

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	98.782	98.757	98.657	98.597	98.106	97.997	5.125	99.705	99.695	99.517	99.351	98.960	98.787	75,000 - 99,999	(0.500)	(0.500)	DU Home Ready	0.150	0.000		
5.375	99.362	99.337	99.237	99.177	98.691	98.577	5.250	100.397	100.387	100.216	100.047	99.657	99.478	100,000 - 199,999	0.000	0.000	LP Home Possible	0.150	0.000		
5.500	99.991	99.966	99.866	99.806	99.324	99.205	5.375	100.902	100.892	100.728	100.556	100.165	99.981	200,000 - 299,999	0.025	0.025	2026 Temporary Loan Limits	0.250	0.250		
5.625	100.524	100.499	100.399	100.339	99.857	99.738	5.500	101.378	101.368	101.209	101.035	100.645	100.457	300,000 - 399,999	0.050	0.050					
5.750	100.619	100.594	100.494	100.434	99.934	99.804	5.625	101.826	101.816	101.658	101.484	101.093	100.906	400,000 - 548,250	0.075	0.075					
5.875	101.175	101.150	101.050	100.990	100.489	100.359	5.750	101.190	101.180	100.997	100.847	100.440	100.241	548,251 - 806,500	0.100	0.100					
5.990	101.664	101.639	101.539	101.479	101.001	100.929	5.875	101.630	101.620	101.444	101.291	100.884	100.680	State Adjustments	20/25/30 Yr	10/15 Yr	State Special				
6.125	102.159	102.134	102.034	101.974	101.502	101.412	5.990	102.044	102.034	101.863	101.708	101.301	101.093	PA FL TX	0.075	0.050	NC, SC, TN	0.150			
6.250	101.904	101.879	101.779	101.719	101.177	101.027	6.125	102.492	102.482	102.312	102.156	101.750	101.541	DC DE VA MD TN WV	0.025	0.000					
6.375	102.347	102.322	102.222	102.162	101.618	101.470	6.250	102.174	102.164	101.968	101.822	101.386	101.166	CT NC NJ NH OR SC GA WA MN	0.000	0.000					
6.490	102.829	102.804	102.704	102.644	102.104	101.950	6.375	102.532	102.522	102.333	102.184	101.748	101.522	AL CO	0.050	0.050					
6.625	103.262	103.237	103.137	103.077	102.554	102.393	6.490	102.866	102.856	102.672	102.521	102.085	101.855	AZ MA ND	(0.100)	(0.075)					
6.750	102.983	102.958	102.858	102.798	102.324	102.153	6.625	103.221	103.211	103.027	102.876	102.440	102.210	CA	(0.150)	(0.125)	Temporary Interest Rate Buydown				
6.875	103.487	103.462	103.362	103.302	102.826	102.657	6.750	102.954	102.944	102.736	102.656	102.243	102.002	SPECIAL - AZ CA OR WA	0.100	0.100	Temporary Interest Rate Buydown	(0.125)			
6.990	103.852	103.827	103.727	103.667	103.194	103.021	6.875	103.218	103.208	103.007	102.923	102.511	102.265	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000							
7.125	104.172	104.147	104.047	103.987	103.522	103.341	6.990	103.468	103.458	103.263	103.177	102.765	102.515	0-50%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%	
7.250	104.238	104.213	104.113	104.053	103.676	103.485	7.125	103.699	103.689	103.494	103.408	102.996	102.745	Second Homes	0.000	0.450	0.550	0.750	0.500	0.500	0.000
7.375	104.596	104.571	104.471	104.411	104.031	103.842	7.250	103.880	103.870	103.649	103.650	103.275	103.013	Investment	0.000	0.250	0.450	0.600	0.200	0.000	0.000
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 LLPA Matrix							
4.750	99.378	99.328	99.105	99.000	98.643	98.493	4.625	98.570	98.611	98.452	98.365	98.586	98.502								
4.875	99.941	99.891	99.675	99.567	99.211	99.055	4.750	99.086	99.130	98.937	98.847	98.769	98.680								
