

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																					
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	98.341	98.316	98.216	98.156	97.648	97.456	5.125	98.584	98.574	98.363	98.254	97.820	97.573	75,000 - 99,999	(0.500)	(0.500)	DJ Home Ready	0.150	0.000		
5.375	98.907	98.882	98.782	98.722	98.218	98.021	5.250	99.313	99.303	99.086	98.981	98.552	98.304	100,000 - 199,999	0.000	0.000	LP Home Possible	0.150	0.000		
5.500	99.613	99.588	99.488	99.428	98.929	98.726	5.375	99.834	99.824	99.603	99.504	99.076	98.824	200,000 - 299,999	0.025	0.025					
5.625	100.215	100.190	100.090	100.030	99.531	99.329	5.500	100.328	100.318	100.095	100.000	99.573	99.318	300,000 - 399,999	0.050	0.050					
5.750	100.561	100.536	100.436	100.376	99.828	99.641	5.625	100.763	100.753	100.530	100.435	100.008	99.752	400,000 - 548,250	0.075	0.075					
5.875	101.101	101.076	100.976	100.916	100.373	100.181	5.750	100.866	100.856	100.622	100.504	100.065	99.822	548,251 - 832,750	0.100	0.100					
5.990	101.599	101.574	101.474	101.414	100.895	100.748	5.875	101.321	101.311	101.074	100.962	100.524	100.277	State Adjustments	20/25/30 Yr	10/15 Yr	State Special				
6.125	102.081	102.056	101.956	101.896	101.367	101.172	5.990	101.744	101.734	101.494	101.387	100.949	100.699	PA FL TX	0.075	0.050	NC, SC, TN	0.150			
6.250	102.026	102.001	101.901	101.841	101.284	101.145	6.125	102.170	102.160	101.920	101.813	101.375	101.125	DC DE VA MD TN WV	0.025	0.000					
6.375	102.414	102.389	102.289	102.229	101.669	101.532	6.250	102.080	102.070	101.819	101.688	101.283	101.088	CT NC NJ NH OR SC GA WA MN	0.000	0.000					
6.490	102.895	102.870	102.770	102.710	102.154	102.014	6.375	102.476	102.466	102.212	102.088	101.683	101.484	AL CO	0.050	0.050					
6.625	103.399	103.374	103.274	103.214	102.650	102.518	6.490	102.844	102.834	102.578	102.458	102.054	101.852	AZ MA ND	(0.100)	(0.075)					
6.750	103.420	103.395	103.295	103.235	102.659	102.582	6.625	103.234	103.224	102.967	102.848	102.444	102.241	CA	(0.150)	(0.125)					
6.875	103.842	103.817	103.717	103.657	103.074	103.005	6.750	103.065	103.055	102.788	102.645	102.287	102.154	SPECIAL - AZ CA OR WA	0.100	0.100					
6.990	104.298	104.273	104.173	104.113	103.533	103.460	6.875	103.368	103.358	103.087	102.950	102.593	102.456	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000							
7.125	104.649	104.624	104.524	104.464	103.880	103.812	6.990	103.644	103.634	103.361	103.229	102.873	102.732		0.60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%
7.250	104.755	104.730	104.630	104.570	103.994	103.979	7.125	103.939	103.929	103.655	103.523	103.167	103.079	Second Homes	0.000	0.450	0.550	0.750	0.500	0.500	0.000
7.375	105.031	105.006	104.906	104.846	104.262	104.256	7.250	104.302	104.292	104.008	103.853	103.543	103.472	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	99.174	99.124	98.863	98.787	98.496	98.397	4.625	98.294	98.394	98.167	98.099	98.062	97.993								
4.875	99.725	99.675	99.410	99.341	99.051	98.947	4.750	98.589	98.695	98.473	98.394	98.353	98.294								
5.000	100.033	99.983	99.718	99.649	99.359	99.255	4.875	98.919	99.024	98.801	98.724	98.684	98.623								
5.125	100.374	100.324	100.045	99.949	99.614	99.499	5.000	99.270	99.375	99.152	99.075	99.035	98.974								
