

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
4.750	96.109	96.074	95.934	95.714	95.521	95.384	4.500	98.215	98.140	98.136	98.062	97.482	96.815
4.875	96.834	96.799	96.660	96.440	96.226	96.089	4.625	98.778	98.704	98.700	98.626	98.046	97.378
5.000	97.574	97.539	97.400	97.179	96.966	96.859	4.750	98.803	98.717	98.702	98.638	98.044	97.356
5.125	98.236	98.201	98.062	97.841	97.628	97.491	4.875	99.361	99.275	99.260	99.195	98.602	97.914
5.250	98.602	98.567	98.417	98.181	97.945	97.793	5.000	99.907	99.820	99.805	99.741	99.147	98.459
5.375	99.318	99.283	99.133	98.897	98.661	98.509	5.125	100.437	100.350	100.335	100.271	99.677	98.989
5.500	100.019	99.984	99.834	99.598	99.362	99.210	5.250	100.156	100.089	100.063	100.039	99.464	98.755
5.625	100.704	100.669	100.518	100.283	100.047	99.895	5.375	100.680	100.613	100.586	100.563	99.988	99.279
5.750	100.929	100.894	100.732	100.481	100.233	100.081	5.500	101.182	101.114	101.088	101.065	100.490	99.781
5.875	101.385	101.350	101.188	100.937	100.689	100.537	5.625	101.656	101.589	101.563	101.539	100.964	100.255
5.990	101.816	101.781	101.619	101.368	101.120	100.968	5.750	100.903	100.871	100.834	100.851	100.295	99.565
6.125	102.525	102.490	102.329	102.078	101.820	101.657	5.875	101.372	101.340	101.303	101.320	100.764	100.034
6.250	102.452	102.417	102.245	101.979	101.822	101.755	6.000	101.819	101.787	101.749	101.766	101.211	100.481
6.375	102.847	102.812	102.639	102.373	102.216	102.150	6.125	102.248	102.216	102.179	102.195	101.640	100.910
6.500	103.370	103.335	103.163	102.896	102.740	102.673	6.250	101.426	101.304	101.256	101.360	100.856	100.105
6.625	103.956	103.921	103.749	103.483	103.326	103.260	6.375	101.856	101.734	101.685	101.790	101.285	100.534
6.750	104.064	104.029	103.845	103.564	103.358	103.262	6.500	102.264	102.142	102.093	102.198	101.693	100.943
6.875	104.636	104.601	104.418	104.136	103.930	103.835							
7.000	105.165	105.130	104.947	104.665	104.459	104.364							
7.125	105.649	105.614	105.430	105.149	104.943	104.848							

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
4.750	95.984	95.949	95.809	95.589	95.396	95.259	4.500	98.090	98.015	98.011	97.937	97.357	96.690
4.875	96.709	96.674	96.535	96.315	96.101	95.964	4.625	98.653	98.579	98.575	98.501	97.921	97.253
5.000	97.449	97.414	97.275	97.054	96.861	96.734	4.750	98.678	98.592	98.577	98.513	97.919	97.231
5.125	98.111	98.076	97.937	97.716	97.503	97.366	4.875	99.236	99.150	99.135	99.070	98.477	97.789
5.250	98.477	98.442	98.292	98.056	97.820	97.668	5.000	99.782	99.695	99.680	99.616	99.022	98.334
5.375	99.193	99.158	99.008	98.772	98.536	98.384	5.125	100.312	100.225	100.210	100.146	99.552	98.864
5.500	99.894	99.859	99.709	99.473	99.237	99.085	5.250	100.031	99.964	99.938	99.914	99.339	98.630
5.625	100.579	100.544	100.393	100.158	99.922	99.770	5.375	100.555	100.488	100.461	100.438	99.863	99.154
5.750	100.804	100.769	100.607	100.356	100.108	99.956							
5.875	101.260	101.225	101.063	100.812	100.564	100.412							
5.990	101.691	101.656	101.494	101.243	100.995	100.843							
6.125	102.400	102.365	102.204	101.953	101.695	101.532							
6.250	102.327	102.292	102.120	101.854	101.697	101.630							
6.375	102.722	102.687	102.514	102.248	102.091	102.025							
6.500	103.245	103.210	103.038	102.771	102.615	102.548							
6.625	103.831	103.796	103.624	103.358	103.201	103.135							
6.750	103.939	103.904	103.720	103.439	103.233	103.137							

