

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



Effective Date and Time
5/4/2026 1:00 PM

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

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

Conventional Products																					
Conforming 30 Year Fixed						Conforming 20 Year Fixed						Conventional Loan Level Price Adjustments									
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	Specialty Programs	30 Yr Term	< 30 Yr Term		
4.990	94.755	94.730	94.630	94.570	94.032	93.982	4.625	94.243	94.233	94.033	93.940	93.473	93.344	75,000 - 99,999	(0.500)	(0.500)	DU Home Ready	0.150	0.000		
5.125	95.277	95.252	95.152	95.092	94.553	94.504	4.750	95.079	95.069	94.866	94.779	94.304	94.180	100,000 - 199,999	0.000	0.000	LP Home Possible	0.150	0.000		
5.250	95.948	95.923	95.823	95.763	95.215	95.134	4.875	95.628	95.618	95.413	95.333	94.850	94.729	200,000 - 299,999	0.025	0.025					
5.375	96.577	96.552	96.452	96.392	95.838	95.763	4.990	96.150	96.140	95.931	95.853	95.366	95.252	300,000 - 399,999	0.050	0.050					
5.500	97.250	97.225	97.125	97.065	96.506	96.436	5.125	96.621	96.611	96.402	96.335	95.837	95.724	400,000 - 548,250	0.075	0.075					
5.625	97.727	97.702	97.602	97.542	96.983	96.914	5.250	97.327	97.317	97.102	97.005	96.533	96.388	548,251 - 832,750	0.100	0.100					
5.750	98.567	98.542	98.442	98.382	97.814	97.713	5.375	97.866	97.856	97.639	97.552	97.068	96.927	State Adjustments	20/25/30 Yr	10/15 Yr	State Special				
5.875	99.114	99.089	98.989	98.929	98.356	98.260	5.500	98.379	98.369	98.145	98.070	97.571	97.441	PA FL TX	0.075	0.050	NC, SC, TN	0.150			
5.990	99.595	99.570	99.470	99.410	98.832	98.741	5.625	98.775	98.765	98.541	98.466	97.968	97.837	DC DE VA MD TN WV	0.025	0.000					
6.125	100.056	100.031	99.931	99.871	99.297	99.202	5.750	99.304	99.294	99.066	98.960	98.490	98.324	CT NC NJ NH OR SC GA WA MN	0.000	0.000					
6.250	101.015	100.990	100.890	100.830	100.223	100.091	5.875	99.771	99.761	99.531	99.432	98.954	98.792	AL CO	0.050	0.050					
6.375	101.421	101.396	101.296	101.236	100.632	100.496	5.990	100.204	100.194	99.957	99.873	99.378	99.225	AZ MA ND	(0.100)	(0.075)					
6.500	101.812	101.787	101.687	101.627	101.019	100.888	6.125	100.604	100.594	100.359	100.273	99.781	99.626	CA	(0.150)	(0.125)	Temporary Interest Rate Buydown				
6.625	102.317	102.292	102.192	102.132	101.523	101.393	6.250	100.643	100.633	100.392	100.276	99.795	99.607	SPECIAL - AZ CA OR WA	0.100	0.100	Temporary Interest Rate Buydown		(0.125)		
6.750	102.821	102.796	102.696	102.636	102.020	101.858	6.375	101.059	101.049	100.806	100.697	100.207	100.024	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000							
6.875	103.178	103.153	103.053	102.993	102.380	102.214	6.500	101.443	101.433	101.188	101.083	100.587	100.408	9-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%	
7.000	103.492	103.467	103.367	103.307	102.694	102.527	6.625	101.828	101.818	101.574	101.469	100.973	100.793	Second Homes	0.000	0.450	0.550	0.750	0.500	0.500	0.000
7.125	103.862	103.837	103.737	103.677	103.062	102.894	6.750	102.132	102.122	101.869	101.743	101.279	101.071	Investment	0.000	0.250	0.450	0.600	0.200	0.000	0.000
**Applies to loan terms = 360 months, loan amounts > 225,000, and FICO >= 680																					
Conforming 15 Year Fixed						Conforming 10 Year Fixed						**See Page 9 for L.L.P.A. Matrix									