5.250	100.629	100.579	100.296	100.207	99.873	99.753	5.125	99.593	99.695	99.467	99.380	99.324	99.259								
5.375	101.160	101.110	100.823	100.742	100.409	100.284	5.250	99.805	99.897	99.654	99.562	99.479	99.399								
5.500	101.412	101.362	101.075	100.994	100.661	100.536	5.375	100.107	100.198	99.953	99.864	99.780	99.699								
5.625	101.696	101.646	101.377	101.266	100.919	100.783	5.500	100.426	100.517	100.272	100.182	100.099	100.018								
5.750	101.650	101.600	101.326	101.224	100.877	100.736	5.625	100.693	100.781	100.542	100.443	100.355	100.270								
5.875	102.161	102.111	101.833	101.738	101.393	101.247	5.750	100.755	100.833	100.599	100.494	100.401	100.301								
6.000	102.388	102.338	102.060	101.965	101.620	101.474	5.875	101.052	101.129	100.893	100.791	100.698	100.596								
6.125	102.651	102.601	102.357	102.234	101.893	101.737	6.000	101.381	101.458	101.222	101.121	101.028	100.925								
6.250	102.810	102.760	102.511	102.396	102.057	101.895	6.125	101.682	101.756	101.532	101.421	101.329	101.223								
6.375	103.134	103.264	103.068	102.920	102.603	102.436	6.250	101.971	102.027	101.865	101.724	101.662	101.525								
6.500	103.499	103.449	103.249	103.108	102.793	102.621	6.375	102.298	102.349	102.184	102.050	101.989	101.847								
6.625	103.203	103.153	103.154	102.904	102.654	102.404	6.500	102.611	102.659	102.489	102.363	102.303	102.156								
6.750	103.380	103.330	103.327	103.077	102.827	102.577	6.625	102.905	102.950	102.776	102.658	102.599	102.446								
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	101.014	100.964	100.900	100.893	100.761	100.569	6.250	85.000	85.000	85.000	85.000	85.000	85.000								
6.000	101.522	101.472	101.288	101.130	100.710	100.528	6.375	85.000	85.000	85.000	85.000	85.000	85.000								
6.125	101.969	101.919	101.735	101.581	101.164	100.975	6.500	85.000	85.000	85.000	85.000	85.000	85.000								
6.250	102.042	102.092	101.958	101.815	101.214	101.075	6.625	85.000	85.000	85.000	85.000	85.000	85.000								
6.375	102.504	102.454	102.252	102.076	101.673	101.537	6.750	85.000	85.000	85.000	85.000	85.000	85.000								
6.500	102.921	102.871	102.666	102.496	102.094	101.954	6.875	85.000	85.000	85.000	85.000	85.000	85.000								
6.625	103.261	103.211	103.011	102.831	102.427	102.295	7.000	85.000	85.000	85.000	85.000	85.000	85.000								
6.750	103.247	103.197	102.977	102.778	102.398	102.321															
6.875	103.570	103.520	103.305	103.096	102.713	102.644															
6.990	103.908	103.858	103.639	103.436	103.054	102.981															
7.125	104.132	104.082	103.867	103.663	103.283	103.247															
7.250	104.319	104.269	104.033	103.808	103.450	103.435															
7.375	104.535	104.485	104.254	104.020	103.661	103.652															
Adjustment Caps														Extension Costs Per Day:				Admin Fees:			
Home Ready / Home Possible														0.000	First Request			(0.020)	Underwriting		\$1,125
First Time Homebuyer															Second Request			(0.020)	Condo New Project Approval		\$700
<= 100% AMI														0.000	Third Request			(0.040)	Condo Established Project		\$295
<=120% AMI High Cost														0.000	Fourth Request			(0.040)	Condo Limited Review		\$0
															Relock Fee			(0.125)			
LLPA CAPS APPLY TO ALL CONV 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.						