5.000	100.239	100.189	99.980	99.869	99.513	99.352	4.875	99.350	99.390	99.204	99.111	99.010	98.879								
5.125	100.619	100.569	100.367	100.253	99.897	99.731	5.000	99.625	99.661	99.482	99.386	99.301	99.207								
5.250	100.731	100.681	100.487	100.369	100.013	99.842	5.125	99.865	99.897	99.725	99.626	99.525	99.384								
5.375	101.261	101.211	100.982	100.862	100.542	100.430	5.250	100.031	100.058	99.894	99.792	99.690	99.544								
5.500	101.500	101.450	101.263	101.142	100.786	100.610	5.375	100.198	100.221	100.064	99.959	99.858	99.735								
5.625	101.629	101.579	101.365	101.238	100.919	100.796	5.500	100.522	100.545	100.388	100.283	100.181	100.030								
5.750	101.736	101.686	101.479	101.349	101.030	100.901	5.625	100.672	100.663	100.479	100.367	100.303	100.205								
5.875	102.247	102.197	101.997	101.864	101.545	101.412	5.750	100.833	100.820	100.643	100.529	100.464	100.361								
6.000	102.455	102.405	102.205	102.072	101.753	101.620	5.875	101.021	101.008	100.834	100.716	100.652	100.544								
6.125	102.736	102.686	102.459	102.320	101.944	101.789	6.000	101.332	101.316	101.146	101.028	100.964	100.855								
6.250	102.725	102.675	102.456	102.313	101.937	101.857	6.125	101.433	101.509	101.312	101.188	101.067	100.937								
6.375	103.229	103.179	102.967	102.821	102.474	102.447	6.250	101.665	101.698	101.487	101.360	101.364	101.368								
6.500	103.443	103.393	103.181	103.035	102.659	102.569	6.375	101.909	101.937	101.713	101.583	101.608	101.606								
6.625	103.667	103.617	103.583	103.333	103.083	102.833	6.500	102.139	102.201	102.019	101.889	101.838	101.831								
6.750	103.744	103.694	103.667	103.417	103.167	102.917	6.625	102.448	102.468	102.259	102.122	102.147	102.135								
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	101.244	101.194	101.185	101.115	101.013	100.884	6.250	85.000	85.000	85.000	85.000	85.000	85.000								
6.000	101.742	101.692	101.557	101.348	100.960	100.832	6.375	85.000	85.000	85.000	85.000	85.000	85.000								
6.125	102.195	102.145	102.026	101.810	101.423	101.283	6.500	85.000	85.000	85.000	85.000	85.000	85.000								
6.250	102.014	101.964	101.817	101.611	101.193	101.043	6.625	85.000	85.000	85.000	85.000	85.000	85.000								
6.375	102.465	102.415	102.265	102.060	101.641	101.493	6.750	85.000	85.000	85.000	85.000	85.000	85.000								
6.500	102.818	102.768	102.626	102.417	101.999	101.845	6.875	85.000	85.000	85.000	85.000	85.000	85.000								
6.625	103.123	103.073	102.940	102.728	102.310	102.149	7.000	85.000	85.000	85.000	85.000	85.000	85.000								
6.750	103.070	103.020	102.855	102.715	102.316	102.145															
6.875	103.384	103.334	103.166	103.026	102.627	102.459															
6.990	103.716	103.666	103.515	103.369	102.970	102.789															
7.125	103.899	103.849	103.699	103.553	103.154	102.973															
7.250	103.781	103.731	103.535	103.476	103.097	102.906															
7.375	104.024	103.974	103.776	103.717	103.337	103.147															
Adjustment Caps															Extension Costs Per Day:			Admin Fees:			
Home Ready / Home Possible															First Request			Underwriting			

