

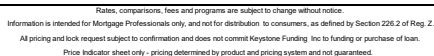
Conventional Products																							
Conforming 30 Year Fixed							Conforming 20 Year Fixed							Conventional Loan Level Price Adjustments									
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Loan Amount Adjustments		20/25/30 Yr	10/15 Yr	Specialty Programs		30 Yr Term		< 30 Yr Term	
5.250	98.290	98.265	98.165	98.105	97.606	97.449	5.125	98.921	98.911	98.684	98.569	98.168	97.956	75.000 - 99.999		(0.500)	(0.500)	DU Home Ready		0.150		0.000	
5.375	98.881	98.856	98.756	98.696	98.201	98.038	5.250	99.644	99.634	99.403	99.296	98.895	98.678	100.000 - 199.999		0.000	0.000	LP Home Possible		0.150		0.000	
5.500	99.675	99.650	99.550	99.490	98.998	98.830	5.375	100.165	100.155	99.921	99.820	99.420	99.197	200.000 - 299.999		0.025	0.025						
5.625	100.255	100.230	100.130	100.070	99.578	99.410	5.500	100.646	100.636	100.399	100.304	99.903	99.677	300.000 - 399.999		0.050	0.050						
5.750	100.558	100.533	100.433	100.373	99.824	99.655	5.625	101.097	101.087	100.849	100.754	100.354	100.127	400.000 - 548.250		0.075	0.075						
5.875	101.126	101.101	101.001	100.941	100.395	100.222	5.750	100.874	100.864	100.627	100.506	100.075	99.847	548.251 - 832.750		0.100	0.100						
5.990	101.615	101.590	101.490	101.430	100.903	100.793	5.875	101.333	101.323	101.081	100.967	100.537	100.303	State Adjustments		20/25/30 Yr	10/15 Yr	State Special					
6.125	102.114	102.089	101.989	101.929	101.401	101.272	5.990	101.762	101.752	101.508	101.399	100.969	100.731	PA FL TX		0.075	0.050	NC, SC, TN		0.150			
6.250	101.936	101.911	101.811	101.751	101.234	101.107	6.125	102.205	102.195	101.951	101.842	101.412	101.174	DC DE VA MD TN WV		0.025	0.000						
6.375	102.409	102.384	102.284	102.224	101.705	101.580	6.250	102.145	102.135	101.938	101.803	101.387	101.200	CT NC NJ NH OR SC GA WA MN		0.000	0.000						
6.490	102.937	102.912	102.812	102.752	102.236	102.107	6.375	102.529	102.519	102.319	102.191	101.775	101.583	AL CO		0.050	0.050						
6.625	103.402	103.377	103.277	103.217	102.697	102.574	6.490	102.888	102.878	102.675	102.552	102.137	101.940	AZ MA ND		(0.100)	(0.075)						
6.750	103.291	103.266	103.166	103.106	102.664	102.612	6.625	103.256	103.246	103.043	102.920	102.505	102.308	CA		(0.150)	(0.125)	Temporary Interest Rate Buydown					
6.875	103.727	103.702	103.602	103.542	103.097	103.049	6.750	103.137	103.127	103.002	102.853	102.483	102.371	SPECIAL - AZ CA OR WA		0.100	0.100	Temporary Interest Rate Buydown				(0.125)	
6.990	104.229	104.204	104.104	104.044	103.610	103.560	6.875	103.415	103.405	103.276	103.134	102.764	102.647	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000									
7.125	104.513	104.488	104.388	104.328	103.884	103.834	6.990	103.678	103.668	103.536	103.400	103.030	102.909	Second Homes		0.40%	0.450	0.550	0.750	0.500	0.500	0.000	0.000
