

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	99.149	99.114	98.972	98.756	98.589	98.510	4.500	99.830	99.768	99.764	99.694	99.178	98.464
5.000	99.930	99.895	99.753	99.538	99.411	99.342	4.625	100.389	100.327	100.323	100.253	99.737	99.023
5.125	100.504	100.469	100.327	100.111	99.944	99.865	4.750	100.002	99.931	99.913	99.827	99.272	98.535
5.250	100.251	100.216	100.060	99.831	99.661	99.567	4.875	100.553	100.482	100.464	100.378	99.823	99.086
5.375	100.969	100.934	100.779	100.549	100.379	100.285	5.000	101.085	101.014	100.996	100.909	100.355	99.618
5.500	101.673	101.638	101.482	101.252	101.082	100.989	5.125	101.594	101.523	101.505	101.419	100.864	100.127
5.625	102.357	102.322	102.167	101.937	101.767	101.673	5.250	101.053	101.020	100.988	100.901	100.308	99.562
5.750	101.819	101.784	101.614	101.371	101.208	101.148	5.375	101.555	101.522	101.490	101.402	100.809	100.063
5.875	102.202	102.167	101.997	101.754	101.591	101.532	5.500	102.026	101.993	101.961	101.874	101.281	100.534
5.990	102.811	102.776	102.606	102.363	102.200	102.140	5.625	102.473	102.440	102.408	102.321	101.729	100.982
6.125	103.425	103.390	103.220	102.977	102.774	102.705	5.750	101.394	101.399	101.353	101.359	100.727	100.057
6.250	102.699	102.664	102.480	102.223	102.110	102.132	5.875	101.847	101.852	101.806	101.812	101.180	100.510
6.375	103.105	103.070	102.887	102.629	102.517	102.538	6.000	102.281	102.286	102.240	102.246	101.613	100.943
6.500	103.594	103.559	103.375	103.118	103.005	103.027	6.125	102.695	102.700	102.654	102.660	102.027	101.357
6.625	104.137	104.102	103.918	103.661	103.548	103.570	6.250	101.824	101.804	101.745	101.765	101.094	100.429
6.750	104.291	104.256	104.058	103.787	103.574	103.509	6.375	102.237	102.217	102.158	102.178	101.507	100.842
6.875	104.826	104.791	104.594	104.323	104.110	104.044	6.500	102.629	102.610	102.550	102.571	101.900	101.235
7.000	105.315	105.280	105.083	104.812	104.599	104.533							
7.125	105.758	105.723	105.526	105.255	105.012	104.936							
7.250	104.716	104.681	104.469	104.184	103.917	103.820							

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	99.024	98.989	98.847	98.631	98.464	98.385	4.500	99.705	99.643	99.639	99.569	99.053	98.339
5.000	99.805	99.770	99.628	99.413	99.286	99.217	4.625	100.264	100.202	100.198	100.128	99.612	98.898
5.125	100.379	100.344	100.202	99.986	99.819	99.740	4.750	99.877	99.806	99.788	99.702	99.147	98.410
5.250	100.126	100.091	99.935	99.706	99.536	99.442	4.875	100.428	100.357	100.339	100.253	99.698	98.961
5.375	100.844	100.809	100.654	100.424	100.254	100.160	5.000	100.960	100.889	100.871	100.784	100.230	99.493
5.500	101.548	101.513	101.357	101.127	100.957	100.864	5.125	101.469	101.398	101.380	101.294	100.739	100.002
5.625	102.232	102.197	102.042	101.812	101.642	101.548	5.250	100.928	100.895	100.863	100.776	100.183	99.437
5.750	101.694	101.659	101.489	101.246	101.083	101.023	5.375	101.430	101.397	101.365	101.277	100.684	99.938
5.875	102.077	102.042	101.872	101.629	101.466	101.407							
5.990	102.686	102.651	102.481	102.238	102.075	102.015							
6.125	103.300	103.265	103.095	102.852	102.649	102.580							
6.250	102.574	102.539	102.355	102.098	101.985	102.007							
6.375	102.980	102.945	102.762	102.504	102.392	102.413							
6.500	103.469	103.434	103.250	102.993	102.880	102.902							
6.625	104.012	103.977	103.793	103.536	103.423	103.445							
6.750	104.166	104.131	103.933	103.662	103.449	103.384							
6.875	104.701	104.666	104.469	104.198	103.985	103.919							

