

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

Conventional Products																						
Conforming 30 Year Fixed							Conforming 20 Year Fixed							Conventional Loan Level Price Adjustments								
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	Specialty Programs	30 Yr Term	< 30 Yr Term			
5.250	98.107	98.082	97.982	97.922	97.507	97.427	5.125	98.702	98.692	98.467	98.365	98.033	97.888	75,000 - 99,999	(0.500)	(0.500)	DU Home Ready	0.150	0.000			
5.375	98.706	98.681	98.581	98.521	98.110	98.025	5.250	99.428	99.418	99.189	99.095	98.763	98.613	100,000 - 199,999	0.000	0.000	LP Home Possible	0.150	0.000			
5.500	99.512	99.487	99.387	99.327	98.921	98.830	5.375	99.957	99.947	99.715	99.628	99.297	99.141	200,000 - 299,999	0.025	0.025	2026 Temporary Loan Limits	(0.250)	(0.250)			
5.625	100.086	100.061	99.961	99.901	99.495	99.404	5.500	100.463	100.453	100.218	100.137	99.806	99.647	300,000 - 399,999	0.050	0.050						
5.750	100.213	100.188	100.088	100.028	99.518	99.392	5.625	100.903	100.893	100.658	100.578	100.246	100.087	400,000 - 548,250	0.075	0.075						
5.875	100.799	100.774	100.674	100.614	100.119	99.987	5.750	100.694	100.684	100.440	100.335	99.935	99.738	548,251 - 806,500	0.100	0.100						
5.990	101.280	101.255	101.155	101.095	100.615	100.538	5.875	101.159	101.149	100.901	100.804	100.404	100.203	State Adjustments	20/25/30 Yr	10/15 Yr	State Special					
6.125	101.775	101.750	101.650	101.590	101.110	101.023	5.990	101.594	101.584	101.333	101.242	100.842	100.637	PA FL TX	0.075	0.050	NC, SC, TN	0.150				
6.250	101.696	101.671	101.571	101.511	100.956	100.835	6.125	102.034	102.024	101.774	101.683	101.283	101.078	DC DE VA MD TN WV	0.025	0.000						
6.375	102.158	102.133	102.033	101.973	101.417	101.296	6.250	101.920	101.910	101.651	101.535	101.120	100.929	CT NC NJ NH OR SC GA VA WA MN	0.000	0.000						
6.490	102.669	102.644	102.544	102.484	101.930	101.807	6.375	102.304	102.294	102.031	101.923	101.508	101.312	AL CO	0.050	0.050						
6.625	103.111	103.086	102.986	102.926	102.390	102.258	6.490	102.662	102.652	102.387	102.284	101.870	101.670	AZ MA ND	(0.100)	(0.075)						
6.750	103.109	103.084	102.984	102.924	102.372	102.320	6.625	103.032	103.022	102.756	102.654	102.240	102.039	CA	(0.150)	(0.125)	Temporary Interest Rate Buydown					
6.875	103.566	103.541	103.441	103.381	102.826	102.777	6.750	102.933	102.923	102.648	102.521	102.158	102.036	SPECIAL - AZ CA OR WA	0.100	0.100	Temporary Interest Rate Buydown		(0.125)			
6.990	103.980	103.955	103.855	103.795	103.262	103.210	6.875	103.213	103.203	102.925	102.805	102.442	102.316	Second Home and Investment Property LTV Adjustments - 30-Yr Fixed, FICO >= 680, and Loan Amount > \$225,000								
7.125	104.280	104.255	104.155	104.095	103.552	103.489	6.990	103.478	103.468	103.187	103.073	102.711	102.580		0.00%	60.01-70	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%	
7.250	104.410	104.385	104.285	104.225	103.657	103.649	7.125	103.737	103.727	103.446	103.332	102.970	102.839	Investment	0.000	0.250	0.450	0.600	0.200	0.000	0.000	
7.375	104.780	104.755	104.655	104.595	104.023	104.019	7.250	104.043	104.033	103.743	103.605	103.267	103.189									
**Applies to loan terms = 360 months, loan amounts > \$225,000, and FICO >= 680																						
Conforming 15 Year Fixed							Conforming 10 Year Fixed							**See Page 9 for LLPA Matrix								
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day									
4.750	98.801	98.751	98.515	98.449	98.171	98.053	4.625	98.310	98.398	98.197	98.138	98.114	98.027									
4.875	99.379	99.329	99.089	99.031	98.753	98.630	4.750	98.614	98.698	98.492	98.441	98.418	98.325									