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
5.000	96.610	96.585	96.435	96.230	96.014	95.830	5.000	96.485	96.460	96.310	96.105	95.889	95.705
5.125	97.171	97.146	96.997	96.792	96.576	96.391	5.125	97.046	97.021	96.872	96.667	96.451	96.266
5.250	98.243	98.218	98.058	97.837	97.621	97.455	5.250	98.118	98.093	97.933	97.712	97.496	97.330
5.375	98.939	98.914	98.754	98.533	98.317	98.151	5.375	98.814	98.789	98.629	98.408	98.192	98.026
5.500	99.680	99.655	99.495	99.274	99.058	98.892	5.500	99.555	99.530	99.370	99.149	98.933	98.767
5.625	100.105	100.080	99.920	99.699	99.483	99.316	5.625	99.980	99.955	99.795	99.574	99.358	99.191
5.750	100.088	100.063	99.892	99.656	99.422	99.250	5.750	99.963	99.938	99.767	99.531	99.297	99.125
5.875	100.783	100.758	100.587	100.351	100.117	99.945	5.875	100.658	100.633	100.462	100.226	99.992	99.820
6.000	101.454	101.429	101.258	101.022	100.788	100.615	6.000	101.329	101.304	101.133	100.897	100.663	100.490
6.125	101.839	101.814	101.642	101.406	101.173	101.000	6.125	101.714	101.689	101.517	101.281	101.048	100.875
6.250	101.057	101.032	100.849	100.598	100.437	100.331	6.250	100.932	100.907	100.724	100.473	100.312	100.206
6.375	101.734	101.709	101.527	101.275	101.114	101.008	6.375	101.609	101.584	101.402	101.150	100.989	100.883
6.500	102.365	102.340	102.157	101.906	101.745	101.639	6.500	102.240	102.215	102.032	101.781	101.620	101.514
6.625	102.711	102.686	102.504	102.252	102.091	101.985	6.625	102.586	102.561	102.379	102.127	101.966	101.860
6.750	101.456	101.431	101.237	100.971	100.643	100.391	6.750	101.331	101.306	101.112	100.846	100.518	100.266
6.875	102.058	102.033	101.840	101.573	101.245	100.993	6.875	101.933	101.908	101.715	101.448	101.120	100.868

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
NC	0.100	CT -0.025
CO	0.150	CA -0.050
GA	0.000	WA 0.050
State Special		
NC, SC, TN	0.150	
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		
FICO	740+	FHA 0.150 USDA 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)		

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.



