DE VA MD TN WV		0.025	0.000																					
6.375	102.654	102.629	102.485	102.312	101.911	101.890	6.250	102.644	102.634	102.437	102.316	101.905	101.716	CT NC NJ NH OR SC GA WA MN		0.000	0.000																					
6.490	103.067	103.042	102.900	102.736	102.335	102.313	6.375	103.001	102.991	102.801	102.676	102.266	102.072	AL CO		0.050	0.050																					
6.625	103.491	103.466	103.331	103.173	102.773	102.748	6.490	103.332	103.322	103.137	103.010	102.600	102.402	AZ MA ND		(0.100)	(0.075)																					
6.750	103.106	103.081	102.911	102.707	102.263	102.201	6.625	103.676	103.666	103.481	103.354	102.944	102.746	CA		(0.150)	(0.125)	Temporary Interest Rate Buydown																				
6.875	103.602	103.577	103.415	103.206	102.763	102.694	6.750	103.251	103.241	103.029	102.871	102.420	102.182	SPECIAL - AZ CA OR WA		0.100	0.100	Temporary Interest Rate Buydown				(0.125)																
6.990	103.945	103.920	103.765	103.554	103.111	103.037	6.875	103.527	103.517	103.312	103.151	102.700	102.456	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%																
7.125	104.320	104.295	104.141	103.927	103.485	103.414	6.990	103.786	103.776	103.576	103.413	102.963	102.715	Second Homes		0.000	0.450	0.550	0.750	0.500	0.500	0.000	0.000															
7.250	104.224	104.199	104.040	103.821	103.396	103.421	7.125	104.004	103.994	103.794	103.630	103.180	102.933	Investment		0.000	0.250	0.450	0.600	0.200	0.000	0.000	0.000															
7.375	104.577	104.552	104.370	104.237	103.753	103.772	7.250	104.034	104.024	103.796	103.712	103.221	103.066																									
Conforming 15 Year Fixed													Conforming 10 Year Fixed													**Applies to loan terms = 360 months, loan amounts > 225,000, and FICO > = 680												
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	**See Page 9 for LIPA Matrix																								
4.750	99.715	99.665	99.487	99.385	99.124	98.974	4.625	99.023	99.118	98.963	98.880	98.874	98.754																									
4.875	100.212	100.162	99.990	99.885	99.625	99.470	4.750	99.589	99.460	99.269	99.182	99.108	98.983																									
5.000	100.531	100.481	100.309	100.204	99.944	99.789	4.875	99.913	99.780	99.595	99.505	99.338	99.209																									
5.125	101.000	100.950	100.749	100.638	100.164	99.782	5.000	100.243	100.106	99.929	99.835	99.706	99.576																									
5.250	101.045	100.995	100.801	100.687	100.213	99.826	5.125	100.554	100.413	100.243	100.146	99.927	99.570																									
5.375	101.575	101.525	101.338	101.220	100.747	100.417	5.250	100.765	100.620	100.456	100.357	100.138	99.776																									
5.500	101.840	101.790	101.603	101.485	101.012	100.701	5.375	100.977	100.827	100.670	100.568	100.349	99.982																									
5.625	102.186	102.136	101.920	101.796	101.426	101.205	5.500	101.263	101.114	100.957	100.854	100.636	100.269																									
5.750	101.972	101.922	101.713	101.586	101.217	100.990	5.625	101.034	101.047	100.861	100.752	100.637	100.441																									
5.875	102.482	102.432	102.230	102.100	101.731	101.499	5.750	101.232	101.241	101.062	100.950	100.836	100.634																									
6.000	102.704	102.654	102.452	102.322	101.953	101.721	5.875	101.441	101.445	101.273	101.158	101.044	100.838	60LTV		60.01-70	70.01-75	75.01-80	LTV		CLTV		FICO < 720		FICO > 720													
6.125	102.995	102.945	102.714	102.577	102.153	101.893	6.000	101.771	101.775	101.603	101.488	101.374	101.168																									
6.250	102.947	102.897	102.673	102.533	102.109	101.844	6.125	101.811	101.791	101.590	101.468	101.299	101.064																									
6.375	103.450	103.400	103.182	103.040	102.616	102.346	6.250	102.028	102.004	101.810	101.685	101.516	101.424																									
6.500	103.690	103.640	103.422	103.280	102.856	102.586	6.375	102.254	102.225	102.038	101.910	101.795	101.731																									
6.625	103.921	103.871	103.829	103.476	103.156	103.057	6.500	102.622	102.593	102.406	102.278	102.110	102.005																									
6.750	103.824	103.774	103.739	103.383	103.068	102.959	6.625	102.716	102.850	102.634	102.500	102.436	102.361																									
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	101.546	101.496	101.481	101.324	101.256	101.006	6.250	85.000	85.000	85.000	85.000	85.000	85.000																									
6.000	102.030	101.980	101.843	101.544	101.192	100.939	6.375	85.000	85.000	85.000	85.000	85.000	85.000																									
6.125	102.450	102.400	102.280	101.971	101.622	101.359	6.500	85.000	85.000	85.000	85.000	85.000	85.000																									
6.250	102.177	102.127	101.971	101.793	101.400	101.291	6.625	85.000	85.000	85.000	85.000	85.000	85.000																									
6.375	102.614	102.564	102.420	102.237	101.846	101.726	6.750	85.000	85.000	85.000	85.000	85.000	85.000																									
6.500	102.988	102.938	102.796	102.612	102.221	102.099	6.875	85.000	85.000	85.000	85.000	85.000	85.000																									
6.625	103.276	103.226	103.093	102.905	102.515	102.385	7.000	85.000	85.000	85.000	85.000	85.000	85.000																									
6.750	103.121	103.071	102.901	102.686	102.252	102.090														Adjustment Caps		Extension Costs Per Day:		Admin Fees:														
6.875	103.440	103.390	103.228	103.010	102.577	102.408														Home Ready / Home Possible		0.000	First Request	(0.020)	Underwriting	\$1,125												
6.990	103.781	103.731	103.580	103.357	102.925	102.746														First Time Homebuyer			Second Request	(0.020)	Condo New Project Approval	\$700												
7.125	103.963	103.913	103.764	103.540	103.108	102.929														<= 100% AMI		0.000	Third Request	(0.040)	Condo Established Project	\$295												
7.250	103.708	103.658	103.454	103.314	102.825	102.749														<=120% AMI High Cost		0.000	Fourth Request	(0.040)	Condo Limited Review	\$0												
7.375	103.953	103.903	103.706	103.563	103.073	102.992														Relock Fee		(0.125)																
													LIPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS													Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.												
													Escrow Waiver													(0.100)												