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



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

FHA/USDA Programs

FHA/USDA 30 Standard							FHA 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	98.779	98.744	98.614	98.381	98.257	98.166	4.500	99.554	99.482	99.485	99.701	99.201	98.543
5.000	99.552	99.517	99.386	99.153	99.069	98.989	4.625	100.111	100.040	100.042	100.259	99.758	99.100
5.125	100.137	100.102	99.972	99.739	99.614	99.524	4.750	99.966	99.883	99.870	99.793	99.254	98.539
5.250	100.555	100.520	100.375	100.114	99.989	99.877	4.875	100.515	100.431	100.419	100.342	99.803	99.087
5.375	100.671	100.636	100.490	100.229	100.105	99.993	5.000	101.044	100.960	100.948	100.871	100.332	99.616
5.500	101.383	101.348	101.202	100.941	100.817	100.704	5.125	101.548	101.465	101.452	101.375	100.836	100.121
5.625	102.080	102.045	101.899	101.638	101.514	101.401	5.250	100.675	100.548	100.520	100.509	99.931	99.259
5.750	101.953	101.918	101.757	101.500	101.333	101.214	5.375	101.171	101.044	101.016	101.005	100.427	99.755
5.875	101.865	101.830	101.669	101.412	101.245	101.126	5.500	101.637	101.510	101.482	101.471	100.894	100.221
5.990	102.446	102.411	102.250	101.992	101.826	101.707	5.625	102.081	101.954	101.927	101.916	101.338	100.665
6.125	103.146	103.111	102.950	102.692	102.526	102.407	5.750	101.441	101.396	101.353	101.314	100.698	99.993
6.250	102.792	102.757	102.581	102.390	102.176	102.100	5.875	101.891	101.846	101.803	101.764	101.147	100.443
6.375	102.939	102.904	102.728	102.536	102.323	102.247	6.000	102.321	102.276	102.233	102.194	101.578	100.873
6.500	103.510	103.475	103.299	103.107	102.894	102.818	6.125	102.732	102.688	102.644	102.606	101.989	101.285
6.625	104.020	103.985	103.809	103.618	103.405	103.329	6.250	102.205	102.101	102.043	102.179	101.524	100.938
6.750	103.310	103.275	103.084	102.911	102.651	102.581	6.375	102.616	102.512	102.454	102.590	101.935	101.349
6.875	103.854	103.819	103.628	103.455	103.196	103.125	6.500	103.007	102.903	102.845	102.981	102.326	101.740
7.000	104.354	104.319	104.128	103.955	103.695	103.625							
7.125	104.809	104.774	104.583	104.410	104.131	104.050							
7.250	103.399	103.364	103.158	103.020	102.712	102.659							

FHA/USDA 30 Streamline							FHA 15 Streamline						
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	98.654	98.619	98.489	98.256	98.132	98.041	4.500	99.429	99.357	99.360	99.576	99.076	98.418
5.000	99.427	99.392	99.261	99.028	98.944	98.864	4.625	99.986	99.915	99.917	100.134	99.633	98.975
5.125	100.012	99.977	99.847	99.614	99.489	99.399	4.750	99.841	99.758	99.745	99.668	99.129	98.414
5.250	100.430	100.395	100.250	99.989	99.864	99.752	4.875	100.390	100.306	100.294	100.217	99.678	98.962
5.375	100.546	100.511	100.365	100.104	99.980	99.868	5.000	100.919	100.835	100.823	100.746	100.207	99.491
5.500	101.258	101.223	101.077	100.816	100.692	100.579	5.125	101.423	101.340	101.327	101.250	100.711	99.996
5.625	101.955	101.920	101.774	101.513	101.389	101.276	5.250	100.550	100.423	100.395	100.384	99.806	99.134
5.750	101.828	101.793	101.632	101.375	101.208	101.089	5.375	101.046	100.919	100.891	100.880	100.302	99.630
5.875	101.740	101.705	101.544	101.287	101.120	101.001							
5.990	102.321	102.286	102.125	101.867	101.701	101.582							
6.125	103.021	102.986	102.825	102.567	102.401	102.282							
6.250	102.667	102.632	102.456	102.265	102.051	101.975							
6.375	102.814	102.779	102.603	102.411	102.198	102.122							
6.500	103.385	103.350	103.174	102.982	102.769	102.693							
6.625	103.895	103.860	103.684	103.493	103.280	103.204							
6.750	103.185	103.150	102.959	102.786	102.526	102.456							
6.875	103.729	103.694	103.503	103.330	103.071	103.000							