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	100.545	100.520	100.355	100.140	99.986	99.874	5.375	100.420	100.395	100.230	100.015	99.861	99.749
5.500	101.289	101.264	101.098	100.883	100.730	100.617	5.500	101.164	101.139	100.973	100.758	100.605	100.492
5.625	101.714	101.689	101.523	101.308	101.154	101.042	5.625	101.589	101.564	101.398	101.183	101.029	100.917
5.750	101.005	100.980	100.801	100.572	100.418	100.333	5.750	100.880	100.855	100.676	100.447	100.293	100.208
5.875	101.698	101.673	101.493	101.265	101.110	101.025	5.875	101.573	101.548	101.368	101.140	100.985	100.900
6.000	102.361	102.336	102.156	101.928	101.774	101.688	6.000	102.236	102.211	102.031	101.803	101.649	101.563
6.125	102.731	102.706	102.526	102.297	102.143	102.058	6.125	102.606	102.581	102.401	102.172	102.018	101.933
6.250	101.489	101.464	101.271	101.028	100.899	100.869	6.250	101.364	101.339	101.146	100.903	100.774	100.744
6.375	102.146	102.121	101.927	101.685	101.555	101.525	6.375	102.021	101.996	101.802	101.560	101.430	101.400
6.500	102.743	102.718	102.524	102.282	102.153	102.123	6.500	102.618	102.593	102.399	102.157	102.028	101.998
6.625	103.046	103.021	102.828	102.585	102.456	102.426	6.625	102.921	102.896	102.703	102.460	102.331	102.301
6.750	102.714	102.689	102.481	102.225	101.961	101.809	6.750	102.589	102.564	102.356	102.100	101.836	101.684
6.875	103.279	103.254	103.047	102.791	102.527	102.375	6.875	103.154	103.129	102.922	102.666	102.402	102.250
7.000	103.769	103.744	103.536	103.280	103.016	102.864	7.000	103.644	103.619	103.411	103.155	102.891	102.739
7.125	103.881	103.856	103.649	103.393	103.129	102.977	7.125	103.756	103.731	103.524	103.268	103.004	102.852
7.250	101.399	101.374	101.152	100.882	100.546	100.345	7.250	101.274	101.249	101.027	100.757	100.421	100.220

All Purchase Transactions **0.000**

State Adjustments

DC	0.050	AL	0.050	TN	-0.050
DE	0.000	AZ	0.100	WV	0.000
MD	0.000	MA	-0.100	MN	0.000
NJ	-0.100	OR	0.050	ND	-0.050
PA	0.100	NH	0.000		
VA	0.050	TX	0.075		
FL	0.025	SC	0.100	State Special	
NC	0.100	CT	-0.025	NC, SC, TN	0.150
CO	0.150	CA	-0.050		
GA	0.000	WA	0.050		

Loan Amount Adjustments

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

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

Extension Costs Per Day:	Admin Fees
First Request (0.020)	Underwriting Fee - Full Doc \$1,125
Second Request (0.020)	Underwriting Fee - Streamline \$695
Third Request (0.040)	FHA Single Unit Spot Approval \$695
Fourth Request (0.040)	FHA Established Full Project Approval \$795
Relock Fee (0.125)	