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 loan 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						
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	98.712	98.687	98.569	98.367	98.016	97.724	4.500	99.834	99.828	99.840	99.801	99.332	98.716
5.000	99.434	99.409	99.290	99.089	98.738	98.446	4.625	100.288	100.282	100.294	100.255	99.785	99.170
5.125	99.859	99.834	99.716	99.514	99.163	98.871	4.750	100.304	100.060	100.057	99.828	99.322	98.469
5.250	100.569	100.544	100.409	100.190	99.996	99.926	4.875	100.747	100.504	100.500	100.272	99.766	98.913
5.375	101.311	101.286	101.151	100.933	100.738	100.668	5.000	101.157	100.913	100.910	100.681	100.175	99.322
5.500	101.923	101.898	101.762	101.544	101.350	101.279	5.125	101.529	101.285	101.282	101.053	100.547	99.694
5.625	102.348	102.323	102.188	101.969	101.775	101.705	5.250	101.091	101.000	100.981	100.881	100.339	99.646
5.750	102.046	102.021	101.870	101.635	101.328	101.112	5.375	101.461	101.370	101.351	101.251	100.709	100.016
5.875	102.229	102.204	102.053	101.818	101.511	101.295	5.500	101.808	101.717	101.698	101.598	101.056	100.363
5.990	102.761	102.736	102.585	102.351	102.024	101.787	5.625	102.139	102.048	102.030	101.929	101.387	100.695
6.125	103.144	103.119	102.968	102.733	102.386	102.150	5.750	101.757	101.631	101.597	101.466	100.888	100.157
6.250	102.762	102.737	102.568	102.316	102.065	101.947	5.875	102.097	101.971	101.937	101.806	101.228	100.497
6.375	102.898	102.873	102.704	102.453	102.202	102.074	6.000	102.424	102.298	102.264	102.133	101.555	100.824
6.500	103.362	103.337	103.168	102.916	102.665	102.567	6.125	102.740	102.614	102.580	102.449	101.871	101.140
6.625	103.702	103.677	103.508	103.256	102.965	102.827	6.250	102.415	102.442	102.393	102.390	101.776	101.205
6.750	103.372	103.347	103.178	102.926	102.635	102.497	6.375	102.736	102.763	102.714	102.711	102.097	101.526
6.875	103.626	103.601	103.409	103.141	102.871	102.753	6.500	103.046	103.073	103.024	103.021	102.407	101.836
7.000	104.017	103.992	103.800	103.532	103.261	103.144							
7.125	104.256	104.231	104.039	103.771	103.460	103.332							
7.250	103.400	103.375	103.171	102.886	102.724	102.634							
VA 30 IRRRL							VA 30 CASHOUT >90%						
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	98.762	98.737	98.619	98.417	97.816	97.274	5.500	100.280	100.255	100.195	99.985	99.726	99.321
5.000	99.484	99.459	99.340	99.139	98.538	97.996	5.625	100.849	100.824	100.763	100.554	100.295	99.890
5.125	99.909	99.884	99.766	99.564	98.963	98.421	5.750	101.252	101.227	101.167	100.958	100.699	100.293
5.250	100.619	100.594	100.459	100.240	99.796	99.476	5.875	100.844	100.819	100.774	100.570	100.311	99.905
5.375	101.361	101.336	101.201	100.983	100.538	100.218	6.000	101.412	101.387	101.342	101.137	100.879	100.473