5.000	99.693	99.643	99.403	99.345	99.067	98.944	4.875	98.929	99.009	98.800	98.756	98.734	98.636									
5.125	100.055	100.005	99.757	99.672	99.379	99.271	5.000	99.274	99.355	99.145	99.102	99.079	98.982									
5.250	100.255	100.205	99.954	99.876	99.583	99.471	5.125	99.396	99.502	99.284	99.214	99.176	99.094									
5.375	100.789	100.739	100.484	100.414	100.122	100.004	5.250	99.681	99.783	99.562	99.500	99.462	99.375									
5.500	101.065	101.015	100.760	100.690	100.397	100.280	5.375	99.959	100.057	99.833	99.778	99.741	99.648									
5.625	101.386	101.336	101.073	100.977	100.630	100.491	5.500	100.283	100.382	100.157	100.103	100.065	99.972									
5.750	101.499	101.449	101.182	101.094	100.748	100.604	5.625	100.303	100.380	100.148	100.066	99.975	99.861									
5.875	101.020	101.960	101.690	101.609	101.263	101.114	5.750	100.562	100.634	100.398	100.325	100.234	100.115									
6.000	102.254	102.204	101.934	101.853	101.507	101.358	5.875	100.811	100.880	100.640	100.575	100.484	100.360									
6.125	102.540	102.490	102.212	102.104	101.693	101.509	6.000	101.136	101.205	100.965	100.900	100.809	100.685									
6.250	102.622	102.572	102.290	102.191	101.779	101.680	6.125	101.447	101.479	101.231	101.139	100.983	100.824									
6.375	103.127	103.077	102.791	102.668	102.367	102.337	6.250	101.671	101.829	101.578	101.450	101.415	101.415									
6.500	103.328	103.278	102.988	102.862	102.572	102.537	6.375	101.948	102.177	101.922	101.802	101.767	101.762									
6.625	103.522	103.472	103.184	103.134	102.884	102.634	6.500	102.286	102.511	102.252	102.141	102.106	102.096									
6.750	103.732	103.682	103.390	103.340	103.090	102.840	6.625	102.613	102.834	102.571	102.468	102.434	102.418									
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	100.874	100.824	100.760	100.734	100.639	100.509	6.250	85.000	85.000	85.000	85.000	85.000	85.000									
6.000	101.378	101.328	101.137	100.970	100.591	100.462	6.375	85.000	85.000	85.000	85.000	85.000	85.000									
6.125	101.860	101.810	101.608	101.459	101.079	100.942	6.500	85.000	85.000	85.000	85.000	85.000	85.000									
6.250	101.882	101.832	101.623	101.445	101.047	100.926	6.625	85.000	85.000	85.000	85.000	85.000	85.000									
6.375	102.356	102.306	102.098	101.919	101.520	101.400	6.750	85.000	85.000	85.000	85.000	85.000	85.000									
6.500	102.741	102.691	102.481	102.306	101.908	101.784	6.875	85.000	85.000	85.000	85.000	85.000	85.000									
6.625	103.071	103.021	102.805	102.643	102.246	102.114	7.000	85.000	85.000	85.000	85.000	85.000	85.000									
6.750	102.957	102.907	102.683	102.477	102.099	102.047																
6.875	103.283	103.233	103.011	102.802	102.422	102.373																
6.990	103.617	103.567	103.341	103.142	102.763	102.707																
7.125	103.838	103.788	103.561	103.363	102.984	102.927																
7.250	104.092	104.042	103.803	103.577	103.205	103.197																
7.375	104.333	104.283	104.047	103.819	103.447	103.438																
														Adjustment Caps		Extension Costs Per Day:			Admin Fees:			
														Home Ready / Home Possible		First Request			(0.020)		\$1,125	
														First Time Homebuyer		Second Request			(0.020)		Condo New Project Approval \$700	
														<= 100% AMI		Third Request			(0.040)		Condo Established Project \$295	
														<=120% AMI High Cost		Fourth Request			(0.040)		Condo Limited Review \$0	
																Relock Fee			(0.125)			
														LLPA CAPS APPLY TO ALL CONJ ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS								
														Escrow Waiver (0.100)		Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.						