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VA Programs

VA 30 Standard							VA 15 Standard						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.750	95.973	95.948	95.809	95.589	95.275	95.098	4.500	98.188	98.114	98.110	98.036	97.456	96.888
4.875	96.618	96.593	96.454	96.233	95.920	95.743	4.625	98.680	98.605	98.601	98.527	97.947	97.380
5.000	97.337	97.312	97.173	96.952	96.639	96.462	4.750	98.852	98.765	98.750	98.686	98.092	97.504
5.125	97.808	97.783	97.644	97.424	97.110	96.933	4.875	99.332	99.245	99.230	99.166	98.572	97.984
5.250	98.832	98.807	98.656	98.421	98.084	97.933	5.000	99.785	99.698	99.683	99.619	99.025	98.437
5.375	99.486	99.461	99.310	99.075	98.739	98.587	5.125	100.208	100.121	100.106	100.042	99.448	98.860
5.500	100.124	100.099	99.949	99.713	99.377	99.205	5.250	100.148	100.081	100.055	100.031	99.457	98.847
5.625	100.645	100.620	100.470	100.234	99.878	99.676	5.375	100.566	100.499	100.473	100.449	99.875	99.285
5.750	100.919	100.894	100.732	100.481	100.133	99.981	5.500	100.951	100.884	100.858	100.834	100.260	99.651
5.875	101.375	101.350	101.189	100.938	100.590	100.438	5.625	101.302	101.235	101.209	101.185	100.611	100.002
5.990	101.903	101.878	101.717	101.466	101.118	100.916	5.750	100.845	100.813	100.775	100.792	100.237	99.607
6.125	102.492	102.467	102.306	102.055	101.686	101.484	5.875	101.200	101.168	101.130	101.147	100.592	99.962
6.250	102.442	102.417	102.245	101.979	101.702	101.585	6.000	101.538	101.506	101.468	101.485	100.930	100.300
6.375	102.858	102.833	102.660	102.394	102.138	102.071	6.125	101.869	101.837	101.799	101.816	101.261	100.631
6.500	103.381	103.356	103.184	102.917	102.661	102.594	6.250	101.358	101.326	101.287	101.292	100.787	100.137
6.625	103.805	103.780	103.607	103.341	103.064	102.948	6.375	101.693	101.571	101.523	101.627	101.123	100.472
6.750	104.178	104.153	103.970	103.688	103.362	103.217	6.500	102.015	101.893	101.845	101.949	101.445	100.794
6.875	104.610	104.585	104.402	104.120	103.794	103.649							
7.000	105.057	105.032	104.849	104.567	104.241	104.096							
7.125	105.296	105.271	105.087	104.806	104.480	104.334							

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	
NC	0.100	CT	-0.025	0.150	
CO	0.150	CA	-0.050		
GA	0.000	WA	0.050		
Loan Amount Adjustments					
All Terms					
75,000 - 99,999					(0.500)
100,000 - 199,999					0.000
200,000 - 299,999					0.025
300,000 - 399,999					0.050
400,000 - 548,250					0.075
548,251 - 766,550					0.100
766,551 - 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)	

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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



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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	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	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	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	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	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	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	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	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	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	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	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																	

High Balance																							
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	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	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	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	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	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	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	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	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	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	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					

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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.

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

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



Effective Date and Time
 3/20/2026 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	
4.750				95.164	94.971	94.834	4.500		97.512	96.932	96.265
4.875				95.890	95.676	95.539	4.625		98.076	97.496	96.828
5.000				96.629	96.436	96.309	4.750		98.088	97.494	96.806
5.125				97.291	97.078	96.941	4.875		98.645	98.052	97.364
5.250				97.631	97.395	97.243	5.000		99.191	98.597	97.909
5.375				98.347	98.111	97.959	5.125		99.721	99.127	98.439
5.500				99.048	98.812	98.660	5.250		99.489	98.914	98.205
5.625				99.733	99.497	99.345	5.375		100.013	99.438	98.729
5.750				99.931	99.683	99.531					
5.875				100.387	100.139	99.987					
5.990				100.818	100.570	100.418					
6.125				101.528	101.270	101.107					

All Purchase Transactions						0.000
State Adjustments						
DC	0.050	AL	0.050	TN	-0.050	
DE	0.000	AZ	0.100	WV	0.000	
MD	0.000	MA	-0.100	MN	0.000	
NJ	-0.100	OR	0.050	ND	-0.050	
PA	0.100	NH	0.000			
VA	0.050	TX	0.075			
FL	0.025	SC	0.100	State Special		
NC	0.100	CT	-0.025	NC, SC, TN	0.150	
CO	0.150	CA	-0.050			
GA	0.000	WA	0.050			
Loan Amount Adjustments						
All Terms						
75,000 - 99,999	(0.500)					
100,000 - 199,999	0.000					
200,000 - 299,999	0.025					
300,000 - 399,999	0.050					
400,000 - 548,250	0.075					
548,251 - 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.	NA					
FICO Adjustments						
FICO	740+	FHA	0.150	USDA	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)	