7.250	104.437	104.412	104.312	104.252	103.889	103.895	7.125	103.944	103.934	103.803	103.666	103.296	103.175	Investment		0.000	0.250	0.450	0.600	0.200	0.000	0.000	0.000
7.375	104.738	104.713	104.613	104.553	104.186	104.197	7.250	104.107	104.097	104.044	103.881	103.541	103.487	**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	98.930	98.880	98.633	98.556	98.250	98.141	4.625	98.589	98.715	98.502	98.433	98.382	98.303										
4.875	99.481	99.431	99.180	99.110	98.804	98.690	4.750	98.875	99.009	98.792	98.730	98.679	98.595										
5.000	99.789	99.739	99.488	99.418	99.112	98.998	4.875	99.159	99.300	99.079	99.025	98.974	98.884										
5.125	100.133	100.083	99.801	99.703	99.334	99.209	5.000	99.505	99.646	99.425	99.370	99.319	99.230										
5.250	100.467	100.417	100.131	100.040	99.672	99.542	5.125	99.706	99.814	99.562	99.479	99.366	99.266										
5.375	100.999	100.949	100.659	100.576	100.207	100.072	5.250	99.964	100.079	99.823	99.748	99.634	99.529										
5.500	101.251	101.201	100.911	100.828	100.459	100.324	5.375	100.207	100.330	100.070	100.002	99.888	99.778										
5.625	101.542	101.492	101.265	101.151	100.811	100.665	5.500	100.531	100.652	100.392	100.323	100.210	100.100										
5.750	101.647	101.597	101.366	101.260	100.920	100.769	5.625	100.631	100.721	100.523	100.426	100.344	100.224										
5.875	102.158	102.108	101.873	101.774	101.434	101.278	5.750	100.860	100.956	100.755	100.665	100.583	100.457										
6.000	102.378	102.328	102.093	101.994	101.654	101.498	5.875	101.113	101.186	100.981	100.898	100.816	100.685										
6.125	102.634	102.584	102.318	102.191	101.788	101.621	6.000	101.462	101.527	101.298	101.215	101.133	101.002										
6.250	102.880	102.830	102.560	102.440	102.037	101.866	6.125	101.791	101.863	101.627	101.516	101.371	101.230										
6.375	103.385	103.335	103.078	102.948	102.602	102.425	6.250	102.049	102.080	101.957	101.811	101.744	101.597										
6.500	103.585	103.535	103.335	103.189	102.867	102.685	6.375	102.377	102.416	102.289	102.150	102.084	101.932										
6.625	103.248	103.198	103.238	102.988	102.738	102.488	6.500	102.689	102.735	102.604	102.473	102.406	102.249										
6.750	103.430	103.380	103.416	103.166	102.916	102.666	6.625	102.989	103.043	102.908	102.784	102.717	102.555										
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	100.956	100.906	100.846	100.823	100.698	100.530	6.250	85.000	85.000	85.000	85.000	85.000	85.000										
6.000	101.489	101.439	101.253	101.087	100.676	100.512	6.375	85.000	85.000	85.000	85.000	85.000	85.000										
6.125	101.945	101.895	101.709	101.543	101.132	100.968	6.500	85.000	85.000	85.000	85.000	85.000	85.000										
6.250	101.948	101.898	101.751	101.573	101.171	101.044	6.625	85.000	85.000	85.000	85.000	85.000	85.000										
6.375	102.422	102.372	102.226	102.045	101.644	101.518	6.750	85.000	85.000	85.000	85.000	85.000	85.000										