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

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

VA 30 Standard							VA 15 Standard						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	98.778	98.753	98.611	98.396	98.148	98.029	4.500	99.726	99.664	99.660	99.590	99.074	98.460
5.000	99.499	99.474	99.332	99.116	98.869	98.750	4.625	100.192	100.130	100.126	100.056	99.540	98.926
5.125	99.922	99.897	99.755	99.539	99.292	99.173	4.750	99.991	99.920	99.902	99.815	99.261	98.623
5.250	100.367	100.342	100.186	99.956	99.666	99.523	4.875	100.445	100.374	100.356	100.269	99.715	99.077
5.375	101.052	101.027	100.871	100.642	100.352	100.208	5.000	100.865	100.795	100.777	100.690	100.136	99.498
5.500	101.659	101.634	101.478	101.249	100.959	100.815	5.125	101.251	101.180	101.162	101.076	100.521	99.884
5.625	102.092	102.067	101.911	101.682	101.392	101.248	5.250	100.981	100.948	100.916	100.829	100.236	99.589
5.750	101.764	101.739	101.569	101.326	101.043	100.933	5.375	101.364	101.331	101.299	101.212	100.618	99.972
5.875	102.228	102.203	102.034	101.790	101.507	101.398	5.500	101.713	101.680	101.648	101.561	100.967	100.321
5.990	102.692	102.667	102.497	102.253	101.971	101.861	5.625	102.043	102.010	101.979	101.891	101.298	100.652
6.125	103.202	103.177	103.007	102.763	102.481	102.371	5.750	101.289	101.294	101.248	101.254	100.622	100.052
6.250	102.670	102.645	102.462	102.205	101.972	101.944	5.875	101.636	101.641	101.595	101.601	100.969	100.398
6.375	103.065	103.040	102.856	102.599	102.366	102.338	6.000	101.971	101.976	101.931	101.936	101.304	100.734
6.500	103.391	103.366	103.182	102.925	102.692	102.664	6.125	102.296	102.301	102.255	102.261	101.629	101.058
6.625	103.689	103.664	103.480	103.223	102.990	102.962	6.250	101.725	101.705	101.645	101.666	100.995	100.430
6.750	104.176	104.151	103.954	103.683	103.350	103.234	6.375	102.049	102.029	101.969	101.990	101.319	100.754
6.875	104.781	104.756	104.559	104.288	103.975	103.880	6.500	102.359	102.340	102.280	102.301	101.629	101.065
7.000	105.168	105.143	104.945	104.674	104.362	104.266							
7.125	105.198	105.173	104.975	104.704	104.371	104.256							
7.250	104.770	104.745	104.534	104.249	103.881	103.755							

VA 30 IRRRL							VA 30 CASHOUT >90%						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	98.826	98.803	98.661	98.446	97.948	97.579	5.500	100.562	100.537	100.466	100.287	100.081	99.719
5.000	99.549	99.524	99.382	99.166	98.669	98.300	5.625	100.975	100.950	100.879	100.699	100.493	100.132
5.125	99.972	99.947	99.805	99.589	99.092	98.723	5.750	100.308	100.283	100.226	100.062	99.873	99.512
5.250	100.417	100.392	100.236	100.006	99.466	99.073	5.875	101.228	101.203	101.146	100.983	100.793	100.432
5.375	101.102	101.077	100.921	100.692	100.152	99.758	6.000	101.819	101.794	101.737	101.573	101.384	101.023
5.500	101.709	101.684	101.528	101.299	100.759	100.365	6.125	102.192	102.167	102.110	101.946	101.757	101.396
5.625	102.142	102.117	101.961	101.732	101.192	100.798	6.250	101.036	101.011	100.968	100.821	100.647	100.235
5.750	101.814	101.789	101.619	101.376	100.843	100.483	6.375	101.608	101.583	101.540	101.392	101.219	100.806
5.875	102.278	102.253	102.084	101.840	101.307	100.948	6.500	102.163	102.138	102.095	101.948	101.774	101.362
5.990	102.742	102.717	102.547	102.303	101.771	101.411	6.625	102.501	102.476	102.434	102.286	102.112	101.700
6.125	103.252	103.227	103.057	102.813	102.281	101.921							
6.250	102.720	102.695	102.512	102.255	101.772	101.494							
6.375	103.115	103.090	102.906	102.649	102.166	101.888							
6.500	103.441	103.416	103.232	102.975	102.492	102.214							
6.625	103.739	103.714	103.530	103.273	102.790	102.512							
6.750	104.226	104.201	104.004	103.733	103.150	102.784							