FHA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.000	95.680	95.464	95.280
5.125	96.242	96.026	95.841
5.250	97.287	97.071	96.905
5.375	97.983	97.767	97.601
5.500	98.724	98.508	98.342
5.625	99.149	98.933	98.766
5.750	99.106	98.872	98.700
5.875	99.801	99.567	99.395
6.000	100.472	100.238	100.065
6.125	100.856	100.623	100.450

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	\$795
Fourth Request	(0.040)	FHA Established Full Project Approval	\$795
Relock Fee	(0.125)		

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VA Programs - TBD Locks

VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.750	95.039	94.725	94.548	4.500	97.486	96.906	96.338
4.875	95.683	95.370	95.193	4.625	97.977	97.397	96.830
5.000	96.402	96.089	95.912	4.750	98.136	97.542	96.954
5.125	96.874	96.560	96.383	4.875	98.616	98.022	97.434
5.250	97.871	97.534	97.383	5.000	99.069	98.475	97.887
5.375	98.525	98.189	98.037	5.125	99.492	98.898	98.310
5.500	99.163	98.827	98.655	5.250	99.481	98.907	98.297
5.625	99.684	99.328	99.126	5.375	99.899	99.325	98.715
5.750	99.931	99.583	99.431	5.500	100.284	99.710	99.101
5.875	100.388	100.040	99.888	5.625	100.635	100.061	99.452
5.990	100.916	100.568	100.366	5.750	100.242	99.687	99.057
6.125	101.505	101.136	100.934	5.875	100.597	100.042	99.412
6.250	101.429	101.152	101.035				
6.375	101.844	101.588	101.521				
6.500	102.367	102.111	102.044				

Rate	60-Day	75-Day	90-Day
5.000	95.430	95.214	95.030
5.125	95.992	95.776	95.591
5.250	97.037	96.821	96.655
5.375	97.733	97.517	97.351
5.500	98.474	98.258	98.092
5.625	98.899	98.683	98.516
5.750	98.856	98.622	98.450
5.875	99.551	99.317	99.145
6.000	100.222	99.988	99.815
6.125	100.606	100.373	100.200

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.000	95.430	95.214	95.030
5.125	95.992	95.776	95.591
5.250	97.037	96.821	96.655
5.375	97.733	97.517	97.351
5.500	98.474	98.258	98.092
5.625	98.899	98.683	98.516
5.750	98.856	98.622	98.450
5.875	99.551	99.317	99.145
6.000	100.222	99.988	99.815
6.125	100.606	100.373	100.200

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
		State Special	
		NC, SC, TN	
		0.150	
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		(2.000)	
20 Year Term		(0.250)	
Non-Owner Occ.		NA	
VA IRRRL CLTV > 100%		NA	
Cash Out LTV, CLTV or HCLTV > 90 inclusive of funding		NA	
VA FICO Adjustments			
FICO	740+	0.150	
FICO	739 - 720	0.075	
FICO	719 - 700	0.075	
FICO	699-680	0.000	
FICO	679-660	0.000	
FICO	659-640	(0.150)	
FICO	639-620	(1.250)	
FICO	600-619	(1.750)	
FICO	580-599	(2.000)	

Extension Costs Per Day:		Admin Fees	
First Request	(0.020)	Underwriting Fee - Full Doc	\$1,125
Second Request	(0.020)	Underwriting Fee - IRRRL	\$695
Third Request	(0.040)	New Project Submission	\$795
Fourth Request	(0.040)		
Relock Fee	(0.125)		