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

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	98.027	97.992	97.834	97.633	97.504	97.449	4.500	99.392	99.376	99.328	99.334	98.793	98.126
5.000	98.860	98.825	98.668	98.466	98.337	98.282	4.625	99.958	99.942	99.893	99.900	99.359	98.692
5.125	99.386	99.351	99.193	98.992	98.863	98.807	4.750	99.740	99.705	99.636	99.629	99.046	98.359
5.250	99.866	99.831	99.639	99.424	99.278	99.211	4.875	100.299	100.264	100.195	100.188	99.605	98.918
5.375	100.587	100.552	100.359	100.144	99.998	99.932	5.000	100.844	100.810	100.741	100.734	100.151	99.463
5.500	101.293	101.258	101.066	100.851	100.705	100.638	5.125	101.372	101.338	101.269	101.262	100.679	99.991
5.625	101.973	101.938	101.745	101.530	101.344	101.268	5.250	100.806	100.753	100.695	100.674	100.083	99.374
5.750	101.406	101.371	101.214	100.985	100.835	100.748	5.375	101.327	101.274	101.216	101.195	100.604	99.896
5.875	102.046	102.011	101.853	101.624	101.474	101.387	5.500	101.824	101.771	101.713	101.692	101.101	100.392
5.990	102.663	102.628	102.471	102.242	102.092	102.005	5.625	102.291	102.238	102.180	102.159	101.568	100.860
6.125	103.235	103.200	103.042	102.813	102.623	102.526	5.750	101.280	101.210	101.178	101.143	100.560	99.831
6.250	102.572	102.537	102.396	102.153	101.997	101.889	5.875	101.748	101.678	101.646	101.611	101.028	100.299
6.375	102.969	102.934	102.793	102.550	102.394	102.286	6.000	102.195	102.124	102.092	102.058	101.475	100.746
6.500	103.537	103.502	103.361	103.119	102.962	102.854	6.125	102.622	102.551	102.519	102.484	101.901	101.172
6.625	104.087	104.052	103.911	103.669	103.472	103.354	6.250	102.130	102.041	102.052	102.003	101.445	100.695
6.750	103.903	103.868	103.745	103.489	103.311	103.182	6.375	102.556	102.468	102.478	102.429	101.871	101.121
6.875	104.470	104.435	104.312	104.056	103.878	103.750	6.500	102.961	102.872	102.882	102.834	102.275	101.526
7.000	104.992	104.957	104.834	104.578	104.400	104.272							
7.125	105.357	105.322	105.200	104.943	104.726	104.587							
7.250	104.157	104.122	104.011	103.740	103.530	103.380							
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	97.902	97.867	97.709	97.508	97.379	97.324	4.500	99.267	99.251	99.203	99.209	98.668	98.001
5.000	98.735	98.700	98.543	98.341	98.212	98.157	4.625	99.833	99.817	99.768	99.775	99.234	98.567
5.125	99.261	99.226	99.068	98.867	98.738	98.682	4.750	99.615	99.580	99.511	99.504	98.921	98.234
5.250	99.741	99.706	99.514	99.299	99.153	99.086	4.875	100.174	100.139	100.070	100.063	99.480	98.793
5.375	100.462	100.427	100.234	100.019	99.873	99.807	5.000	100.719	100.685	100.616	100.609	100.026	99.338
5.500	101.168	101.133	100.941	100.726	100.580	100.513	5.125	101.247	101.213	101.144	101.137	100.554	99.866
5.625	101.848	101.813	101.620	101.405	101.219	101.143	5.250	100.681	100.628	100.570	100.549	99.958	99.249
5.750	101.281	101.246	101.089	100.860	100.710	100.623	5.375	101.202	101.149	101.091	101.070	100.479	99.771
5.875	101.921	101.886	101.728	101.499	101.349	101.262							
5.990	102.538	102.503	102.346	102.117	101.967	101.880							
6.125	103.110	103.075	102.917	102.688	102.498	102.401							
6.250	102.447	102.412	102.271	102.028	101.872	101.764							
6.375	102.844	102.809	102.668	102.425	102.269	102.161							
6.500	103.412	103.377	103.236	102.994	102.837	102.729							
6.625	103.962	103.927	103.786	103.544	103.347	103.229							
6.750	103.778	103.743	103.620	103.364	103.186	103.057							
6.875	104.345	104.310	104.187	103.931	103.753	103.625							
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	100.148	100.123	99.918	99.718	99.591	99.515	5.375	100.023	99.998	99.793	99.593	99.466	99.390
5.500	100.895	100.870	100.664	100.464	100.337	100.261	5.500	100.770	100.745	100.539	100.339	100.212	100.136
5.625	101.324	101.299	101.094	100.894	100.767	100.691	5.625	101.199	101.174	100.969	100.769	100.642	100.566
5.750	100.909	100.884	100.711	100.498	100.362	100.265	5.750	100.784	100.759	100.586	100.373	100.237	100.140
5.875	101.607	101.582	101.410	101.196	101.060	100.963	5.875	101.482	101.457	101.285	101.071	100.935	100.838
6.000	102.280	102.255	102.083	101.869	101.733	101.636	6.000	102.155	102.130	101.958	101.744	101.608	101.511
6.125	102.666	102.641	102.469	102.255	102.119	102.022	6.125	102.541	102.516	102.344	102.130	101.994	101.897
6.250	101.381	101.356	101.183	100.956	100.780	100.662	6.250	101.256	101.231	101.058	100.831	100.655	100.537
6.375	102.058	102.033	101.860	101.633	101.457	101.339	6.375	101.933	101.908	101.735	101.508	101.332	101.214
6.500	102.685	102.660	102.488	102.260	102.084	101.966	6.500	102.560	102.535	102.363	102.135	101.959	101.841
6.625	103.025	103.000	102.828	102.600	102.424	102.306	6.625	102.900	102.875	102.703	102.475	102.299	102.181
6.750	102.321	102.296	102.125	101.883	101.654	101.515	6.750	102.196	102.171	102.000	101.758	101.529	101.390
6.875	102.918	102.893	102.722	102.480	102.251	102.113	6.875	102.793	102.768	102.597	102.355	102.126	101.988
7.000	103.440	103.415	103.244	103.002	102.773	102.635	7.000	103.315	103.290	103.119	102.877	102.648	102.510
7.125	103.585	103.560	103.389	103.147	102.919	102.780	7.125	103.460	103.435	103.264	103.022	102.794	102.655
7.250	101.021	100.996	100.819	100.563	100.265	100.105	7.250	100.896	100.871	100.694	100.438	100.140	99.980
Extension Costs Per Day:													
First Request			(0.020)										
Second Request			(0.020)										
Third Request			(0.040)										
Fourth Request			(0.040)										
Relock Fee			(0.125)										
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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	
CO	0.150	CA	-0.050		0.150
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 - 832,750	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 730 - 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)