FHA/USDA Programs

FHA/USDA 30 Standard							FHA 15 Standard							All Purchase Transactions 0.000						
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	98.258	98.223	98.061	97.871	97.720	97.644	4.500	99.695	99.679	99.630	99.638	99.087	98.408							
5.000	99.092	99.057	98.894	98.704	98.553	98.477	4.625	100.256	100.240	100.191	100.200	99.649	98.969							
5.125	99.618	99.583	99.420	99.230	99.080	99.003	4.750	99.928	99.892	99.799	99.797	99.185	98.459							
5.250	99.992	99.957	99.732	99.531	99.338	99.205	4.875	100.482	100.445	100.353	100.351	99.739	99.013							
5.375	100.715	100.680	100.455	100.254	100.061	99.927	5.000	101.019	100.982	100.890	100.887	100.275	99.549							
5.500	101.425	101.390	101.166	100.965	100.771	100.638	5.125	101.533	101.496	101.404	101.402	100.790	100.064							
5.625	102.019	101.984	101.760	101.559	101.365	101.232	5.250	100.981	100.923	100.882	100.868	100.288	99.617							
5.750	101.752	101.717	101.539	101.327	101.156	101.085	5.375	101.487	101.430	101.388	101.375	100.795	100.124							
5.875	102.001	101.966	101.787	101.575	101.405	101.334	5.500	101.965	101.907	101.866	101.852	101.273	100.602							
5.990	102.617	102.582	102.403	102.191	102.021	101.949	5.625	102.414	102.356	102.315	102.301	101.722	101.050							
6.125	103.224	103.189	103.010	102.798	102.628	102.556	5.750	101.835	101.756	101.672	101.647	101.007	100.289							
6.250	102.777	102.742	102.581	102.358	102.171	102.143	5.875	102.291	102.213	102.128	102.104	101.463	100.745							
6.375	103.369	103.334	103.173	102.950	102.762	102.734	6.000	102.728	102.649	102.565	102.540	101.900	101.182							
6.500	103.976	103.941	103.780	103.557	103.369	103.341	6.125	103.146	103.067	102.983	102.958	102.317	101.600							
6.625	104.541	104.506	104.346	104.122	103.935	103.907	6.250	102.653	102.554	102.567	102.531	101.970	101.357							
6.750	103.458	103.423	103.310	103.076	102.930	102.946	6.375	103.070	102.971	102.984	102.949	102.387	101.775							
6.875	104.014	103.979	103.866	103.631	103.486	103.501	6.500	103.467	103.368	103.381	103.345	102.784	102.171							
7.000	104.524	104.489	104.376	104.142	103.997	104.012														
7.125	104.938	104.903	104.790	104.556	104.371	104.376														
7.250	103.719	103.684	103.572	103.326	103.145	103.165														
FHA/USDA 30 Streamline							FHA 15 Streamline							All Standard FHA/USDA program 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							
4.875	98.133	98.098	97.936	97.746	97.595	97.519	4.500	99.570	99.554	99.505	99.513	98.962	98.283							
5.000	99.967	99.932	99.769	99.579	98.428	98.352	4.625	100.131	100.115	100.066	100.075	99.524	98.844							
5.125	99.493	99.458	99.295	99.105	98.955	98.878	4.750	99.803	99.767	99.674	99.672	99.060	98.334							
5.250	99.867	99.832	99.607	99.406	99.213	99.080	4.875	100.357	100.320	100.228										