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



Effective Date and Time
 3/20/2026 10:30 AM

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

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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	\$100,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000
4.750	0.030	0.030	0.030	0.030	0.030	0.030	0.000	0.000	0.000	-0.030	-0.090	-0.070	0.000	0.000	0.000	0.000	0.000	0.000
4.875	0.030	0.030	0.030	0.030	0.030	0.030	0.000	0.000	-0.040	-0.030	-0.090	-0.070	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.030	0.030	0.030	0.030	0.030	0.030	0.000	0.000	-0.040	-0.030	-0.090	-0.070	0.000	0.000	0.000	0.000	0.000	-0.814
5.125	0.030	0.030	0.030	0.030	0.030	0.030	0.000	0.000	0.000	-0.030	-0.090	-0.070	0.000	-0.178	-0.209	-0.090	-0.221	-0.382
5.250	0.030	0.030	0.030	0.030	0.030	0.030	0.000	0.000	0.000	0.087	0.057	0.136	0.076	0.203	0.173	0.292	0.161	-0.001
5.375	0.030	0.030	0.030	0.030	0.030	0.030	0.000	0.000	0.000	0.087	0.057	0.136	0.076	0.204	0.173	0.292	0.161	-0.001
5.500	0.030	0.030	0.030	0.030	0.030	0.000	0.000	0.000	0.000	0.027	-0.003	0.056	0.085	0.164	0.133	0.252	0.121	-0.041
5.625	0.030	0.030	0.030	0.030	0.000	0.000	0.000	0.054	0.153	0.271	0.241	0.360	0.429	0.378	0.318	0.348	0.187	-0.034
5.750	0.030	0.030	0.030	0.030	0.107	0.196	0.374	0.433	0.532	0.650	0.620	0.739	0.807	0.757	0.697	0.727	0.566	0.345
5.875	0.030	0.030	0.030	0.030	0.107	0.196	0.374	0.433	0.532	0.650	0.620	0.739	0.808	0.757	0.697	0.727	0.566	0.345
5.990	0.030	0.030	0.030	0.030	0.107	0.196	0.374	0.433	0.532	0.650	0.620	0.739	0.808	0.757	0.697	0.727	0.566	0.345
6.125	0.030	0.030	0.030	0.030	0.107	0.217	0.374	0.433	0.532	0.650	0.620	0.739	0.807	0.757	0.697	0.727	0.566	0.396
6.250	0.030	0.030	0.030	0.030	0.505	0.624	0.613	0.762	0.880	1.009	1.008	1.088	1.057	1.036	1.006	1.065	0.934	0.773
6.375	0.030	0.030	0.030	0.030	0.505	0.624	0.613	0.762	0.880	1.009	1.008	1.088	1.057	1.037	1.006	1.065	0.934	0.773
6.500	0.030	0.030	0.030	0.030	0.521	0.640	0.623	0.772	0.896	1.023	1.025	1.105	1.082	1.051	1.139	1.198	1.038	0.824
6.625	0.030	0.030	0.030	0.030	0.507	0.626	0.613	0.762	0.882	1.014	1.186	1.236	1.205	1.155	1.332	1.391	1.231	1.010
6.750	0.030	0.030	0.030	0.030	0.594	0.861	0.851	1.029	1.148	1.306	1.483	1.533	1.503	1.452	1.629	1.689	1.528	1.307
6.875	0.030	0.030	0.030	0.030	0.595	0.862	0.849	1.027	1.148	1.306	1.483	1.535	1.507	1.453	1.635	1.691	1.532	1.312
7.000	0.030	0.030	0.030	0.030	0.593	0.861	0.838	1.018	1.145	1.301	1.477	1.534	1.516	1.449	1.647	1.693	1.537	1.321
7.125	0.030	0.030	0.030	0.030	0.593	0.860	0.843	1.022	1.145	1.302	1.479	1.532	1.509	1.449	1.638	1.690	1.532	1.313
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	\$100,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000