VA 30 HB Standard							VA 30 HB IRRRL						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.375	100.537	100.527	100.411	100.167	99.723	99.590	5.375	100.412	100.402	100.286	100.042	99.598	99.465
5.500	101.194	101.184	101.068	100.824	100.380	100.247	5.500	101.069	101.059	100.943	100.699	100.255	100.122
5.625	101.567	101.557	101.441	101.197	100.753	100.620	5.625	101.442	101.432	101.316	101.072	100.628	100.495
5.750	100.899	100.889	100.760	100.501	100.057	99.952	5.750	100.774	100.764	100.635	100.376	99.932	99.827
5.875	101.603	101.593	101.463	101.205	100.761	100.655	5.875	101.478	101.468	101.338	101.080	100.636	100.530
6.000	102.175	102.165	102.035	101.777	101.333	101.227	6.000	102.050	102.040	101.910	101.652	101.208	101.102
6.125	102.336	102.326	102.196	101.938	101.494	101.388	6.125	102.211	102.201	102.071	101.813	101.369	101.263
6.250	101.380	101.370	101.226	100.954	100.534	100.484	6.250	101.255	101.245	101.101	100.829	100.409	100.359
6.375	101.994	101.984	101.840	101.568	101.149	101.099	6.375	101.869	101.859	101.715	101.443	101.024	100.974
6.500	102.459	102.449	102.306	102.033	101.614	101.564	6.500	102.334	102.324	102.181	101.908	101.489	101.439
6.625	102.657	102.647	102.503	102.231	101.812	101.762	6.625	102.532	102.522	102.378	102.106	101.687	101.637
6.750	102.628	102.618	102.461	102.175	101.621	101.449	6.750	102.503	102.493	102.336	102.050	101.496	101.324
6.875	103.054	103.044	102.886	102.600	102.046	101.874	6.875	102.929	102.919	102.761	102.475	101.921	101.749
7.000	103.440	103.430	103.272	102.986	102.432	102.260	7.000	103.315	103.305	103.147	102.861	102.307	102.135
7.125	103.410	103.400	103.242	102.956	102.402	102.230	7.125	103.285	103.275	103.117	102.831	102.277	102.105
7.250	101.232	101.222	101.051	100.751	100.124	99.904							

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

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)	

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

Conventional ARM Products																				
Agency 10/6 SOFR ARM 5-1-5						Agency 7/6 SOFR ARM 5-1-5						Agency 5/6 SOFR ARM 2-1-5								
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.750	85.000	85.000	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000
4.875	85.000	85.000	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000
5.000	85.000	85.000	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000
5.125	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	85.000	85.000
5.250	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000	6.375	85.000	85.000	85.000	85.000	85.000	85.000
5.375	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	85.000	85.000
5.500	85.000	85.000	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	85.000	85.000	6.625	85.000	85.000	85.000	85.000	85.000	85.000
5.625	85.000	85.000	85.000	85.000	85.000	85.000	6.375	85.000	85.000	85.000	85.000	85.000	85.000	6.750	85.000	85.000	85.000	85.000	85.000	85.000
5.750	85.000	85.000	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	85.000	85.000	6.875	85.000	85.000	85.000	85.000	85.000	85.000
5.875	85.000	85.000	85.000	85.000	85.000	85.000	6.625	85.000	85.000	85.000	85.000	85.000	85.000	7.000	85.000	85.000	85.000	85.000	85.000	85.000
6.000	85.000	85.000	85.000	85.000	85.000	85.000	6.750	86.000	86.000	86.000	86.000	86.000	86.000	7.125	85.000	85.000	85.000	85.000	85.000	85.000
6.125	85.000	85.000	85.000	85.000	85.000	85.000	6.875	87.000	87.000	87.000	87.000	87.000	87.000							
6.250	85.000	85.000	85.000	85.000	85.000	85.000	7.000	88.000	88.000	88.000	88.000	88.000	88.000							
6.375	85.000	85.000	85.000	85.000	85.000	85.000														

Agency 10/6 SOFR ARM 5-1-5 High Balance						Agency 7/6 SOFR ARM 5-1-5 High Balance						Agency 5/6 SOFR ARM 2-1-5 High Balance								
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	85.000	85.000	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	85.000	85.000	5.000	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	SUBORDINATE FINANCING: All terms	
75,000 - 99,999		(0.500)	(0.500)		
100,000 - 199,999		0.000	0.000		
200,000 - 299,999		0.025	0.025		
300,000 - 399,999		0.050	0.050		
400,000 - 548,250		0.075	0.075		
548,251 - 766,550		0.100	0.100		
State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9	CASH OUT: All terms	
PA FL TX		0.075	0.050		
DC DE VA MD TN WV		0.025	0.000		
CT NC NJ NH OR SC GA WA MN		0.000	0.000		
AL CO		(0.050)	(0.025)		
AZ IA 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