5.500	101.973	101.948	101.812	101.594	101.150	100.829	6.125	101.873	101.848	101.802	101.598	101.339	100.934
5.625	102.398	102.373	102.238	102.019	101.575	101.255	6.250	101.780	101.755	101.709	101.505	101.246	100.841
5.750	102.046	102.021	101.870	101.635	101.148	100.662	6.375	101.105	101.080	101.020	100.765	100.440	100.021
5.875	102.229	102.204	102.053	101.818	101.331	100.845	6.500	101.666	101.641	101.581	101.327	101.001	100.582
5.990	102.761	102.736	102.585	102.351	101.824	101.337	6.625	102.142	102.117	102.056	101.802	101.476	101.057
6.125	103.194	103.169	103.018	102.783	102.186	101.700	6.750	101.953	101.928	101.867	101.613	101.287	100.868
6.250	102.762	102.737	102.568	102.316	101.885	101.497	6.875	101.382	101.357	101.327	101.083	100.757	100.338
6.375	102.898	102.873	102.704	102.453	102.012	101.624	6.990	101.868	101.843	101.813	101.569	101.243	100.824
6.500	103.362	103.337	103.168	102.916	102.535	102.147							
6.625	103.752	103.727	103.558	103.306	102.765	102.377							
6.750	103.422	103.397	103.228	102.976	102.435	102.047							
VA 30 HB Standard							VA 30 HB IRRRL						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.375	100.895	100.885	100.789	100.556	100.237	100.166	5.375	100.770	100.760	100.664	100.431	100.112	100.041
5.500	101.566	101.556	101.461	101.228	100.908	100.838	5.500	101.441	101.431	101.336	101.103	100.783	100.713
5.625	101.961	101.951	101.856	101.623	101.303	101.233	5.625	101.836	101.826	101.731	101.498	101.178	101.108
5.750	100.934	100.924	100.807	100.557	100.078	99.842	5.750	100.809	100.799	100.682	100.432	99.953	99.717
5.875	101.653	101.643	101.526	101.276	100.797	100.561	5.875	101.528	101.518	101.401	101.151	100.672	100.436
6.000	102.235	102.225	102.108	101.858	101.379	101.143	6.000	102.110	102.100	101.983	101.733	101.254	101.018
6.125	102.398	102.388	102.271	102.021	101.542	101.306	6.125	102.273	102.263	102.146	101.896	101.417	101.181
6.250	101.362	101.352	101.202	100.936	100.499	100.361	6.250	101.237	101.227	101.077	100.811	100.374	100.236
6.375	101.975	101.965	101.815	101.548	101.112	100.974	6.375	101.850	101.840	101.690	101.423	100.987	100.849
6.500	102.438	102.428	102.278	102.012	101.575	101.437	6.500	102.313	102.303	102.153	101.887	101.450	101.312
6.625	102.634	102.624	102.474	102.208	101.771	101.633	6.625	102.509	102.499	102.349	102.083	101.646	101.508
6.750	102.234	102.224	102.052	101.769	101.314	101.186	6.750	102.109	102.099	101.927	101.644	101.189	101.061
6.875	102.661	102.651	102.479	102.196	101.741	101.613	6.875	102.536	102.526	102.354	102.071	101.616	101.488
7.000	103.051	103.041	102.869	102.586	102.131	102.003	7.000	102.926	102.916	102.744	102.461	102.006	101.878
7.125	103.030	103.020	102.848	102.565	102.110	101.982	7.125	102.905	102.895	102.723	102.440	101.985	101.857
7.250	100.689	100.679	100.425	100.125	99.709	99.609							