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day								
4.625	97.341	97.291	96.964	96.915	96.526	96.504	4.625	96.553	96.664	96.367	96.333	96.199	96.203								
4.750	97.318	97.268	96.974	96.907	96.534	96.486	4.750	96.770	96.864	96.610	96.530	96.413	96.389								
4.875	97.802	97.752	97.462	97.391	97.024	96.968	4.875	97.213	97.302	97.044	96.959	96.843	96.782								
5.000	98.313	98.263	97.972	97.880	97.498	97.418	5.000	97.659	97.742	97.481	97.404	97.277	97.222								
5.125	98.817	98.767	98.473	98.388	97.997	97.922	5.125	98.074	98.151	97.888	97.818	97.682	97.632								
5.250	99.176	99.126	98.831	98.751	98.353	98.281	5.250	98.358	98.430	98.163	98.102	97.955	97.911								
5.375	99.646	99.596	99.296	99.227	98.816	98.752	5.375	98.690	98.757	98.544	98.449	98.355	98.274								
5.500	99.975	99.925	99.678	99.574	99.215	99.111	5.500	99.084	99.145	98.929	98.842	98.738	98.662								
5.625	100.448	100.398	100.149	100.054	99.685	99.586	5.625	99.466	99.521	99.302	99.223	99.109	99.039								
5.750	100.722	100.672	100.423	100.328	99.958	99.860	5.750	99.842	99.892	99.665	99.552	99.422	99.314								
5.875	101.115	101.065	100.810	100.730	100.341	100.254	5.875	100.213	100.258	100.027	99.922	99.783	99.680								
6.000	101.417	101.367	101.106	101.006	100.622	100.531	6.000	100.574	100.612	100.379	100.282	100.132	100.035								
6.125	101.818	101.768	101.502	101.398	100.983	100.895	6.125	100.904	100.937	100.701	100.612	100.452	100.361								
6.250	102.180	102.130	101.860	101.764	101.340	101.229	6.250	101.128	101.156	101.056	100.934	100.847	100.818								
6.375	102.616	102.566	102.301	102.194	101.807	101.665	6.375	101.360	101.382	101.353	101.238	101.242	101.118								
6.500	102.856	102.806	102.746	102.496	102.246	101.996	6.500	101.693	101.709	101.676	101.570	101.563	101.446								
6.625	102.466	102.416	102.411	102.161	101.911	101.661	6.625	102.030	102.041	102.005	101.906	101.890	101.778								
High Balance 30 Year Fixed						High Balance 15 Year Fixed															
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day								
5.625	98.221	98.171	98.121	98.148	97.952	97.883	6.250	85.000	85.000	85.000	85.000	85.000	85.000								
5.750	98.851	98.801	98.821	98.481	98.024	97.922	6.375	85.000	85.000	85.000	85.000	85.000	85.000								
5.875	99.398	99.348	99.164	99.033	98.566	98.469	6.500	85.000	85.000	85.000	85.000	85.000	85.000								
6.000	99.907	99.857	99.673	99.546	99.076	98.978	6.625	85.000	85.000	85.000	85.000	85.000	85.000								
6.125	100.350	100.300	100.119	99.990	99.522	99.421	6.750	85.000	85.000	85.000	85.000	85.000	85.000								
6.250	100.900	100.850	100.657	100.498	100.028	99.886	6.875	85.000	85.000	85.000	85.000	85.000	85.000								
6.375	101.413	101.363	101.173	101.007	100.544	100.398	7.000	85.000	85.000	85.000	85.000	85.000	85.000								
6.500	101.853	101.803	101.609	101.452	100.979	100.838															
6.625	102.215	102.165	101.971	101.815	101.341	101.200															
6.750	102.118	102.068	101.862	101.672	101.220	101.015															
6.875	102.499	102.449	102.245	102.050	101.604	101.395															
7.000	102.903	102.853	102.650	102.453	102.009	101.799															
7.125	103.113	103.063	102.942	102.727	102.300	102.070															