Admin Fees

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



VA Programs

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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keystone
FUNDING
WHOLESALE

[illegible]

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

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



Effective Date and Time
2/3/2026 10:30 AM

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

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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				97.083	96.954	96.899	4.500	98.784	98.243	97.576
5.000				97.916	97.787	97.732	4.625	99.350	98.809	98.142
5.125				98.442	98.313	98.257	4.750	99.079	98.496	97.809
5.250				98.874	98.728	98.661	4.875	99.638	99.055	98.368
5.375				99.594	99.448	99.382	5.000	100.184	99.601	98.913
5.500				100.301	100.155	100.088	5.125	100.712	100.129	99.441
5.625				100.980	100.794	100.718	5.250	100.124	99.533	98.824
5.750				100.435	100.285	100.198	5.375	100.645	100.054	99.346
5.875				101.074	100.924	100.837				
5.990				101.692	101.542	101.455				
6.125				102.263	102.073	101.976				
6.250				101.603	101.447	101.339				

FHA/USDA 30 Standard						FHA 15 Standard				
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	Rate	60-Day	75-Day	90-Day	
4.875				97.063	96.954	96.899	4.500	98.784	98.243	97.576
5.000				97.916	97.787	97.732	4.625	99.350	98.809	98.142
5.125				98.442	98.313	98.257	4.750	99.079	98.496	97.809
5.250				98.874	98.728	98.661	4.875	99.638	98.055	98.368
5.375				99.594	99.448	99.382	5.000	100.184	99.601	98.913
5.500				100.301	100.155	100.088	5.125	100.712	100.129	99.441
5.625				100.980	100.794	100.718	5.250	100.124	99.533	98.824
5.750				100.435	100.285	100.198	5.375	100.645	100.054	99.346
5.875				101.074	100.924	100.837				
5.990				101.692	101.542	101.455				
6.125				102.263	102.073	101.976				
6.250				101.603	101.447	101.339				

FHA 30 HB Standard				FHA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
5.375	99.168	99.041	98.965	4.500	98.784	98.243	97.576
5.500	99.914	99.787	99.711	4.625	99.350	98.809	98.142
5.625	100.344	100.217	100.141	4.750	99.079	98.496	97.809
5.750	99.948	99.812	99.715	4.875	99.638	98.055	98.368
5.875	100.646	100.510	100.413	5.000	100.184	99.601	98.913
6.000	101.319	101.183	101.086	5.125	100.712	100.129	99.441
6.125	101.705	101.569	101.472	5.250	100.124	99.533	98.824
6.250	100.406	100.230	100.112	5.375	100.645	100.054	99.346
6.375	101.083	100.907	100.789				
6.500	101.710	101.534	101.416				

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 - 832,750	0.100
High Balance	0.000

All Standard FHA/USDA program Adjustments

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

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

Extension Costs Per Day:

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

Admin Fees

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

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



Effective Date and Time
2/3/2026 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

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	96.876	96.667	96.571	4.500	98.720	98.179	97.612
5.000	97.598	97.389	97.294	4.625	99.208	98.667	98.101
5.125	98.024	97.814	97.719	4.750	99.092	98.509	97.921
5.250	98.933	98.667	98.550	4.875	99.568	98.985	98.398
5.375	99.701	99.435	99.319	5.000	100.015	99.432	98.845
5.500	100.365	100.099	99.983	5.125	100.430	99.847	99.260
5.625	100.779	100.513	100.397	5.250	100.077	99.485	98.877
5.750	100.480	100.210	100.073	5.375	100.487	99.895	99.287
5.875	101.161	100.890	100.753	5.500	100.863	100.272	99.663
5.990	101.649	101.379	101.242	5.625	101.203	100.612	100.004
6.125	102.299	102.029	101.892	5.750	100.496	99.913	99.284
6.250	101.615	101.338	101.181	5.875	100.853	100.270	99.641
6.375	102.020	101.743	101.585				
6.500	102.522	102.245	102.087				
6.625	102.865	102.589	102.431				