FHA/USDA Programs

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

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



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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	97.840	97.815	97.654	97.463	97.201	97.085	4.500	99.161	99.150	99.131	99.132	98.604	98.030
5.000	98.562	98.537	98.376	98.185	97.922	97.806	4.625	99.632	99.621	99.602	99.603	99.076	98.502
5.125	99.128	99.103	98.941	98.751	98.488	98.372	4.750	99.515	99.517	99.474	99.470	98.930	98.362
5.250	99.667	99.642	99.454	99.259	98.944	98.796	4.875	99.975	99.977	99.934	99.930	99.390	98.822
5.375	100.528	100.503	100.315	100.120	99.845	99.727	5.000	100.403	100.405	100.361	100.358	99.818	99.249
5.500	101.175	101.150	100.962	100.767	100.452	100.304	5.125	100.795	100.798	100.754	100.751	100.211	99.642
5.625	101.543	101.518	101.330	101.135	100.819	100.671	5.250	100.367	100.336	100.267	100.259	99.669	99.069
5.750	101.285	101.260	101.043	100.844	100.571	100.494	5.375	100.756	100.725	100.656	100.649	100.059	99.458
5.875	101.761	101.736	101.519	101.319	101.047	100.970	5.500	101.111	101.080	101.011	101.004	100.414	99.813
5.990	102.299	102.274	102.057	101.858	101.585	101.508	5.625	101.438	101.407	101.338	101.331	100.741	100.140
6.125	102.902	102.877	102.660	102.461	102.168	102.051	5.750	101.481	101.401	101.307	101.295	100.643	99.998
6.250	102.354	102.329	102.077	101.874	101.645	101.648	5.875	101.829	101.749	101.655	101.644	100.991	100.346
6.375	102.888	102.863	102.611	102.408	102.179	102.152	6.000	102.166	102.085	101.992	101.980	101.328	100.683
6.500	103.371	103.346	103.094	102.890	102.662	102.665	6.125	102.492	102.412	102.318	102.306	101.654	101.009
6.625	103.653	103.628	103.376	103.173	102.904	102.867	6.250	102.116	102.222	102.103	102.087	101.560	101.058
6.750	103.078	103.053	102.782	102.575	102.221	102.105	6.375	102.443	102.548	102.430	102.414	101.886	101.384
6.875	103.517	103.492	103.221	103.014	102.660	102.544	6.500	102.756	102.861	102.743	102.727	102.199	101.698
7.000	103.919	103.894	103.623	103.416	103.062	102.945							
7.125	104.024	103.999	103.729	103.522	103.128	102.971							
7.250	103.655	103.630	103.300	103.089	102.666	102.568							
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	97.890	97.865	97.704	97.513	97.001	96.635	5.500	99.802	99.777	99.737	99.584	99.325	98.923
5.000	98.612	98.587	98.426	98.235	97.722	97.356	5.625	100.349	100.324	100.284	100.131	99.872	99.470
5.125	99.178	99.153	98.991	98.801	98.288	97.922	5.750	100.591	100.566	100.526	100.373	100.114	99.712
5.250	99.717	99.692	99.504	99.309	98.744	98.346	5.875	100.318	100.293	100.253	100.100	99.841	99.440