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

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	95.665	95.630	95.390	95.192	94.991	94.960	4.500	97.742	97.745	97.653	97.662	97.071	96.429
4.875	96.358	96.323	96.083	95.884	95.684	95.653	4.625	97.577	97.580	97.488	97.497	96.907	96.264
5.000	97.226	97.191	96.952	96.753	96.553	96.522	4.750	98.488	98.468	98.371	98.366	97.751	97.087
5.125	97.315	97.280	97.040	96.841	96.641	96.610	4.875	99.039	99.019	98.922	98.917	98.302	97.638
5.250	98.718	98.683	98.370	98.158	97.875	97.833	5.000	99.581	99.560	99.463	99.459	98.843	98.180
5.375	99.419	99.384	99.071	98.859	98.575	98.533	5.125	99.389	99.369	99.272	99.267	98.652	97.988
5.500	100.111	100.076	99.763	99.550	99.267	99.225	5.250	100.055	100.011	99.956	99.937	99.349	98.665
5.625	100.166	100.131	99.819	99.606	99.303	99.251	5.375	100.576	100.532	100.476	100.458	99.869	99.185
5.750	100.388	100.353	100.167	99.941	99.773	99.710	5.500	101.076	101.032	100.977	100.958	100.370	99.686
5.875	101.061	101.026	100.840	100.614	100.446	100.383	5.625	100.836	100.792	100.737	100.718	100.130	99.445
5.990	101.666	101.631	101.445	101.218	101.050	100.988	5.750	100.954	100.887	100.811	100.779	100.148	99.443
6.125	101.743	101.708	101.521	101.295	101.107	101.034	5.875	101.423	101.355	101.280	101.247	100.617	99.912
6.250	102.455	102.420	102.283	102.043	101.890	101.806	6.000	101.867	101.800	101.724	101.692	101.061	100.356
6.375	102.967	102.932	102.794	102.554	102.401	102.318	6.125	101.579	101.511	101.436	101.403	100.773	100.068
6.500	103.589	103.554	103.416	103.176	103.024	102.940	6.250	101.530	101.438	101.351	101.315	101.032	100.306
6.625	103.566	103.531	103.393	103.153	102.980	102.887	6.375	101.960	101.869	101.991	101.945	101.462	100.736
6.750	104.223	104.188	103.878	103.623	103.279	103.175	6.500	102.371	102.279	102.402	102.356	101.873	101.147
6.875	104.805	104.770	104.460	104.205	103.861	103.757							
7.000	105.349	105.314	105.003	104.749	104.405	104.300							
7.125	105.235	105.200	104.890	104.635	104.271	104.157							

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	95.540	95.505	95.265	95.067	94.866	94.835	4.500	97.617	97.620	97.528	97.537	96.946	96.304
4.875	96.233	96.198	95.958	95.759	95.559	95.528	4.625	97.452	97.455	97.363	97.372	96.782	96.139
5.000	97.101	97.066	96.827	96.628	96.428	96.397	4.750	98.363	98.343	98.246	98.241	97.626	96.962
5.125	97.190	97.155	96.915	96.716	96.516	96.485	4.875	98.914	98.894	98.797	98.792	98.177	97.513
5.250	98.593	98.558	98.245	98.033	97.750	97.708	5.000	99.456	99.435	99.338	99.334	98.718	98.055
5.375	99.294	99.259	98.946	98.734	98.450	98.408	5.125	99.264	99.244	99.147	99.142	98.527	97.863
5.500	99.986	99.951	99.638	99.425	99.142	99.100	5.250	99.930	99.886	99.831	99.812	99.224	98.540
5.625	100.041	100.006	99.694	99.481	99.198	99.126	5.375	100.451	100.407	100.351	100.333	99.744	99.060
5.750	100.263	100.228	100.042	99.816	99.648	99.585							
5.875	100.936	100.901	100.715	100.489	100.321	100.258							
5.990	101.541	101.506	101.320	101.093	100.925	100.863							
6.125	101.618	101.583	101.396	101.170	100.982	100.909							
6.250	102.330	102.295	102.158	101.918	101.765	101.681							
6.375	102.842	102.807	102.669	102.429	102.276	102.193							
6.500	103.464	103.429	103.291	103.051	102.899	102.815							
6.625	103.441	103.406	103.268	103.028	102.855	102.762							
6.750	104.098	104.063	103.753	103.498	103.154	103.050							