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

Conventional Products - TBD Locks																																																												
Conforming 30 Year Fixed				Conforming 20 Year Fixed				Conventional Loan Level Price Adjustments																																																				
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day	Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9																																																	
5.250	98.440	97.871	97.784	5.125	98.564	98.031	97.909	75,000 - 99,999	(0.500)	(0.500)																																																		
5.375	99.018	98.454	98.372	5.250	99.077	98.650	98.499	100,000 - 199,999	0.000	0.000																																																		
5.500	99.700	99.139	99.063	5.375	99.582	99.156	99.009	200,000 - 299,999	0.025	0.025																																																		
5.625	100.281	99.721	99.645	5.500	100.058	99.632	99.490	300,000 - 399,999	0.050	0.050																																																		
5.750	100.304	99.686	99.578	5.625	100.456	100.030	99.887	400,000 - 548,250	0.075	0.075																																																		
5.875	100.884	100.272	100.170	5.750	100.376	99.920	99.748	548,251 - 832,750	0.100	0.100																																																		
5.990	101.316	100.717	100.689	5.875	100.811	100.356	100.189	State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9																																																	
6.125	101.755	101.156	101.065	5.990	101.215	100.761	100.598	PA FL TX	0.075	0.050																																																		
6.250	101.495	100.907	100.769	6.125	101.604	101.150	100.986	DC DE VA MD TN WV	0.025	0.000																																																		
6.375	101.865	101.277	101.138	6.250	101.402	100.962	100.770	CT NC NJ NH OR SC GA WA MN	0.000	0.000																																																		
6.490	102.328	101.741	101.603	6.375	101.760	101.322	101.134	AL CO	0.050	0.050																																																		
6.625	102.793	102.203	102.061	6.490	102.080	101.642	101.458	AZ MA ND	(0.100)	(0.075)																																																		
6.750	102.716	102.255	102.072	6.625	102.412	101.973	101.789	CA	(0.150)	(0.125)																																																		
6.875	103.123	102.660	102.468	6.750	102.259	101.897	101.683																																																					
**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	98.733	98.467	98.358	4.625	97.917	97.905	97.815																																																					
4.875	99.284	99.019	98.916	4.750	98.241	98.229	98.133																																																					
5.000	99.586	99.321	99.217	4.875	98.554	98.542	98.448																																																					
5.125	99.919	99.654	99.550	5.000	98.889	98.877	98.784																																																					
5.250	99.950	99.646	99.513	5.125	99.196	99.184	99.091																																																					
5.375	100.477	100.172	100.046	5.250	99.247	99.196	99.077																																																					
5.500	100.723	100.419	100.292	5.375	99.532	99.481	99.365																																																					
5.625	101.008	100.704	100.577	5.500	99.837	99.786	99.670																																																					
5.750	101.030	100.683	100.539	5.625	100.145	100.094	99.978																																																					
5.875	101.541	101.195	101.056	5.750	100.216	100.126	99.998																																																					
**See Page 9																																																												
High Balance 30 Year Fixed							High Balance 15 Year Fixed																																																					
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day																																																		
5.875				100.765	100.614	100.506	6.250	84.450	84.450	84.450																																																		
6.000				100.972	100.536	100.426	6.375	84.450	84.450	84.450																																																		
6.125				101.366	100.930	100.819	6.500	84.450	84.450	84.450																																																		
6.250				101.093	100.647	100.490	6.625	84.450	84.450	84.450																																																		
6.375				101.535	101.088	100.930	6.750	84.450	84.450	84.450																																																		
6.500				101.893	101.446	101.291																																																						
6.625				102.146	101.699	101.538																																																						
6.750				102.142	101.749	101.550																																																						
6.875				102.457	102.064	101.858																																																						
6.990				102.734	102.342	102.143																																																						
7.125				102.873	102.660	102.283																																																						
7.250				103.213	102.845	102.616																																																						
<table border="1"> <thead> <tr> <th colspan="3">HomeReady/Home Possible Adjustment Caps</th> <th colspan="2">Extension Costs Per Day:</th> <th colspan="2">Admin Fees:</th> </tr> </thead> <tbody> <tr> <td>FICO Score</td> <td>LTV<=80</td> <td>LTV>80</td> <td>First Request</td> <td>(0.020)</td> <td>Underwriting</td> <td>\$1,125</td> </tr> <tr> <td>>=680</td> <td>(1.500)</td> <td>0.000</td> <td>Second Request</td> <td>(0.020)</td> <td>Condo New Project Approval</td> <td>\$700</td> </tr> <tr> <td><680</td> <td>(1.500)</td> <td>(1.500)</td> <td>Third Request</td> <td>(0.040)</td> <td>Condo Established Project</td> <td>\$295</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Fourth Request</td> <td>(0.040)</td> <td>Condo Limited Review</td> <td>\$0</td> </tr> <tr> <td colspan="3">LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS</td> <td>Relock Fee</td> <td>(0.125)</td> <td></td> <td></td> </tr> <tr> <td colspan="3">Escrow Waiver</td> <td>(0.100)</td> <td colspan="3">Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.</td> </tr> </tbody> </table>												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				Fourth Request	(0.040)	Condo Limited Review	\$0	LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS			Relock Fee	(0.125)			Escrow Waiver			(0.100)	Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.		
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																																																						
			Fourth Request	(0.040)	Condo Limited Review	\$0																																																						
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS			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