FHA 30 HB Standard							FHA 30 HB Streamline						
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	100.162	100.137	99.982	99.736	99.631	99.509	5.375	100.037	100.012	99.857	99.611	99.506	99.384
5.500	100.914	100.889	100.734	100.488	100.383	100.260	5.500	100.789	100.764	100.609	100.363	100.258	100.135
5.625	101.351	101.326	101.171	100.925	100.820	100.697	5.625	101.226	101.201	101.046	100.800	100.695	100.572
5.750	100.668	100.643	100.472	100.230	100.079	99.950	5.750	100.543	100.518	100.347	100.105	99.954	99.825
5.875	101.367	101.342	101.171	100.929	100.778	100.649	5.875	101.242	101.217	101.046	100.804	100.653	100.524
6.000	102.035	102.010	101.840	101.597	101.446	101.317	6.000	101.910	101.885	101.715	101.472	101.321	101.192
6.125	102.410	102.385	102.214	101.972	101.821	101.692	6.125	102.285	102.260	102.089	101.847	101.696	101.567
6.250	101.433	101.408	101.222	101.046	100.841	100.755	6.250	101.308	101.283	101.097	100.921	100.716	100.630
6.375	102.097	102.072	101.886	101.709	101.505	101.418	6.375	101.972	101.947	101.761	101.584	101.380	101.293
6.500	102.702	102.677	102.491	102.314	102.110	102.024	6.500	102.577	102.552	102.366	102.189	101.985	101.899
6.625	103.013	102.988	102.802	102.625	102.421	102.335	6.625	102.888	102.863	102.677	102.500	102.296	102.210
6.750	101.772	101.747	101.546	101.388	101.115	101.035	6.750	101.647	101.622	101.421	101.263	100.990	100.910
6.875	102.346	102.321	102.120	101.963	101.690	101.609	6.875	102.221	102.196	101.995	101.838	101.565	101.484
7.000	102.846	102.821	102.620	102.462	102.189	102.109	7.000	102.721	102.696	102.495	102.337	102.064	101.984
7.125	102.971	102.946	102.745	102.588	102.315	102.234	7.125	102.846	102.821	102.620	102.463	102.190	102.109
7.250	100.680	100.655	100.438	100.315	99.973	99.910	7.250	100.555	100.530	100.313	100.190	99.848	99.785

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	State Special		
NC	0.100	CT	-0.025	NC, SC, TN	0.150	
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 - 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:		Admin Fees	
First Request	(0.020)	Underwriting Fee - Full Doc	\$1,125
Second Request	(0.020)	Underwriting Fee - Streamline	\$695
Third Request	(0.040)	FHA Single Unit Spot Approval	\$695
Fourth Request	(0.040)	FHA Established Full Project Approval	\$795
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 pricing system and not guaranteed.