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	96.311	96.128	95.925	95.894	5.000	96.485	96.460	96.186	96.003	95.800	95.769
5.125	96.878	96.853	96.580	96.396	96.193	96.162	5.125	96.753	96.728	96.455	96.271	96.068	96.037
5.250	98.580	98.555	98.227	98.030	97.761	97.709	5.250	98.455	98.430	98.102	97.905	97.636	97.584
5.375	99.261	99.236	98.908	98.710	98.442	98.390	5.375	99.136	99.111	98.783	98.585	98.317	98.265
5.500	99.993	99.968	99.640	99.442	99.174	99.122	5.500	99.868	99.843	99.515	99.317	99.049	98.997
5.625	100.068	100.043	99.715	99.518	99.250	99.198	5.625	99.943	99.918	99.590	99.393	99.125	99.073
5.750	100.267	100.242	100.039	99.828	99.671	99.599	5.750	100.142	100.117	99.914	99.703	99.546	99.474
5.875	100.951	100.926	100.723	100.511	100.355	100.282	5.875	100.826	100.801	100.598	100.386	100.230	100.157
6.000	101.609	101.584	101.381	101.169	101.013	100.940	6.000	101.484	101.459	101.256	101.044	100.888	100.815
6.125	101.522	101.497	101.294	101.082	100.926	100.853	6.125	101.397	101.372	101.169	100.957	100.801	100.728
6.250	101.525	101.500	101.342	101.117	100.969	100.875	6.250	101.400	101.375	101.217	100.992	100.844	100.750
6.375	102.198	102.173	102.015	101.789	101.641	101.547	6.375	102.073	102.048	101.890	101.664	101.516	101.422
6.500	102.830	102.805	102.647	102.421	102.273	102.179	6.500	102.705	102.680	102.522	102.296	102.148	102.054
6.625	102.717	102.692	102.534	102.308	102.160	102.066	6.625	102.592	102.567	102.409	102.183	102.035	101.941
6.750	102.210	102.185	101.780	101.541	101.053	100.939	6.750	102.085	102.060	101.655	101.416	100.928	100.814
6.875	102.823	102.798	102.392	102.153	101.665	101.551	6.875	102.698	102.673	102.267	102.028	101.540	101.426

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			
	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.



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
4.750	95.578	95.553	95.313	95.114	94.814	94.743	4.500	97.668	97.671	97.579	97.588	96.997	96.455
4.875	96.208	96.183	95.943	95.745	95.444	95.373	4.625	97.421	97.425	97.332	97.341	96.751	96.208
5.000	96.914	96.889	96.650	96.451	96.151	96.080	4.750	98.477	98.456	98.359	98.355	97.739	97.176
5.125	97.127	97.102	96.862	96.663	96.363	96.292	4.875	98.960	98.940	98.843	98.838	98.223	97.660
5.250	98.887	98.862	98.550	98.337	97.954	97.912	5.000	99.420	99.399	99.302	99.298	98.682	98.119
5.375	99.536	99.511	99.198	98.985	98.602	98.550	5.125	99.115	99.095	98.998	98.993	98.378	97.814
5.500	100.175	100.150	99.837	99.625	99.231	99.139	5.250	99.990	99.946	99.891	99.873	99.284	98.700
5.625	99.974	99.949	99.637	99.424	99.021	98.929	5.375	100.413	100.369	100.314	100.295	99.707	99.123
5.750	100.548	100.523	100.337	100.111	99.843	99.750	5.500	100.804	100.760	100.705	100.686	100.098	99.514
5.875	101.165	101.140	100.954	100.728	100.460	100.367	5.625	100.434	100.390	100.335	100.317	99.728	99.144
5.990	101.654	101.629	101.443	101.217	100.929	100.816	5.750	100.835	100.767	100.691	100.659	100.029	99.424
6.125	101.522	101.497	101.311	101.085	100.797	100.684	5.875	101.192	101.124	101.048	101.016	100.386	99.781
6.250	102.401	102.376	102.239	101.998	101.726	101.592	6.000	101.527	101.459	101.384	101.351	100.721	100.116
6.375	103.031	103.006	102.869	102.629	102.356	102.222	6.125	101.131	101.063	100.987	100.955	100.325	99.720
6.500	103.558	103.533	103.396	103.155	102.883	102.749	6.250	101.391	101.300	101.222	101.376	100.893	100.267
6.625	103.249	103.224	103.087	102.846	102.574	102.440	6.375	101.727	101.636	101.558	101.712	101.229	100.603
6.750	104.245	104.220	103.910	103.655	103.191	103.037	6.500	102.051	101.960	102.083	102.036	101.553	100.927
6.875	104.694	104.669	104.358	104.104	103.640	103.485							
7.000	105.155	105.130	104.819	104.565	104.101	103.946							
7.125	104.805	104.780	104.469	104.215	103.751	103.596							