4.625	0.000	0.000	0.000	0.000	-0.030	-0.030	-0.130	-0.220	-0.300	-0.190	-0.180	-0.230	-0.180	-0.230	-0.280	-0.360	-0.740	-2.630
4.750	0.000	0.000	0.000	0.000	-0.110	-0.110	-0.210	-0.300	-0.380	-0.270	-0.260	-0.310	-0.260	-0.310	-0.360	-0.440	-0.820	-2.710
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	0.000	0.000	-0.090	-0.180	-0.260	-0.150	-0.140	-0.190	-0.140	-0.190	-0.240	-0.320	-0.700	-2.590
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	0.000	0.267	0.327	0.386	0.475	0.535	0.594	0.683	0.772	0.901	0.961	0.940	0.768	-1.063
5.375	0.000	0.000	0.000	0.000	0.000	0.267	0.327	0.386	0.475	0.535	0.594	0.683	0.772	0.901	0.961	1.010	0.838	-0.993
5.500	0.000	0.000	0.000	0.000	0.000	0.267	0.327	0.386	0.475	0.535	0.594	0.683	0.773	0.901	0.961	1.010	0.838	-0.993
5.625	0.000	0.000	0.000	0.000	-0.040	0.227	0.187	0.156	0.135	0.305	0.374	0.413	0.522	0.591	0.601	0.580	0.408	-1.423
5.750	0.475	0.504	0.534	0.564	0.683	0.742	0.802	0.950	1.009	1.158	1.277	1.366	1.455	1.584	1.623	1.603	1.371	-0.460
5.875	0.475	0.504	0.534	0.564	0.683	0.742	0.802	0.950	1.039	1.158	1.277	1.366	1.455	1.584	1.673	1.713	1.481	-0.350
5.990	0.475	0.504	0.534	0.564	0.683	0.742	0.802	0.950	1.029	1.158	1.277	1.366	1.455	1.584	1.643	1.623	1.391	-0.440
6.125	0.475	0.504	0.534	0.564	0.553	0.612	0.572	0.630	0.609	0.838	0.967	1.006	1.115	1.184	1.223	1.202	0.971	-0.860
6.250	0.267	0.326	0.386	0.445	0.534	0.653	0.713	0.950	1.039	1.128	1.247	1.336	1.544	1.851	1.940	2.029	1.768	0.056
6.375	0.267	0.326	0.386	0.445	0.534	0.653	0.713	0.950	1.039	1.129	1.247	1.336	1.544	1.851	1.930	1.969	1.708	-0.004
6.500	0.267	0.326	0.386	0.445	0.534	0.653	0.713	0.880	0.859	1.058	1.187	1.226	1.454	1.701	1.740	1.779	1.518	-0.194
6.625	0.267	0.326	0.386	0.445	0.514	0.633	0.593	0.740	0.719	0.918	1.047	1.086	1.314	1.561	1.600	1.639	1.378	-0.334
6.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.020	-0.100	0.010	0.020	0.000	0.000	0.237	0.336	0.464	0.321	-1.510
6.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.050	0.000	0.000	0.000	0.149	0.287	0.386	0.513	0.371	-1.460
7.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.149	0.337	0.486	0.644	0.501	-1.330
7.125	0.000	0.000	0.000	0.000	-0.080	-0.080	-0.180	-0.270	-0.350	-0.240	-0.230	-0.250	-0.141	-0.013	0.000	0.213	0.071	-1.760
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	\$100,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000
4.625	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
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	0.040	0.040	0.060	0.080	0.110	0.110	-0.440	-2.460
5.375	0.050	0.050	0.050	0.050	0.060	0.060	0.060	0.060	0.060	0.000	0.040	0.040	0.060	0.080	0.110	0.110	-0.440	-2.460
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</		