SPEC PAYUPS																		
Conforming 30 Year Fixed																		
Rate	\$475.001 - \$475.000	\$450.001 - \$475.000	\$425.001 - \$450.000	\$400.001 - \$425.000	\$375.001 - \$400.000	\$350.001 - \$375.000	\$325.001 - \$350.000	\$300.001 - \$325.000	\$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
4.990	0.030	0.030	0.030	0.030	0.000	0.000	-0.080	-0.080	0.000	0.000	0.000	0.000	0.000	0.000	-0.313	-0.200	-0.251	-0.459
5.125	0.030	0.030	0.030	0.030	0.000	0.000	-0.080	-0.064	-0.036	0.031	-0.001	0.047	0.033	0.066	0.060	0.173	0.121	-0.086
5.250	0.030	0.030	0.030	0.030	0.000	0.000	-0.080	-0.054	-0.025	0.041	0.009	0.057	0.043	0.076	0.070	0.183	0.131	-0.076
5.375	0.030	0.030	0.030	0.030	0.000	0.000	-0.080	-0.054	-0.025	0.041	0.009	0.057	0.043	0.076	0.070	0.183	0.131	-0.076
5.500	0.030	0.030	0.030	0.030	0.000	0.000	-0.080	-0.054	-0.025	0.041	0.009	0.057	0.043	0.076	0.070	0.183	0.131	-0.076
5.625	0.030	0.030	0.030	0.030	0.000	0.000	-0.080	-0.054	-0.026	0.041	0.009	0.057	0.043	0.076	0.070	0.183	0.131	-0.076
5.750	0.030	0.030	0.030	0.030	0.016	0.044	0.031	0.256	0.312	0.378	0.374	0.479	0.521	0.554	0.520	0.604	0.441	0.289
5.875	0.030	0.030	0.030	0.030	0.016	0.045	0.031	0.256	0.312	0.378	0.375	0.479	0.521	0.554	0.520	0.605	0.441	0.289
5.990	0.030	0.030	0.030	0.030	0.000	0.015	0.060	0.286	0.302	0.358	0.384	0.469	0.532	0.564	0.530	0.614	0.451	0.320
6.125	0.030	0.030	0.030	0.030	0.000	0.015	0.030	0.255	0.302	0.358	0.374	0.469	0.522	0.554	0.520	0.604	0.441	0.289
6.250	0.030	0.030	0.030	0.030	0.412	0.553	0.567	0.651	0.707	0.830	0.854	0.931	0.917	0.893	0.887	0.944	0.780	0.572
6.375	0.030	0.030	0.030	0.030	0.425	0.565	0.571	0.657	0.715	0.839	0.862	0.940	0.931	0.902	0.899	0.951	0.792	0.582
6.490	0.030	0.030	0.030	0.030	0.456	0.597	0.584	0.674	0.736	0.863	0.882	0.963	0.966	0.927	0.927	0.972	0.821	0.607
6.625	0.030	0.030	0.030	0.030	0.417	0.558	0.559	0.646	0.705	0.830	0.851	0.930	0.925	0.893	0.891	0.941	0.784	0.573
6.750	0.030	0.030	0.030	0.030	0.693	0.806	0.876	1.017	1.298	1.364	1.361	1.409	1.423	1.428	1.366	1.394	1.202	0.966
6.875	0.030	0.030	0.030	0.030	0.704	0.816	0.867	1.011	1.297	1.366	1.359	1.410	1.437	1.430	1.373	1.392	1.210	0.969
6.990	0.030	0.030	0.030	0.030	0.728	0.841	0.869	1.018	1.308	1.381	1.370	1.425	1.465	1.446	1.393	1.404	1.232	0.985