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
4.750	95.678	95.653	95.413	95.214	94.664	94.343	5.500	99.214	99.189	99.076	98.859	98.614	98.243
4.875	96.308	96.283	96.043	95.845	95.294	94.973	5.625	99.543	99.518	99.405	99.188	98.942	98.572
5.000	97.014	96.989	96.750	96.551	96.001	95.680	5.750	99.507	99.482	99.401	99.218	98.977	98.606
5.125	97.227	97.202	96.962	96.763	96.213	95.892	5.875	100.122	100.097	100.017	99.833	99.592	99.221
5.250	98.937	98.912	98.600	98.387	97.874	97.532	6.000	100.714	100.689	100.608	100.425	100.184	99.813
5.375	99.586	99.561	99.248	99.035	98.492	98.150	6.125	100.995	100.970	100.890	100.706	100.465	100.094
5.500	100.225	100.200	99.887	99.675	99.081	98.739	6.250	100.925	100.900	100.884	100.767	100.483	100.051
5.625	100.074	100.049	99.737	99.524	98.871	98.529	6.375	101.485	101.460	101.444	101.327	101.042	100.611
5.750	100.598	100.573	100.387	100.161	99.713	99.350	6.500	102.013	101.988	101.972	101.856	101.571	101.140
5.875	101.215	101.190	101.004	100.778	100.330	99.967	6.625	102.209	102.184	102.168	102.051	101.766	101.335
5.990	101.754	101.729	101.543	101.317	100.779	100.416							
6.125	101.622	101.597	101.411	101.185	100.647	100.284							
6.250	102.501	102.476	102.339	102.098	101.576	101.192							
6.375	103.081	103.056	102.919	102.679	102.206	101.822							
6.500	103.618	103.593	103.456	103.215	102.733	102.349							
6.625	103.349	103.324	103.187	102.946	102.424	102.040							

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
5.000	96.572	96.562	96.338	96.125	95.632	95.581	5.000	96.447	96.437	96.213	96.000	95.507	95.456
5.125	96.704	96.694	96.471	96.257	95.764	95.713	5.125	96.579	96.569	96.346	96.132	95.639	95.588
5.250	98.643	98.633	98.355	98.128	97.569	97.497	5.250	98.518	98.508	98.230	98.003	97.444	97.372
5.375	99.272	99.262	98.984	98.756	98.198	98.126	5.375	99.147	99.137	98.859	98.631	98.073	98.001
5.500	99.931	99.921	99.643	99.415	98.857	98.785	5.500	99.806	99.796	99.518	99.290	98.732	98.660
5.625	99.890	99.880	99.602	99.375	98.817	98.744	5.625	99.765	99.755	99.477	99.250	98.692	98.619
5.750	100.182	100.172	100.019	99.777	99.331	99.238	5.750	100.057	100.047	99.894	99.652	99.206	99.113
5.875	100.899	100.889	100.736	100.494	100.048	99.955	5.875	100.774	100.764	100.611	100.369	99.923	99.830
6.000	101.497	101.487	101.334	101.093	100.646	100.553	6.000	101.372	101.362	101.209	100.968	100.521	100.428
6.125	101.316	101.306	101.153	100.911	100.465	100.372	6.125	101.191	101.181	101.028	100.786	100.340	100.247
6.250	101.466	101.456	101.348	101.093	100.654	100.541	6.250	101.341	101.331	101.223	100.968	100.529	100.416
6.375	102.136	102.126	102.018	101.763	101.325	101.211	6.375	102.011	102.001	101.893	101.638	101.200	101.086
6.500	102.673	102.663	102.555	102.300	101.861	101.748	6.500	102.548	102.538	102.430	102.175	101.736	101.623
6.625	102.414	102.404	102.296	102.041	101.602	101.489	6.625	102.289	102.279	102.171	101.916	101.477	101.364
6.750	102.177	102.167	101.811	101.542	100.764	100.630	6.750	102.052	102.042	101.886	101.417	100.639	100.505
6.875	102.655	102.645	102.290	102.021	101.243	101.108	6.875	102.530	102.520	102.165	101.896	101.118	100.983