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
4.750	0.030	0.030	0.030	0.030	-1.170	-1.170	-1.190	-1.190	-1.220	-1.220	-1.280	0.000	0.000	0.000	0.000	0.000	0.000	-0.880
4.875	0.030	0.030	0.030	0.030	-1.170	-1.170	-1.190	-1.190	-1.220	-1.220	-1.280	0.000	0.000	0.000	0.000	0.000	0.000	-0.880
4.990	0.030	0.030	0.030	0.030	-1.170	-1.170	-1.190	-1.190	-1.220	-1.220	-1.280	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.030	0.030	0.030	0.030	-1.170	-1.170	-1.190	-1.190	-1.220	-1.220	-1.280	0.000	0.000	-0.178	-0.209	-0.090	-0.221	-0.432
5.250	0.030	0.030	0.030	0.030	-1.120	-1.120	-1.140	-1.140	-1.170	-1.053	-1.083	0.076	0.036	0.203	0.173	0.292	0.161	-0.051
5.375	0.030	0.030	0.030	0.030	-1.120	-1.120	-1.140	-1.140	-1.170	-1.053	-1.083	0.076	0.036	0.204	0.173	0.292	0.161	-0.051
5.500	0.030	0.030	0.030	0.030	-1.120	-1.120	-1.140	-1.140	-1.170	-1.053	-1.083	0.056	0.085	0.164	0.133	0.252	0.121	-0.051
5.625	0.030	0.030	0.030	0.030	-0.880	-0.880	-0.865	-0.806	-0.687	-0.569	-0.599	0.360	0.429	0.378	0.318	0.348	0.187	-0.034
5.750	0.030	0.030	0.030	0.030	-0.643	-0.554	-0.396	-0.337	-0.218	-0.100	0.000	0.739	0.807	0.757	0.697	0.727	0.566	0.345
5.875	0.030	0.030	0.030	0.030	-0.443	-0.354	-0.196	-0.137	-0.018	0.100	0.070	0.739	0.808	0.757	0.697	0.727	0.566	0.345
5.990	0.030	0.030	0.030	0.030	-0.253	-0.164	0.000	0.053	0.172	0.290	0.260	0.739	0.808	0.757	0.697	0.727	0.566	0.345
6.125	0.030	0.030	0.030	0.030	-0.163	-0.053	0.084	0.143	0.262	0.380	0.350	0.739	0.807	0.757	0.697	0.727	0.566	0.396
6.250	0.030	0.030	0.030	0.030	0.355	0.474	0.513	0.661	0.750	0.869	0.868	1.028	1.017	1.036	1.006	1.065	0.934	0.723
6.375	0.030	0.030	0.030	0.030	0.355	0.474	0.513	0.661	0.750	0.869	0.868	1.028	1.017	1.037	1.006	1.065	0.934	0.723
6.500	0.030	0.030	0.030	0.030	0.371	0.490	0.523	0.672	0.766	0.883	0.885	1.045	1.042	1.051	1.139	1.198	1.038	0.774
6.625	0.030	0.030	0.030	0.030	0.357	0.476	0.513	0.662	0.752	0.874	1.046	1.176	1.165	1.155	1.332	1.391	1.231	0.960
6.750	0.030	0.030	0.030	0.030	0.444	0.711	0.751	0.929	1.017	1.166	1.343	1.473	1.462	1.452	1.629	1.689	1.528	1.258
6.875	0.030	0.030	0.030	0.030	0.445	0.712	0.749	0.927	1.018	1.166	1.343	1.475	1.467	1.453	1.635	1.691	1.532	1.262
7.000	0.030	0.030	0.030	0.030	0.443	0.711	0.738	0.918	1.015	1.161	1.337	1.474	1.476	1.449	1.647	1.693	1.537	1.271
7.125	0.030	0.030	0.030	0.030	0.443	0.710	0.743	0.922	1.015	1.162	1.339	1.473	1.468	1.449	1.638	1.690	1.532	1.263

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																		
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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.

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 LLPA's

Purchase - FICO/TV 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%	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 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%	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/TV 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%	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									
	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

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%	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	-1.125	-1.125	
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
High Balance - ARM	-1.250	-1.250	-1.500	-1.500	-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	

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%	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	-1.125	-1.125	
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
High Balance - ARM	-1.250	-1.250	-1.500	-1.500	-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	

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%	97.00%
ARM	0.000	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	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	(0.500)
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

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.		

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)

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.