7.125	0.030	0.030	0.030	0.030	0.692	0.804	0.855	1.000	1.285	1.354	1.347	1.399	1.425	1.418	1.361	1.381	1.198	0.958
7.250	0.030	0.030	0.030	0.030	0.412	0.665	0.595	0.792	1.017	1.196	1.332	1.409	1.395	1.371	1.309	1.337	1.202	0.966
7.375	0.030	0.030	0.030	0.030	0.423	0.676	0.606	0.786	1.015	1.197	1.330	1.410	1.409	1.374	1.316	1.336	1.210	0.969
FHA 30 Year Fixed																		
Rate	\$475.001 - \$500.000	\$450.001 - \$475.000	\$425.001 - \$450.000	\$400.001 - \$425.000	\$375.001 - \$400.000	\$350.001 - \$375.000	\$325.001 - \$350.000	\$300.001 - \$325.000	\$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
4.750	0.000	0.000	0.000	0.000	-0.130	-0.130	-0.230	-0.320	-0.400	-0.290	-0.280	-0.330	-0.280	-0.330	-0.380	-0.460	-0.840	-2.730
4.875	0.000	0.000	0.000	0.000	-0.130	-0.130	-0.230	-0.320	-0.400	-0.290	-0.280	-0.330	-0.280	-0.330	-0.380	-0.460	-0.840	-2.730
5.000	0.000	0.000	0.000	0.000	-0.130	-0.130	-0.230	-0.320	-0.400	-0.290	-0.280	-0.330	-0.280	-0.330	-0.380	-0.460	-0.840	-2.730
5.125	0.000	0.000	0.000	0.000	-0.130	-0.130	-0.230	-0.320	-0.400	-0.290	-0.280	-0.330	-0.280	-0.330	-0.380	-0.460	-0.840	-2.730
5.250	0.000	0.000	0.000	0.000	-0.130	-0.130	-0.230	-0.320	-0.400	-0.290	-0.280	-0.330	-0.280	-0.330	-0.380	-0.460	-0.840	-2.682
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.167	0.185	0.133	0.231	0.250	0.278	0.336	0.400	0.491	0.467	0.171	-1.662
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.167	0.195	0.153	0.231	0.249	0.278	0.336	0.420	0.511	0.487	0.191	-1.642
5.625	0.000	0.000	0.000	0.000	-0.130	-0.130	-0.063	-0.125	-0.177	-0.039	0.000	-0.022	0.056	0.000	0.181	0.157	-0.139	0.000
5.750	0.000	0.000	0.000	0.000	-0.130	-0.130	-0.063	-0.125	-0.177	-0.039	0.000	-0.022	0.056	0.000	0.181	0.157	-0.139	0.000
5.875	0.054	0.420	0.448	0.476	0.563	0.619	0.703	0.787	0.764	0.880	0.954	1.011	1.097	1.143	1.121	1.126	0.802	-0.907
5.990	0.054	0.420	0.448	0.476	0.563	0.619	0.663	0.657	0.634	0.800	0.894	0.901	1.007	1.013	0.991	0.996	0.672	-0.937
6.125	0.054	0.420	0.448	0.476	0.433	0.489	0.473	0.468	0.444	0.610	0.704	0.711	0.817	0.823	0.801	0.806	0.482	-1.127
6.250	0.054	0.420	0.448	0.476	0.433	0.489	0.473	0.468	0.444	0.610	0.704	0.711	0.817	0.823	0.801	0.806	0.482	-1.127
6.375	0.082	0.420	0.561	0.617	0.731	0.787	0.844	0.956	0.932	1.021	1.067	1.207	1.350	1.424	1.515	1.491	1.167	-0.498