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



VA 30 Standard							VA 15 Standard							All Purchase Transactions 0.000						
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	98.009	97.984	97.821	97.631	97.401	97.284	4.500	99.621	99.605	99.556	99.565	99.014	98.414	State Adjustments DC0.050AL0.050TN-0.050 DE0.000AZ0.100WV0.000 MD0.000MA-0.100MN0.000 NJ-0.100OR0.050ND0.000 PA0.100NH0.000 VA0.050TX0.075 FL0.025SC0.100 NC0.100CT-0.025 CO0.150CA-0.050 GA0.000WA0.050 Loan Amount Adjustments All Terms 75,000 - 99,999(0.500) 100,000 - 199,9990.000 200,000 - 299,9990.025 300,000 - 399,9990.050 400,000 - 548,2500.075 548,251 - 766,5500.100 766,550 - 999,9990.000 1,000,000 - \$1,499,999(0.500) > = \$1,500,000 - \$2,000,000(1.500) All Standard VA program Adjustments 2-4 Units0.000 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 - 7200.075 FICO 719 - 7000.075 FICO 699-6800.000 FICO 679-6600.000 FICO 659-640(0.150) FICO 639-620(1.250) FICO 600-619(1.750) FICO 580-599(2.000)						
5.000	98.732	98.707	98.544	98.354	98.123	98.007	4.625	100.093	100.077	100.028	100.037	99.486	98.886							
5.125	99.157	99.132	98.970	98.780	98.549	98.433	4.750	99.943	99.906	99.814	99.811	99.199	98.554							
5.250	99.969	99.944	99.720	99.519	99.206	99.022	4.875	100.403	100.366	100.274	100.272	99.660	99.014							
5.375	100.851	100.826	100.601	100.400	100.107	99.953	5.000	100.831	100.794	100.702	100.700	100.088	99.442							
5.500	101.478	101.453	101.229	101.027	100.714	100.531	5.125	101.224	101.187	101.095	101.093	100.481	99.835							
5.625	101.845	101.820	101.596	101.395	101.081	100.898	5.250	100.934	100.876	100.835	100.822	100.242	99.651							
5.750	101.494	101.469	101.291	101.079	100.809	100.737	5.375	101.323	101.266	101.224	101.211	100.631	100.040							
5.875	102.110	102.085	101.906	101.694	101.424	101.353	5.500	101.678	101.621	101.579	101.566	100.986	100.395							
5.990	102.647	102.622	102.444	102.231	101.961	101.890	5.625	102.005	101.948	101.906	101.893	101.313	100.722							
6.125	103.140	103.115	102.936	102.724	102.454	102.332	5.750	101.751	101.672	101.588	101.563	100.922	100.285							
6.250	102.862	102.837	102.677	102.453	102.166	102.138	5.875	102.099	102.020	101.936	101.911	101.271	100.633							
6.375	103.395	103.370	103.210	102.987	102.699	102.631	6.000	102.435	102.357	102.272	102.248	101.607	100.970							
6.500	103.680	103.655	103.494	103.271	102.984	102.956	6.125	102.761	102.683	102.599	102.574	101.933	101.296							
6.625	103.965	103.940	103.779	103.556	103.248	103.170	6.250	102.573	102.474	102.487	102.451	101.890	101.357							
6.750	103.528	103.503	103.390	103.156	102.911	102.926	6.375	102.900	102.800	102.814	102.778	102.217	101.684							
6.875	103.968	103.943	103.830	103.596	103.350	103.366	6.500	103.213	103.114	103.127	103.091	102.530	101.997							
7.000	104.370	104.345	104.231	103.997	103.752	103.767														
7.125	104.474	104.449	104.336	104.102	103.836	103.802														
7.250	103.772	103.747	103.635	103.389	103.108	103.148														
VA 30 IRRRL																				

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[illegible]

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	5.000	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	5.625	85.000	85.000	85.000	85.000	85.000	85.000	5.125	85.000	85.000	85.000	85.000	85.000	85.000
5.125	85.000	85.000	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	85.000	85.000	5.250	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	5.875	85.000	85.000	85.000	85.000	85.000	85.000	5.375	85.000	85.000	85.000	85.000	85.000	85.000
5.375	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	85.000	85.000
5.500	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000	85.000	85.000
5.625	85.000	85.000	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	85.000	85.000
5.750	85.000	85.000	85.000	85.000	85.000	85.000	6.375	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000
5.875	85.000	85.000	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000
6.000	85.000	85.000	85.000	85.000	85.000	85.000	6.625	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000

****See Page 9**

Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9	
75,000 - 99,999	(0.500)	(0.500)	SUBORDINATE FINANCING: All terms	
100,000 - 199,999	0.000	0.000		
200,000 - 299,999	0.025	0.025		
300,000 - 399,999	0.050	0.050		
400,000 - 548,250	0.075	0.075		
548,251 - 766,550	0.100	0.100		
State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9	
PA FL TX	0.075	0.050	CASH OUT: All terms	
DC DE VA MD TN WV	0.025	0.000		
CT NC NJ NH OR SC GA WA MN	0.000	0.000		
AL CO	(0.050)	(0.025)		
AZ MA ND	(0.100)	(0.075)		
CA	(0.150)	(0.125)		

****See Page 9**

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.