5.375	100.528	100.503	100.315	100.120	99.675	99.277	6.000	100.926	100.901	100.861	100.709	100.450	100.048
5.500	101.175	101.150	100.962	100.767	100.252	99.854	6.125	101.467	101.442	101.401	101.249	100.990	100.588
5.625	101.593	101.568	101.380	101.185	100.619	100.221	6.250	101.514	101.489	101.449	101.297	101.038	100.636
5.750	101.285	101.260	101.043	100.844	100.571	100.264	6.375	101.065	101.040	101.013	100.863	100.538	100.087
5.875	101.761	101.736	101.519	101.319	100.937	100.570	6.500	101.638	101.613	101.586	101.436	101.110	100.659
5.990	102.299	102.274	102.057	101.858	101.505	101.138	6.625	102.192	102.167	102.140	101.990	101.664	101.213
6.125	102.902	102.877	102.660	102.461	101.968	101.601							
6.250	102.354	102.329	102.077	101.874	101.565	101.278							
6.375	102.888	102.863	102.611	102.408	101.989	101.702							
6.500	103.371	103.346	103.094	102.890	102.602	102.315							
6.625	103.703	103.678	103.426	103.223	102.704	102.417							
6.750	103.078	103.053	102.782	102.575	102.081	101.675							
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	99.939	99.929	99.777	99.567	99.118	98.970	5.375	99.814	99.804	99.652	99.442	98.993	98.845
5.500	100.606	100.596	100.444	100.234	99.785	99.637	5.500	100.481	100.471	100.319	100.109	99.660	99.512
5.625	100.994	100.984	100.832	100.622	100.173	100.025	5.625	100.869	100.859	100.707	100.497	100.048	99.900
5.750	100.422	100.412	100.225	100.011	99.555	99.438	5.750	100.297	100.287	100.100	99.886	99.430	99.313
5.875	101.137	101.127	100.941	100.727	100.271	100.153	5.875	101.012	101.002	100.816	100.602	100.146	100.028
6.000	101.725	101.715	101.529	101.315	100.859	100.741	6.000	101.600	101.590	101.404	101.190	100.734	100.616
6.125	101.909	101.899	101.712	101.498	101.042	100.925	6.125	101.784	101.774	101.587	101.373	100.917	100.800
6.250	101.340	101.330	101.104	100.885	100.461	100.425	6.250	101.215	101.205	100.979	100.760	100.336	100.300
6.375	101.974	101.964	101.737	101.519	101.095	101.058	6.375	101.849	101.839	101.612	101.394	100.970	100.933
6.500	102.457	102.447	102.220	102.002	101.578	101.541	6.500	102.332	102.322	102.095	101.877	101.453	101.416
6.625	102.670	102.660	102.433	102.215	101.791	101.754	6.625	102.545	102.535	102.308	102.090	101.666	101.629
6.750	101.574	101.564	101.289	101.067	100.459	100.303	6.750	101.449	101.439	101.164	100.942	100.334	100.178
6.875	102.013	102.003	101.728	101.506	100.898	100.742	6.875	101.888	101.878	101.603	101.381	100.773	100.617
7.000	102.415	102.405	102.130	101.907	101.300	101.144	7.000	102.290	102.280	102.005	101.782	101.175	101.019
7.125	102.400	102.390	102.116	101.893	101.286	101.130	7.125	102.275	102.265	101.991	101.768	101.161	101.005
7.250	100.538	100.528	100.193	99.966	99.288	99.149							