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



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Keystone Funding Inc 519 S Red Haven Lane Dover, DE 19901 NMLS: 144760								Effective Date and Time 10/20/2025 10:30 AM Secondary Dept. Hours: M-F 10-5 ET Secondary@KeystoneFunding.com			
All locks, extensions, and cancellations can be requested through our FLEX portal											
Conventional Products - TBD Locks											
Conforming 30 Year Fixed				Conforming 20 Year Fixed				Conventional Loan Level Price Adjustments			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day	Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9
5.250	98.047	97.556	97.447	5.125	98.801	98.410	98.237	75,000 - 99,999	(0.500)	(0.500)	
5.375	98.627	98.141	98.027	5.250	99.497	99.107	98.928	100,000 - 199,999	0.000	0.000	
5.500	99.256	98.774	98.655	5.375	100.006	99.615	99.431	200,000 - 299,999	0.025	0.025	
5.625	99.789	99.307	99.188	5.500	100.485	100.095	99.907	300,000 - 399,999	0.050	0.050	
5.750	99.884	99.384	99.254	5.625	100.934	100.543	100.356	400,000 - 548,250	0.075	0.075	
5.875	100.440	99.939	99.809	5.750	100.297	99.890	99.691	548,251 - 766,550	0.100	0.100	
5.990	100.929	100.451	100.379	5.875	100.741	100.334	100.130	State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9
6.125	101.424	100.952	100.862	5.990	101.158	100.751	100.543	PA FL TX	0.075	0.050	
6.250	101.169	100.627	100.477	6.125	101.606	101.200	100.991	DC DE VA MD TN WV	0.025	0.000	
6.375	101.612	101.068	100.920	6.250	101.272	100.836	100.616	CT NC NJ NH OR SC GA WA MN	0.000	0.000	
6.490	102.094	101.554	101.400	6.375	101.634	101.198	100.972	AL CO	0.050	0.050	
6.625	102.527	102.004	101.843	6.490	101.971	101.535	101.305	AZ MA ND	(0.100)	(0.075)	
6.750	102.248	101.774	101.603	6.625	102.326	101.890	101.660	CA	(0.150)	(0.125)	
6.875	102.752	102.276	102.107	6.750	102.106	101.693	101.452				
**See Page 9											
Conforming 15 Year Fixed				Conforming 10 Year Fixed				**See Page 9			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day				
4.750	98.450	98.093	97.943	4.625	97.815	98.036	97.952				
4.875	99.017	98.661	98.505	4.750	98.297	98.219	98.130				
5.000	99.319	98.963	98.802	4.875	98.561	98.460	98.329				
5.125	99.703	99.347	99.181	5.000	98.836	98.751	98.657				
5.250	99.819	99.463	99.292	5.125	99.076	98.975	98.834				
5.375	100.312	99.992	99.880	5.250	99.242	99.140	98.994				
5.500	100.592	100.236	100.060	5.375	99.409	99.308	99.185				
5.625	100.688	100.369	100.246	5.500	99.733	99.631	99.480				
5.750	100.799	100.480	100.351	5.625	99.817	99.753	99.655				
5.875	101.314	100.995	100.862	5.750	99.979	99.914	99.811				
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				100.565	100.463	100.334	6.250	84.450	84.450	84.450	
6.000				100.798	100.410	100.282	6.375	84.450	84.450	84.450	
6.125				101.260	100.873	100.733	6.500	84.450	84.450	84.450	
6.250				101.061	100.643	100.493	6.625	84.450	84.450	84.450	
6.375				101.510	101.091	100.943	6.750	84.450	84.450	84.450	
6.500				101.867	101.449	101.295					
6.625				102.178	101.760	101.599					
6.750				102.165	101.766	101.595					
6.875				102.476	102.077	101.909					
6.990				102.819	102.420	102.239					
7.125				103.003	102.604	102.423					
7.250				102.926	102.547	102.356					
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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.											
HomeReady/Home Possible Adjustment Caps								Extension Costs Per Day:		Admin Fees:	
FICO Score	LTV<=80		LTV>80					First Request	(0.020)	Underwriting	\$1,125
>=680	(1.500)		0.000					Second Request	(0.020)	Condo New Project Approval	\$700
>680	(1.500)		(1.500)					Third Request	(0.040)	Condo Established Project	\$295
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS								Fourth Request	(0.040)	Condo Limited Review	\$0
								Relock Fee	(0.125)		
Escrow Waiver								(0.100) Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.			