Admin Fees

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

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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		97.555	97.056	98.899	5.125		98.019	97.618	97.406	75,000 - 99,999	(0.500)	(0.500)								
5.375		98.146	97.651	97.498	5.250		98.746	98.345	98.129	100,000 - 199,999	0.000	0.000								
5.500		98.840	98.448	98.280	5.375		99.270	98.870	98.647	200,000 - 299,999	0.025	0.025								
5.625		99.520	99.028	98.860	5.500		99.754	99.353	99.127	300,000 - 399,999	0.050	0.050								
5.750		99.823	99.274	99.105	5.625		100.204	99.804	99.577	400,000 - 548,250	0.075	0.075								
5.875		100.391	99.845	99.672	5.750		99.956	99.525	99.297	548,251 - 832,750	0.100	0.100								
5.990		100.880	100.353	100.243	5.875		100.417	99.987	99.753	State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9							
6.125		101.379	100.851	100.722	5.990		100.849	100.419	100.181	PA FL TX	0.075	0.050								
6.250		101.201	100.684	100.557	6.125		101.292	100.862	100.624	DC DE VA MD TN WV	0.025	0.000								
6.375		101.674	101.155	101.030	6.250		101.253	100.837	100.650	CT NC NJ NH OR SC GA WA MN	0.000	0.000								
6.490		102.202	101.686	101.557	6.375		101.541	101.225	101.033	AL CO	0.050	0.050								
6.625		102.867	102.147	102.024	6.490		102.002	101.587	101.390	AZ MA ND	(0.100)	(0.075)								
6.750		102.556	102.114	102.062	6.625		102.370	101.955	101.758	CA	(0.150)	(0.125)								
6.875		102.992	102.547	102.499	6.750		102.303	101.933	101.821											
**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		98.006	97.700	97.581	4.625		97.883	97.832	97.753											
4.875		98.560	98.254	98.140	4.750		98.180	98.129	98.045											
5.000		98.868	98.562	98.448	4.875		98.475	98.424	98.334											
5.125		99.153	98.784	98.659	5.000		98.820	98.769	98.680											
5.250		99.490	99.122	98.992	5.125		98.929	98.816	98.716											
5.375		100.026	99.657	99.522	5.250		99.198	99.084	98.979											
5.500		100.278	99.909	99.774	5.375		99.452	99.338	99.228											
5.625		100.601	100.261	100.115	5.500		99.773	99.660	99.550											
5.750		100.710	100.370	100.219	5.625		99.876	99.794	99.674											
5.875		101.224	100.884	100.728	5.750		100.115	100.033	99.907											
High Balance 30 Year Fixed				High Balance 15 Year Fixed																
Rate	21-Day	30-Day	45-Day	Rate	60-Day	75-Day	90-Day													
5.875		100.273	100.148	99.980	6.250		84.450	84.450	84.450											
6.000		100.537	100.126	99.962	6.375		84.450	84.450	84.450											
6.125		100.993	100.582	100.418	6.500		84.450	84.450	84.450											
6.250		101.023	100.621	100.494	6.625		84.450	84.450	84.450											
6.375		101.495	101.094	100.968	6.750		84.450	84.450	84.450											
6.500		101.905	101.503	101.374																
6.625		102.221	101.819	101.696																
6.750		102.047	101.653	101.601																
6.875		102.365	101.971	101.923																
6.990		102.707	102.314	102.259																
7.125		102.933	102.540	102.483																
7.250		103.072	102.695	102.701																
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	
ALPA 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.						

