

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



Effective Date and Time
5/15/2026 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

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	94.671	94.646	94.546	94.486	94.003	93.774	4.625	94.078	94.068	93.898	93.665	93.332	93.058	75,000 - 99,999	(0.500)	(0.500)	DU Home Ready	0.150	0.000		
5.125	95.190	95.165	95.065	95.005	94.522	94.293	4.750	94.909	94.899	94.735	94.498	94.167	93.888	100,000 - 199,999	0.000	0.000	LP Home Possible	0.150	0.000		
5.250	95.780	95.755	95.655	95.595	95.049	94.822	4.875	95.467	95.457	95.300	95.060	94.730	94.446	200,000 - 299,999	0.025	0.025					
5.375	96.392	96.367	96.267	96.207	95.666	95.434	4.990	95.986	95.976	95.824	95.581	95.252	94.964	300,000 - 399,999	0.050	0.050					
5.500	97.081	97.056	96.956	96.896	96.360	96.122	5.125	96.460	96.450	96.298	96.056	95.727	95.439	400,000 - 548,250	0.075	0.075					
5.625	97.547	97.522	97.422	97.362	96.826	96.588	5.250	97.100	97.090	96.911	96.673	96.304	96.017	548,251 - 832,750	0.100	0.100					
5.750	98.552	98.527	98.427	98.367	97.752	97.499	5.375	97.657	97.647	97.475	97.234	96.867	96.574	State Adjustments	20/25/30 Yr	10/15 Yr					
5.875	99.086	99.061	98.961	98.901	98.291	98.034	5.500	98.169	98.159	97.991	97.748	97.382	97.085	PA FL TX	0.075	0.050					
5.990	99.576	99.551	99.451	99.391	98.786	98.524	5.625	98.706	98.696	98.495	98.244	97.837	97.530	DC DE VA MD TN WV	0.025	0.000					
6.125	100.040	100.015	99.915	99.855	99.250	98.987	5.750	99.406	99.396	99.202	98.948	98.542	98.230	CT NC NJ NH OR SC GA WA MN	0.000	0.000					
6.250	100.802	100.777	100.677	100.617	99.992	99.779	5.875	99.889	99.879	99.692	99.435	99.030	98.712	AL CO	0.050	0.050					
6.375	101.259	101.234	101.134	101.074	100.453	100.235	5.990	100.329	100.319	100.136	99.877	99.473	99.152	AZ MA ND	(0.100)	(0.075)					
6.500	101.685	101.660	101.560	101.500	100.873	100.661	6.125	100.733	100.723	100.540	100.281	99.877	99.555	CA	(0.150)	(0.125)	Temporary Interest Rate Buydown				
6.625	102.208	102.183	102.083	102.023	101.405	101.190	6.250	100.644	100.634	100.425	100.217	99.773	99.501	SPECIAL - CA WA	0.100	0.100	Temporary Interest Rate Buydown		(0.125)		
6.750	102.938	102.913	102.813	102.753	102.127	101.971	6.375	101.063	101.053	100.850	100.639	100.196	99.919	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000							
6.875	103.253	103.228	103.128	103.068	102.440	102.285	6.500	101.450	101.440	101.242	101.029	100.587	100.306	9-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%	
7.000	103.557	103.532	103.432	103.372	102.741	102.599	6.625	101.848	101.838	101.640	101.427	100.985	100.704	Second Homes	0.000	0.450	0.550	0.750	0.500	0.500	0.000
7.125	104.095	104.070	103.970	103.910	103.317	103.238	6.750	102.292	102.282	102.057	101.911	101.429	101.213	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							
														**See Page 9 for L.L.P.A. Matrix							
Conforming 15 Year Fixed						Conforming 10 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								