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



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

FHA/USDA Programs - TBD Locks										
FHA/USDA 30 Standard							FHA 15 Standard			
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.875				97.831	97.707	97.616	4.500	99.151	98.651	97.993
5.000				98.603	98.519	98.439	4.625	99.709	99.208	98.550
5.125				99.189	99.064	98.974	4.750	99.243	98.704	97.989
5.250				99.564	99.439	99.327	4.875	99.792	99.253	98.537
5.375				99.679	99.555	99.443	5.000	100.321	99.782	99.066
5.500				100.391	100.267	100.154	5.125	100.825	100.286	99.571
5.625				101.088	100.964	100.851	5.250	99.959	99.381	98.709
5.750				100.950	100.783	100.664	5.375	100.455	99.877	99.205
5.875				100.862	100.695	100.576				
5.990				101.442	101.276	101.157				
6.125				102.142	101.976	101.857				
6.250				101.840	101.626	101.550				
FHA 30 HB Standard										
Rate				60-Day	75-Day	90-Day				
5.375				99.186	99.081	98.959				
5.500				99.938	99.833	99.710				
5.625				100.375	100.270	100.147				
5.750				99.680	99.529	99.400				
5.875				100.379	100.228	100.099				
6.000				101.047	100.896	100.767				
6.125				101.422	101.271	101.142				
6.250				100.496	100.291	100.205				
6.375				101.159	100.955	100.868				
6.500				101.764	101.560	101.474				

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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
4.675	97.570	97.345	97.225	4.500	99.078	98.578	97.999
5.000	98.291	98.067	97.947	4.625	99.536	99.038	98.460
5.125	98.956	98.732	98.611	4.750	99.266	98.727	98.092
5.250	99.304	99.039	98.887	4.875	99.715	99.176	98.540
5.375	99.874	99.619	99.467	5.000	100.130	99.591	98.955
5.500	100.501	100.237	100.085	5.125	100.508	99.969	99.334
5.625	100.989	100.724	100.572	5.250	99.922	99.344	98.752
5.750	100.790	100.523	100.404	5.375	100.298	99.720	99.128
5.875	100.990	100.723	100.604	5.500	100.643	100.065	99.473
5.990	101.515	101.249	101.130	5.625	100.974	100.396	99.803
6.125	102.097	101.810	101.651	5.750	100.898	100.082	99.457
6.250	101.579	101.266	101.190	5.875	101.043	100.426	99.802
6.375	102.077	101.763	101.657				
6.500	102.547	102.234	102.158				
6.625	102.871	102.518	102.402				

Rate	60-Day	75-Day	90-Day
5.375	98.936	98.831	98.709
5.500	99.688	99.583	99.460
5.625	100.125	100.020	99.897
5.750	99.430	99.279	99.150
5.875	100.129	99.978	99.849
6.000	100.797	100.646	100.517
6.125	101.172	101.021	100.892
6.250	100.246	100.041	99.955
6.375	100.909	100.705	100.618
6.500	101.514	101.310	101.224

Rate	60-Day	75-Day	90-Day
5.375	98.936	98.831	98.709
5.500	99.688	99.583	99.460
5.625	100.125	100.020	99.897
5.750	99.430	99.279	99.150
5.875	100.129	99.978	99.849
6.000	100.797	100.646	100.517
6.125	101.172	101.021	100.892
6.250	100.246	100.041	99.955
6.375	100.909	100.705	100.618
6.500	101.514	101.310	101.224

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 - 756,550				0.100
756,201 - 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:		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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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	0.071	0.209	0.209	0.539	0.618	0.757	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	\$100,001 - \$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[illegible]**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 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

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

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

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

Loan Amount Adjustments	20/25/30 Yr	10/15 Yr
75,000 - 99,999	(0.500)	(0.500)
100,000 - 199,999	0.000	0.000
200,000 - 299,999	0.025	0.025
300,000 - 399,999	0.050	0.050
400,000 - 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.
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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.