All Purchase Transaction						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)			
Second Home and Investment (IRRRL only)				(0.500)			
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)			
Admin Fees							
Underwriting Fee - Full Doc				\$1,125			
Underwriting Fee - IRRRL				\$695			
New Project Submission				\$795			

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

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



Effective Date and Time
11/10/2025 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	97.372	96.957	96.877	5.125	97.815	97.483	97.338	75,000 - 99,999	(0.500)	(0.500)		
5.375	97.971	97.560	97.475	5.250	98.545	98.213	98.063	100,000 - 199,999	0.000	0.000		
5.500	98.777	98.371	98.280	5.375	99.078	98.747	98.591	200,000 - 299,999	0.025	0.025		
5.625	99.351	98.945	98.854	5.500	99.587	99.256	99.097	300,000 - 399,999	0.050	0.050		
5.750	99.478	98.968	98.842	5.625	100.028	99.696	99.537	400,000 - 548,250	0.075	0.075		
5.875	100.064	99.593	99.467	5.750	99.785	99.387	99.188	548,251 - 766,550	0.100	0.100		
5.990	100.545	100.065	99.988	5.875	100.254	99.854	99.653	State Adjustments		20/25/30 Yr	10/15 Yr	**See Page 9
6.125	101.040	100.560	100.473	5.990	100.692	100.292	100.087	PA FL TX	0.075	0.050		
6.250	100.961	100.406	100.285	6.125	101.133	100.733	100.528	DC DE VA MD TN WV	0.025	0.000		
6.375	101.423	100.867	100.746	6.250	100.985	100.570	100.379	CT NC NJ NH OR SC GA WA MN	0.000	0.000		
6.490	101.934	101.380	101.257	6.375	101.373	100.958	100.762	AL CO	0.050	0.050		
6.625	102.376	101.840	101.708	6.490	101.734	101.320	101.120	AZ MA ND	(0.100)	(0.075)		
6.750	102.374	101.822	101.770	6.625	102.104	101.690	101.489	CA	(0.150)	(0.125)		
6.875	102.831	102.276	102.227	6.750	101.971	101.608	101.486					
**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	97.899	97.621	97.503	4.625	97.588	97.564	97.477					
4.875	98.481	98.203	98.080	4.750	97.891	97.868	97.775					
5.000	98.795	98.517	98.394	4.875	98.206	98.184	98.086					
5.125	99.122	98.829	98.721	5.000	98.552	98.529	98.432					
5.250	99.326	99.033	98.921	5.125	98.664	98.626	98.544					
5.375	99.864	99.572	99.454	5.250	98.950	98.912	98.825					
5.500	100.140	99.847	99.730	5.375	99.228	99.191	99.098					
5.625	100.427	100.080	99.941	5.500	99.553	99.515	99.422					
5.750	100.544	100.198	100.054	5.625	99.516	99.425	99.311					
5.875	101.059	100.713	100.564	5.750	99.775	99.684	99.565					

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519 S Red Haven Lane
Dover, DE 19901
NMMLS: 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				97.193	97.030	96.944	4.500	98.695	98.167	97.513							
5.000				98.026	97.863	97.777	4.625	99.256	98.728	98.074							
5.125				98.551	98.388	98.302	4.750	98.946	98.405	97.757							
5.250				98.985	98.809	98.701	4.875	99.499	98.959	98.310							
5.375				99.464	99.288	99.180	5.000	100.034	99.494	98.846							
5.500				100.174	99.998	99.890	5.125	100.548	100.008	99.360							
5.625				100.768	100.592	100.484	5.250	99.795	99.205	98.525							
5.750				100.814	100.441	100.364	5.375	100.301	99.711	99.031							
5.875				100.689	100.516	100.439											
5.990				101.304	101.132	101.054											
6.125				102.011	101.838	101.761											
6.250				101.530	101.401	101.404											
												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					
												FICO 740+ 0.150 0.075					
												FICO 730 - 720 0.075 0.075					
												FICO 710 - 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)					

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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	96.913	96.651	96.535	4.500	98.582	98.054	97.480
5.000	97.635	97.372	97.256	4.625	99.053	98.526	97.952
5.125	98.201	97.938	97.822	4.750	99.920	98.380	97.812
5.250	98.709	98.394	98.246	4.875	99.380	98.840	98.272
5.375	99.570	99.295	99.177	5.000	99.808	99.268	98.699
5.500	100.217	99.902	99.754	5.125	100.201	99.661	99.092
5.625	100.585	100.269	100.121	5.250	99.709	99.119	98.519
5.750	100.294	100.021	99.944	5.375	100.099	99.509	98.908
5.875	100.769	100.497	100.420	5.500	100.454	99.864	99.263
5.990	101.308	101.035	100.958	5.625	100.781	100.191	99.590
6.125	101.911	101.618	101.501	5.750	100.745	100.093	99.448
6.250	101.324	101.095	101.098	5.875	101.094	100.441	99.796
6.375	101.858	101.629	101.602				
6.500	102.340	102.112	102.115				
6.625	102.623	102.354	102.317				

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Conventional LLPAs

Purchase - FICO/LTV LLPAs (Mortgage > 15 Year Terms)									
FICO Range	LTV Range								
	<= 30.01%	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								
	<= 30.01%	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

Product Feature	Pricing Specials								
	<= 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

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

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	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

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

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

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

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

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

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