Effective Date and Time
 2/18/2026 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

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				98.206	98.039	97.960	4.500	99.144	98.628	97.914	
5.000				98.988	98.861	98.792	4.625	99.703	99.187	98.473	
5.125				99.561	99.394	99.315	4.750	99.277	98.722	97.985	
5.250				99.281	99.111	99.017	4.875	99.828	99.273	98.536	
5.375				99.999	99.829	99.735	5.000	100.359	99.805	99.068	
5.500				100.702	100.532	100.439	5.125	100.869	100.314	99.577	
5.625				101.387	101.217	101.123	5.250	100.351	99.758	99.012	
5.750				100.821	100.658	100.598	5.375	100.852	100.259	99.513	
5.875				101.204	101.041	100.982					
5.990				101.813	101.650	101.590					
6.125				102.427	102.224	102.155					
6.250				101.673	101.560	101.582					

FHA/USDA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.375	99.590	99.436	99.324
5.500	100.333	100.180	100.067
5.625	100.758	100.604	100.492
5.750	100.022	99.868	99.783
5.875	100.715	100.560	100.475
6.000	101.378	101.224	101.138
6.125	101.747	101.593	101.508
6.250	100.478	100.349	100.319
6.375	101.135	101.005	100.975
6.500	101.732	101.603	101.573

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			
FICO	740+	FHA	0.150
FICO	739 - 720	USDA	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		(0.750)
FICO	600-619		(1.500)
FICO	580-599		(2.000)

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
 2/18/2026 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

SPEC PAYUPS

Conforming 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
4.990	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	0.012	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	1.202	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	-0.807
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	0.060	0.000	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	-0.460	-2.480
6.125	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
6.250	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
6.375	0.050	0.050	0.050	0.050	0.060	0.060	0.060	0.060	0.060	0.000	0.							

SPEC PAYUPS

Conforming 15 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	0.000	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
4.875	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
5.000	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
5.125	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
5.250	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
5.375	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
5.500	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
5.625	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
5.750	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
5.875	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
6.000	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
6.125	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
6.250	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
6.375	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
6.500	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
6.625	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
6.750	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