All Purchase Transactions				0.000	
State Adjustments					
DC	0.050	AL	0.050	TN	-0.050
DE	0.000	AZ	0.100	WV	0.000
MD	0.000	MA	-0.100	MN	0.000
NJ	-0.100	OR	0.050	ND	0.000
PA	0.100	NH	0.000		
VA	0.050	TX	0.075	State Special	
FL	0.025	SC	0.100	NC, SC, TN	0.150
NC	0.100	CT	-0.025		
CO	0.150	CA	-0.050		
GA	0.000	WA	0.050		
Loan Amount Adjustments					
All Terms					
75,000 - 99,999 (0.500)					
100,000 - 199,999 0.000					
200,000 - 299,999 0.025					
300,000 - 399,999 0.050					
400,000 - 548,250 0.075					
548,251 - 766,550 0.100					
766,550 - 999,999 0.000					
1,000,000 - \$1,499,999 (0.500)					
> = \$1,500,000 - \$2,000,000 (1.500)					
All Standard VA program Adjustments					
2-4 Units 0.000					
Manufactured Home (1.000)					
20 Year Term (0.250)					
Non-Owner Occ. (IRRL 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:				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)				

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

Agency 10/6 SOFR ARM 5-1-5							Conventional ARM Products							Agency 5/6 SOFR ARM 2-1-5						
Rate	21-day	30-day	45-day	60-day	75-day	90-day	Rate	21-day	30-day	45-day	60-day	75-day	90-day	Rate	21-day	30-day	45-day	60-day	75-day	90-day
4.750	85.000	85.000	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000
4.875	85.000	85.000	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000
5.000	85.000	85.000	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000
5.125	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	85.000	85.000
5.250	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000	6.375	85.000	85.000	85.000	85.000	85.000	85.000
5.375	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	85.000	85.000
5.500	85.000	85.000	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	85.000	85.000	6.625	85.000	85.000	85.000	85.000	85.000	85.000
5.625	85.000	85.000	85.000	85.000	85.000	85.000	6.375	85.000	85.000	85.000	85.000	85.000	85.000	6.750	85.000	85.000	85.000	85.000	85.000	85.000
5.750	85.000	85.000	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	85.000	85.000	6.875	85.000	85.000	85.000	85.000	85.000	85.000
5.875	85.000	85.000	85.000	85.000	85.000	85.000	6.625	85.000	85.000	85.000	85.000	85.000	85.000	7.000	85.000	85.000	85.000	85.000	85.000	85.000
6.000	85.000	85.000	85.000	85.000	85.000	85.000	6.750	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
6.125	85.000	85.000	85.000	85.000	85.000	85.000	6.875	87.000	87.000	87.000	87.000	87.000	87.000							
6.250	85.000	85.000	85.000	85.000	85.000	85.000	7.000	88.000	88.000	88.000	88.000	88.000	88.000							
6.375	85.000	85.000	85.000	85.000	85.000	85.000														