4.625	97.179	97.129	96.931	96.825	96.509	96.372	4.625	96.635	96.667	96.500	96.404	96.330	96.203								
4.750	97.300	97.250	97.059	96.945	96.617	96.480	4.750	97.058	96.986	96.804	96.705	96.632	96.501								
4.875	97.707	97.657	97.473	97.355	97.029	96.867	4.875	97.502	97.424	97.229	97.126	96.933	96.797								
5.000	98.430	98.380	98.161	98.040	97.651	97.489	5.000	97.947	97.865	97.675	97.570	97.348	97.129								
5.125	98.945	98.895	98.682	98.559	98.083	97.812	5.125	98.360	98.272	98.089	97.981	97.761	97.514								
5.250	99.271	99.221	99.015	98.888	98.414	98.138	5.250	98.640	98.547	98.371	98.259	98.080	97.979								
5.375	99.654	99.604	99.404	99.274	98.814	98.683	5.375	98.909	98.930	98.719	98.604	98.509	98.404								
5.500	100.023	99.973	99.737	99.604	99.253	99.117	5.500	99.276	99.323	99.119	99.001	98.908	98.797								
5.625	100.497	100.447	100.218	100.081	99.732	99.591	5.625	99.657	99.699	99.502	99.380	99.289	99.173								
5.750	100.784	100.734	100.511	100.372	100.024	99.877	5.750	100.031	100.141	99.908	99.784	99.731	99.682								
5.875	101.191	101.141	100.925	100.782	100.435	100.353	5.875	100.410	100.515	100.288	100.161	100.109	100.055								
6.000	101.465	101.415	101.165	101.020	100.714	100.630	6.000	100.776	100.876	100.656	100.526	100.476	100.417								
6.125	101.711	101.661	101.418	101.269	100.965	100.876	6.125	101.110	101.204	100.991	100.857	100.808	100.744								
6.250	102.136	102.086	101.849	101.697	101.395	101.301	6.250	101.332	101.428	101.214	101.077	101.032	101.036								
6.375	102.565	102.515	102.277	102.125	101.822	101.729	6.375	101.579	101.736	101.495	101.355	101.346	101.344								
6.500	102.802	102.752	102.519	102.469	102.219	101.969	6.500	101.918	102.070	101.835	101.692	101.684	101.677								
6.625	102.706	102.656	102.602	102.352	102.102	101.852	6.625	102.253	102.400	102.171	102.025	102.019	102.007								
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	97.643	97.593	97.603	97.459	97.397	97.159	6.250	85.000	85.000	85.000	85.000	85.000	85.000								
5.750	98.456	98.406	98.262	97.968	97.582	97.329	6.375	85.000	85.000	85.000	85.000	85.000	85.000								
5.875	98.991	98.941	98.803	98.506	98.121	97.864	6.500	85.000	85.000	85.000	85.000	85.000	85.000								
6.000	99.511	99.461	99.330	99.029	98.645	98.383	6.625	85.000	85.000	85.000	85.000	85.000	85.000								
6.125	99.955	99.905	99.774	99.474	99.090	98.828	6.750	85.000	85.000	85.000	85.000	85.000	85.000								
6.250	100.585	100.535	100.372	100.124	99.691	99.479	6.875	85.000	85.000	85.000	85.000	85.000	85.000								
6.375	101.081	101.031	100.871	100.622	100.190	99.975	7.000	85.000	85.000	85.000	85.000	85.000	85.000								
6.500	101.532	101.482	101.319	101.071	100.638	100.426															
6.625	101.909	101.859	101.703	101.451	101.020	100.806															
6.750	102.175	102.125	101.933	101.747	101.251	101.095															
6.875	102.551	102.501	102.307	102.122	101.626	101.470															
7.000	102.970	102.920	102.724	102.540	102.042	101.900															
7.125	103.078	103.028	102.805	102.662	102.130	102.020															