NOO Spec Payup 30Yr Fixed Only

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
4.990	0.030	0.030	0.030	0.030	-0.160	-0.160	-0.180	-0.180	-0.210	-0.210	-0.270	-0.170	-0.220	0.000	-0.313	-0.200	-0.251	-0.552
5.125	0.030	0.030	0.030	0.030	-0.160	-0.160	-0.180	-0.164	-0.166	-0.109	0.000	-0.013	-0.007	0.066	0.060	0.173	0.121	-0.217
5.250	0.030	0.030	0.030	0.030	-0.160	-0.160	-0.180	-0.154	-0.156	-0.099	0.000	-0.003	0.003	0.076	0.070	0.183	0.131	-0.208
5.375	0.030	0.030	0.030	0.030	-0.160	-0.160	-0.180	-0.154	-0.155	-0.099	0.000	-0.003	0.003	0.076	0.070	0.183	0.131	-0.208
5.500	0.030	0.030	0.030	0.030	-0.190	-0.190	-0.210	-0.184	-0.186	-0.129	-0.161	-0.003	0.003	0.076	0.070	0.183	0.131	-0.208
5.625	0.030	0.030	0.030	0.030	-0.180	-0.180	-0.200	-0.174	-0.176	-0.119	-0.151	-0.003	0.003	0.076	0.070	0.183	0.131	-0.208
5.750	0.030	0.030	0.030	0.030	-0.134	-0.106	-0.069	0.156	0.182	0.238	0.234	0.419	0.481	0.554	0.520	0.604	0.441	0.121
5.875	0.030	0.030	0.030	0.030	-0.134	-0.106	-0.069	0.156	0.182	0.238	0.235	0.419	0.481	0.554	0.520	0.605	0.441	0.121
5.990	0.030	0.030	0.030	0.030	-0.093	-0.065	0.000	0.196	0.222	0.278	0.274	0.449	0.512	0.564	0.530	0.614	0.451	0.151
6.125	0.030	0.030	0.030	0.030	-0.113	-0.085	-0.050	0.175	0.202	0.258	0.254	0.419	0.482	0.554	0.520	0.604	0.441	0.121
6.250	0.030	0.030	0.030	0.030	0.252	0.392	0.457	0.541	0.567	0.680	0.704	0.871	0.877	0.893	0.887	0.944	0.780	0.371
6.375	0.030	0.030	0.030	0.030	0.325	0.465	0.521	0.607	0.635	0.749	0.772	0.880	0.891	0.902	0.899	0.951	0.792	0.380
6.500	0.030	0.030	0.030	0.030	0.366	0.507	0.545	0.634	0.666	0.783	0.802	0.903	0.926	0.927	0.927	0.972	0.821	0.405
6.625	0.030	0.030	0.030	0.030	0.277	0.418	0.469	0.556	0.585	0.700	0.721	0.870	0.885	0.893	0.891	0.941	0.784	0.371
6.750	0.030	0.030	0.030	0.030	0.543	0.656	0.776	0.917	1.168	1.224	1.221	1.349	1.383	1.428	1.366	1.394	1.202	0.708
6.875	0.030	0.030	0.030	0.030	0.574	0.686	0.787	0.931	1.187	1.246	1.239	1.350	1.397	1.430	1.373	1.392	1.210	0.711
7.000	0.030	0.030	0.030	0.030	0.598	0.711	0.789	0.938	1.198	1.261	1.250	1.365	1.426	1.446	1.393	1.404	1.232	0.727
7.125	0.030	0.030	0.030	0.030	0.562	0.674	0.775	0.920	1.175	1.235	1.227	1.339	1.386	1.418	1.361	1.381	1.198	0.699
7.250	0.030	0.030	0.030	0.030	0.262	0.515	0.495	0.692	0.887	1.056	1.192	1.349	1.355	1.371	1.309	1.337	1.202	0.708
7.375	0.030	0.030	0.030	0.030	0.273	0.526	0.506	0.686	0.885	1.057	1.190	1.350	1.369	1.374	1.316	1.336	1.210	0.711

Florida Owner Occupied Spec Payup 30Yr Fixed Only - Coming Soon

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
4.990																		
5.125																		
5.250																		
5.375																		
5.500																		
5.625																		
5.750																		
5.875																		
5.990																		
6.125																		
6.250																		
6.375																		
6.500																		
6.625																		
6.750																		
6.875																		
7.000																		
7.125																		
7.250																		
7.375																		

Rates, comparisons, fees and programs are subject to change without notice.

Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg. Z.

All pricing and lock request subject to confirmation and does not commit Keystone Funding Inc to funding or purchase of loan.

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

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

Conventional LLPA's

Purchase - FICO/LTV LLPA's (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 LLPA's (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	-1.125	-1.000	-1.000	-0.750
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 LLPA's (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	-1.500	-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

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

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

Cashout Refinance - LLPA's 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	-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)
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 - 848,250	0.075	0.075
848,251 - 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
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)
Retask Fee	(0.125)

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

Admin Fees:	
Underwriting	\$1,125
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.

Pricing indicator sheet only - pricing determined by product and pricing system and not guaranteed.