Agency 10/6 SOFR ARM 5-1-5 High Balance							Agency 7/6 SOFR ARM 5-1-5 High Balance							Agency 5/6 SOFR ARM 2-1-5 High Balance						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	85.000	85.000	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	85.000	85.000	5.125	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	5.250	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	5.375	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	5.500	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	5.625	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	5.750	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	5.875	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	6.000	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	6.125	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	6.250	85.000	85.000	85.000	85.000	85.000	85.000

**See Page 9				
Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9	SUBORDINATE FINANCING: All terms
75,000 - 99,999	(0.500)	(0.500)		
100,000 - 199,999	0.000	0.000		
200,000 - 299,999	0.025	0.025		
300,000 - 399,999	0.050	0.050		
400,000 - 548,250	0.075	0.075		
548,251 - 755,550	0.100	0.100		
State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9	CASH OUT: All terms
PA FL TX	0.075	0.050		
DC DE VA MD TN WV	0.025	0.000		
CT NC NJ NH OR SC GA WA MN	0.000	0.000		
AL CO	(0.050)	(0.025)		
AZ MA ND	(0.100)	(0.075)		
CA	(0.150)	(0.125)		
**See Page 9				

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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.

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

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

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



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FHA/USDA Programs - TBD Locks										
FHA/USDA 30 Standard						FHA 15 Standard				
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.875				97.889	97.637	97.375	4.500	99.307	98.837	98.152
5.000				98.721	98.470	98.208	4.625	99.862	99.393	98.707
5.125				99.247	98.995	98.733	4.750	99.232	98.726	97.803
5.250				99.758	99.664	99.623	4.875	99.779	99.273	98.350
5.375				100.298	100.244	100.214	5.000	100.306	99.800	98.877
5.500				101.014	100.959	100.929	5.125	100.806	100.300	99.377
5.625				101.548	101.453	101.413	5.250	100.344	99.802	99.039
5.750				101.335	101.128	100.932	5.375	100.835	100.293	99.530
5.875				101.097	100.890	100.694				
5.990				101.719	101.512	101.315				
6.125				102.354	102.107	101.901				
6.250				102.016	101.865	101.767				

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VA Programs - TBD Locks

VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.875	97.817	97.466	97.174	4.500	99.251	98.782	98.166
5.000	98.539	98.188	97.896	4.625	99.705	99.235	98.620
5.125	98.964	98.613	98.321	4.750	99.278	98.772	97.919
5.250	99.640	99.446	99.376	4.875	99.722	99.216	98.363
5.375	100.383	100.188	100.118	5.000	100.131	99.625	98.772
5.500	100.994	100.800	100.729	5.125	100.503	99.997	99.144
5.625	101.419	101.225	101.155	5.250	100.331	99.789	99.096
5.750	101.085	100.778	100.562	5.375	100.701	100.159	99.466
5.875	101.268	100.961	100.745	5.500	101.048	100.506	99.813
5.990	101.801	101.474	101.237	5.625	101.379	100.837	100.145
6.125	102.183	101.836	101.600	5.750	100.916	100.338	99.607
6.250	101.766	101.515	101.397	5.875	101.256	100.678	99.947
6.375	101.903	101.652	101.524				
6.500	102.366	102.115	102.017				
6.625	102.706	102.415	102.277				

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

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Conventional LLPAs

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

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

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

Pricing Specials									
Product Feature	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
Purchase Special	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Refinance Special	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Temporary Interest Rate Buydown	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Escrow Waiver	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Cumulative LLPAs Caps		
HomeReady / Home Possible		0.000
FTHB with AMI at or below 100% or 120% in designated High Cost Areas		0.000
Duty to Serve loans for Manufactured Housing and High Needs Rural Areas		0.000

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

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