6.500	0.082	0.420	0.561	0.617	0.721	0.778	0.734	0.756	0.733	0.871	0.937	1.028	1.190	1.224	1.315	1.291	0.968	-0.698
6.625	0.082	0.420	0.561	0.617	0.601	0.657	0.614	0.636	0.612	0.751	0.817	0.907	1.070	1.104	1.195	1.171	0.847	-0.818
6.750	0.000	0.000	0.000	0.000	-0.010	0.000	0.115	0.194	0.170	0.421	0.543	0.690	0.796	0.915	1.006	1.066	0.911	-0.922
6.875	0.000	0.000	0.000	0.000	0.000	0.056	0.185	0.264	0.240	0.491	0.613	0.760	0.866	0.985	1.076	1.136	0.981	-0.852
7.000	0.000	0.000	0.000	0.000	0.000	0.056	0.225	0.394	0.390	0.571	0.673	0.870	0.956	1.135	1.226	1.286	1.131	-0.703
7.125	0.000	0.000	0.000	0.000	-0.130	-0.074	-0.005	0.074	0.000	0.301	0.423	0.570	0.676	0.795	0.886	0.946	0.791	-1.043
7.250	0.000	0.000	0.000	0.000	-0.040	-0.040	-0.140	-0.230	-0.310	-0.200	-0.190	-0.240	-0.078	-0.071	-0.009	0.000	-0.159	-1.768
VA 30 Year Fixed																		
Rate	\$475.001 - \$500.000	\$450.001 - \$475.000	\$425.001 - \$450.000	\$400.001 - \$425.000	\$375.001 - \$400.000	\$350.001 - \$375.000	\$325.001 - \$350.000	\$300.001 - \$325.000	\$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
4.750	0.050	0.050	0.050	0.050	0.060	0.060	0.060	0.060	0.060	0.000	0.020	0.020	0.040	0.060	0.090	0.090	-0.460	-2.480
4.875	0.050	0.050	0.050	0.050	0.060	0.060	0.060	0.060	0.060	0.000	0.020	0.020	0.040	0.060	0.090	0.090	-0.460	-2.480
5.000	0.050	0.050	0.050	0.050	0.060	0.060	0.060	0.060	0.060	0.000	0.020	0.020	0.040	0.060	0.090	0.090	-0.460	-2.480
5.125	0.050	0.050	0.050	0.050	0.060	0.060	0.060	0.060	0.060	0.000	0.020	0.020	0.040	0.060	0.090	0.090	-0.460	-2.480
5.250	0.050	0.050	0.050	0.050	0.060	0.060	0.060	0.060	0.060	0.000	0.020	0.020	0.040	0.060	0.090	0.090	-0.460	-2.480
5.375	0.050	0.050	0.050	0.050	0.060	0.060	0.060	0.060	0.000	0.050	0.020	0.020	0.040	0.060	0.090	0.090	-0.460	-2.480
5.500	0.050	0.050	0.050	0.050	0.060	0.060	0.060	0.060	0.060	0.000	0.020	0.020	0.040	0.060	0.090	0.090	-0.460	-2.480
5.625	0.050	0.050	0.050	0.050	0.060	0.060	0.060	0.060	0.060	0.000	0.020	0.020	0.040	0.060	0.090	0.090	-0.460	-2.480
5.750	0.050	0.050	0.050	0.050	0.060	0.060	0.060	0.060	0.060	0.000	0.020	0.020	0.040	0.060	0.090	0.090	-0.460	-2.480
5.875	0.050	0.050	0.050	0.050	0.060	0.060	0.060	0.060	0.060	0.000	0.020	0.020	0.040	0.060	0.090	0.090	-0.460	-2.480
5.990	0.050	0.050	0.050	0.050	0.060	0.060	0.060	0.060	0.060	0.000	0.020	0.020	0.040	0.060	0.090	0.090		