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
766,551 - 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)	

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	Specialty Programs	< 30 Yr Term																																																	
4.990	94.020	93.482	93.432	4.625	93.390	92.923	92.794	75,000 - 99,999	(0.500)	(0.500)	DU Home Ready	0.150	0.000																																																
5.125	94.542	94.003	93.954	4.750	94.229	93.754	93.630	100,000 - 199,999	0.000	0.000	LP Home Possible	0.150	0.000																																																
5.250	95.213	94.665	94.584	4.875	94.783	94.300	94.179	200,000 - 299,999	0.025	0.025																																																			
5.375	95.842	95.288	95.213	4.990	95.313	94.816	94.702	300,000 - 399,999	0.050	0.050																																																			
5.500	96.515	95.956	95.886	5.125	95.785	95.287	95.174	400,000 - 548,250	0.075	0.075																																																			
5.625	96.992	96.433	96.364	5.250	96.455	95.983	95.838	548,251 - 832,750	0.100	0.100																																																			
5.750	97.832	97.264	97.163	5.375	97.002	96.518	96.377	State Adjustments	20/25/30 Yr	10/15 Yr	State Special																																																		
5.875	98.379	97.806	97.710	5.500	97.520	97.021	96.891	PA FL TX	0.075	0.050	NC, SC, TN	0.150																																																	
5.990	98.860	98.282	98.191	5.625	97.916	97.418	97.287	DC DE VA MD TN WV	0.025	0.000																																																			
6.125	99.321	98.747	98.652	5.750	98.410	97.940	97.774	CT NC NJ NH OR SC GA WA MN	0.000	0.000																																																			
6.250	100.280	99.673	99.541	5.875	98.882	98.404	98.242	AL CO	0.050	0.050																																																			
6.375	100.686	100.082	99.946	5.990	99.323	98.828	98.675	AZ MA ND	(0.100)	(0.075)																																																			
6.500	101.077	100.469	100.338	6.125	99.723	99.231	99.076	CA	(0.150)	(0.125)																																																			
6.625	101.582	100.973	100.843	6.250	99.726	99.245	99.057	SPECIAL - AZ CA OR WA	0.100	0.100																																																			
Temporary Interest Rate Buydown																																																													
Second Home and Investment Property LTV Adjustments - n/a Primary Residence Only																																																													
***See Page 9																																																													
Conforming 15 Year Fixed				Conforming 10 Year Fixed																																																									
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day																																																						
4.625	96.365	95.976	95.954	4.625	95.783	95.649	95.653																																																						
4.750	96.357	95.984	95.936	4.750	95.980	95.863	95.839																																																						
4.875	96.841	96.474	96.418	4.875	96.409	96.293	96.232																																																						
5.000	97.330	96.948	96.868	5.000	96.854	96.727	96.672																																																						
5.125	97.838	97.447	97.372	5.125	97.268	97.132	97.082																																																						
5.250	98.201	97.803	97.731	5.250	97.552	97.405	97.361																																																						
5.375	98.677	98.266	98.202	5.375	97.899	97.805	97.724																																																						
5.500	99.024	98.665	98.561	5.500	98.292	98.188	98.112																																																						
5.625	99.504	99.135	99.036	5.625	98.673	98.559	98.489																																																						
5.750	99.778	99.408	99.310	5.750	99.002	98.872	98.764																																																						
***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																																																			
5.625		97.598	97.402	97.333	6.250	84.450	84.450	84.450																																																					
5.750		97.931	97.474	97.372	6.375	84.450	84.450	84.450																																																					
5.875		98.483	98.016	97.919	6.500	84.450	84.450	84.450																																																					
6.000		98.996	98.526	98.428	6.625	84.450	84.450	84.450																																																					
6.125		99.440	98.972	98.871	6.750	84.450	84.450	84.450																																																					
6.250		99.948	99.478	99.336																																																									
6.375		100.457	99.994	99.848																																																									
6.500		100.902	100.429	100.288																																																									
6.625		101.265	100.791	100.650																																																									
6.750		101.122	100.670	100.465																																																									
6.875		101.500	101.054	100.845																																																									
7.000		101.903	101.459	101.249																																																									
<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
 5/4/2026 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				94.642	94.441	94.410	4.500	97.112	96.521	95.879
4.875				95.334	95.134	95.103	4.625	96.947	96.357	95.714
5.000				96.203	96.003	95.972	4.750	97.816	97.201	96.537
5.125				96.291	96.091	96.060	4.875	98.367	97.752	97.088
5.250				97.608	97.325	97.283	5.000	98.909	98.293	97.630
5.375				98.309	98.025	97.983	5.125	98.717	98.102	97.438
5.500				99.000	98.717	98.675	5.250	99.387	98.799	98.115
5.625				99.056	98.753	98.701	5.375	99.908	99.319	98.635
5.750				99.391	99.223	99.160				
5.875				100.064	99.896	99.833				
5.990				100.668	100.500	100.438				
6.125				100.745	100.557	100.484				