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 All locks, extensions, and cancellations can be requested through our FLEX portal keystone FUNDING WHOLESALE										
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				97.321	97.170	97.094	4.500	99.088	98.537	97.858
5.000				98.154	98.003	97.927	4.625	99.650	99.099	98.419
5.125				98.680	98.530	98.453	4.750	99.247	98.635	97.909
5.250				98.981	98.788	98.655	4.875	99.801	99.189	98.463
5.375				99.704	99.511	99.377	5.000	100.337	99.725	98.999
5.500				100.415	100.221	100.088	5.125	100.852	100.240	99.514
5.625				101.009	100.815	100.682	5.250	100.318	99.738	99.067
5.750				100.777	100.606	100.535	5.375	100.825	100.245	99.574
5.875				101.025	100.855	100.784				
5.990				101.641	101.471	101.399				
6.125				102.248	102.078	102.006				
6.250				101.808	101.621	101.593				

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							
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	97.081	96.851	96.734	4.500	99.015	98.464	97.864
5.000	97.804	97.573	97.457	4.625	99.487	98.936	98.336
5.125	98.230	97.999	97.883	4.750	99.261	98.649	98.004
5.250	98.969	98.656	98.472	4.875	99.722	99.110	98.464
5.375	99.850	99.557	99.403	5.000	100.150	99.538	98.892
5.500	100.477	100.164	99.981	5.125	100.543	99.931	99.285
5.625	100.845	100.531	100.348	5.250	100.272	99.692	99.101
5.750	100.529	100.259	100.187	5.375	100.661	100.081	99.490
5.875	101.144	100.874	100.803	5.500	101.016	100.436	99.845
5.990	101.681	101.411	101.340	5.625	101.343	100.763	100.172
6.125	102.174	101.904	101.782	5.750	101.013	100.372	99.735
6.250	101.903	101.616	101.588	5.875	101.361	100.721	100.083
6.375	102.437	102.149	102.081				
6.500	102.721	102.434	102.406				
6.625	103.006	102.698	102.620				
				</			

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



Conforming 30 Year Fixed

[illegible]

	\$475,000 -	\$450,000 -	\$425,000 -	\$400,000 -	\$375,000 -	\$350,000 -	\$325,000 -	\$300,000 -	\$275,000 -		\$225,000 -	\$200,000 -	\$175,000 -	\$150,000 -	\$125,000 -	\$100,000 -	\$75,000 -
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	VA 30 Year Fixed
Rate	6.75%
Term	30 years
Points	0
Monthly Payment	\$1,895.00
Total Interest Paid	\$321,300.00
Total Amount Paid	\$671,300.00

	\$475,001 -	\$450,001 -	\$425,001 -	\$400,001 -	\$375,001 -	\$350,001 -	\$325,001 -	\$300,001 -	\$275,001 -		\$225,001 -	\$200,001 -	\$175,001 -	\$150,001 -	\$125,001 -	\$110,001 -		\$75,000 -
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NOO Spec Payup 30Yr Fixed Only

Date	Loan Amount
12/1/2018	1000000
12/1/2019	1000000
12/1/2020	1000000
12/1/2021	1000000
12/1/2022	1000000
12/1/2023	1000000
12/1/2024	1000000
12/1/2025	1000000
12/1/2026	1000000
12/1/2027	1000000
12/1/2028	1000000
12/1/2029	1000000
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12/1/2092	1000000
12/1/2093	1000000
12/1/2094	1000000
12/1/2095	1000000
12/1/2096	1000000
12/1/2097	1000000
12/1/2098	1000000
12/1/2099	1000000
12/1/2100	1000000

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

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



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

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

Product Feature	Pricing Specials								
	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	-1.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-1.125	-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	-1.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-1.125	-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	0.000	0.000	0.000	n/a	n/a	n/a	n/a
Second Home	-1.125	-1.125	-1.625	-1.125	-3.375	n/a	n/a	n/a	n/a
Investment Property	-1.125	-1.125	-1.625	-1.125	-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 - 832,750	0.100	0.100
> 832,750	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

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.