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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



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

Conventional LLPAs												
Purchase - FICO/TV 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%	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/TV 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%	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/TV 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%	97.00%		
>=780	-0.375	-0.375	-0.625	-0.875	-1.375	n/a	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	n/a		
740-759	-0.375	-0.375	-1.000	-1.625	-2.375	n/a	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	n/a		
700-719	-0.375	-0.500	-1.625	-2.625	-3.250	n/a	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	n/a		
660-679	-0.375	-0.875	-2.750	-4.000	-4.750	n/a	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	n/a		
620-639	-0.375	-1.375	-3.375	-4.875	-5.125	n/a	n/a	n/a	n/a	n/a		
< 620	NA	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%	97.00%		
Purchase Special	0.000	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	0.000		
Temporary Interest Rate Buydown	-0.250	-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	-0.100		
	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	0.000	0.000		
Cumulative LPA 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%	97.00%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-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	-4.125		
Condo	0.000	0.000	-0.125	-0.125	-0.750	-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	-0.500		
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-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	-1.125	-1.125	-1.125		
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-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	-2.500	-2.500	-2.500		
DTI > 40%	0.000	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%	97.00%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-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	-4.125		
Condo	0.000	0.000	-0.125	-0.125	-0.750	-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	-0.500		
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-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	-1.125	-1.125	-1.125		
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-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	-2.500	-2.500	-2.500		
DTI > 40%	0.000	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%	97.00%		
ARM	0.000	0.000	0.000	0.000	0.000	n/a	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	n/a		
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	n/a	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	n/a		
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	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	n/a		
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	n/a	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	n/a		
High Balance - ARM	-2.000	-2.000	-2.250	-2.250	-3.250	n/a	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	n/a		
Loan Amount Adjustments												
20/25/30 Yr 10/15 Yr												
75,000 - 99,999	(0.000) (0.000)											
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)	
Retook Fee											(0.125)	
Expired Loans Cannot be Extended and are Subject to Worst Case Pricing for 30 Days.												
Admin Fees:												
Underwriting \$1,125												
Project Approval \$700												
Condo Established												
Project \$295												
Condo Limited Review \$0												