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	95.578	95.375	95.344
5.125	95.846	95.643	95.612
5.250	97.480	97.211	97.159
5.375	98.160	97.892	97.840
5.500	98.892	98.624	98.572
5.625	98.968	98.700	98.648
5.750	99.278	99.121	99.049
5.875	99.961	99.805	99.732
6.000	100.619	100.463	100.390
6.125	100.532	100.376	100.303

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)		

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

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	94.564	94.264	94.193	4.500	97.038	96.447	95.905
4.875	95.195	94.894	94.823	4.625	96.791	96.201	95.658
5.000	95.901	95.601	95.530	4.750	97.805	97.189	96.626
5.125	96.113	95.813	95.742	4.875	98.288	97.673	97.110
5.250	97.787	97.404	97.362	5.000	98.748	98.132	97.569
5.375	98.435	98.052	98.000	5.125	98.443	97.828	97.264
5.500	99.075	98.681	98.589	5.250	99.323	98.734	98.150
5.625	98.874	98.471	98.379	5.375	99.745	99.157	98.573
5.750	99.561	99.293	99.200	5.500	100.136	99.548	98.964
5.875	100.178	99.910	99.817	5.625	99.767	99.178	98.594
5.990	100.667	100.379	100.266	5.750	100.109	99.479	98.874
6.125	100.535	100.247	100.134	5.875	100.466	99.836	99.231
6.250	101.448	101.176	101.042				
6.375	102.079	101.806	101.672				
6.500	102.605	102.333	102.199				

Rate	60-Day	75-Day	90-Day
5.000	95.328	95.125	95.094
5.125	95.596	95.393	95.362
5.250	97.230	96.961	96.909
5.375	97.910	97.642	97.590
5.500	98.642	98.374	98.322
5.625	98.718	98.450	98.398
5.750	99.028	98.871	98.799
5.875	99.711	99.555	99.482
6.000	100.369	100.213	100.140
6.125	100.282	100.126	100.053

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)		

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
 5/4/2026 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	\$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	-0.460
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	-0.840
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																		
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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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 - 548,250	0.075	0.075
548,251 - 832,750	0.100	0.100
> 832,750	0.000	0.000

State Adjustments	20/25/30 Yr	10/15 Yr
	PA FL TX	0.075
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.