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.



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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	95.467	95.432	95.299	95.086	94.893	94.753	4.500	97.895	97.802	97.810	97.736	97.221	96.489
4.875	96.158	96.123	95.990	95.777	95.584	95.444	4.625	97.730	97.637	97.645	97.572	97.057	96.324
5.000	97.035	97.000	96.867	96.655	96.481	96.352	4.750	98.768	98.555	98.546	98.350	97.798	96.946
5.125	97.112	97.077	96.944	96.732	96.538	96.399	4.875	99.319	99.107	99.098	98.902	98.350	97.498
5.250	98.426	98.391	98.241	98.015	97.745	97.532	5.000	99.863	99.650	99.641	99.445	98.894	98.042
5.375	99.125	99.090	98.941	98.715	98.444	98.231	5.125	99.675	99.462	99.453	99.257	98.706	97.854
5.500	99.817	99.782	99.632	99.406	99.135	98.922	5.250	100.243	100.161	100.135	100.091	99.504	98.782
5.625	99.872	99.837	99.687	99.461	99.171	98.948	5.375	100.768	100.685	100.660	100.616	100.029	99.307
5.750	100.489	100.454	100.288	100.047	99.824	99.676	5.500	101.276	101.193	101.167	101.123	100.536	99.814
5.875	101.012	100.977	100.811	100.570	100.347	100.198	5.625	101.044	100.962	100.936	100.892	100.305	99.583
5.990	101.766	101.731	101.565	101.325	101.101	100.953	5.750	101.163	101.133	101.091	101.113	100.490	99.820
6.125	101.844	101.809	101.643	101.402	101.159	101.001	5.875	101.641	101.610	101.568	101.591	100.967	100.297
6.250	102.617	102.582	102.400	102.145	102.009	101.969	6.000	102.092	102.061	102.019	102.042	101.418	100.748
6.375	103.061	103.026	102.843	102.589	102.453	102.413	6.125	101.805	101.775	101.733	101.755	101.132	100.462
6.500	103.687	103.652	103.469	103.215	103.078	103.038	6.250	101.752	101.724	101.715	101.804	101.144	100.526
6.625	103.670	103.635	103.452	103.198	103.042	102.991	6.375	102.188	102.209	102.150	102.239	101.580	100.962
6.750	104.575	104.540	104.341	104.073	103.784	103.602	6.500	102.604	102.626	102.567	102.656	101.996	101.378
6.875	105.165	105.130	104.931	104.663	104.374	104.192							
7.000	105.719	105.684	105.485	105.217	104.928	104.747							
7.125	105.618	105.583	105.383	105.115	104.807	104.615							

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	95.342	95.307	95.174	94.961	94.768	94.628	4.500	97.770	97.677	97.685	97.611	97.096	96.364
4.875	96.033	95.998	95.865	95.652	95.459	95.319	4.625	97.605	97.512	97.520	97.447	96.932	96.199
5.000	96.910	96.875	96.742	96.530	96.356	96.227	4.750	98.643	98.430	98.421	98.225	97.673	96.821
5.125	96.987	96.952	96.819	96.607	96.413	96.274	4.875	99.194	98.982	98.973	98.777	98.225	97.373
5.250	98.301	98.266	98.116	97.890	97.620	97.407	5.000	99.738	99.525	99.516	99.320	98.769	97.917
5.375	99.000	98.965	98.816	98.590	98.319	98.106	5.125	99.550	99.337	99.328	99.132	98.581	97.729
5.500	99.692	99.657	99.507	99.281	99.010	98.797	5.250	100.118	100.036	100.010	99.966	99.379	98.657
5.625	99.747	99.712	99.562	99.336	99.046	98.823	5.375	100.643	100.560	100.535	100.491	99.904	99.182
5.750	100.364	100.329	100.163	99.922	99.699	99.551							
5.875	100.887	100.852	100.686	100.445	100.222	100.073							
5.990	101.641	101.606	101.440	101.200	100.976	100.828							
6.125	101.719	101.684	101.518	101.277	101.034	100.876							
6.250	102.492	102.457	102.275	102.020	101.884	101.844							
6.375	102.936	102.901	102.718	102.464	102.328	102.288							
6.500	103.562	103.527	103.344	103.090	102.953	102.913							
6.625	103.545	103.510	103.327	103.073	102.917	102.866							
6.750	104.450	104.415	104.216	103.948	103.659	103.477							

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	96.011	95.986	95.843	95.645	95.449	95.262	5.000	95.886	95.861	95.718	95.520	95.324	95.137
5.125	96.278	96.253	96.110	95.912	95.716	95.529	5.125	96.153	96.128	95.985	95.787	95.591	95.404
5.250	97.918	97.893	97.733	97.522	97.262	97.025	5.250	97.793	97.768	97.608	97.397	97.137	96.900
5.375	98.597	98.572	98.413	98.201	97.942	97.705	5.375	98.472	98.447	98.288	98.076	97.817	97.580
5.500	99.328	99.303	99.144	98.933	98.673	98.436	5.500	99.203	99.178	99.019	98.808	98.548	98.311
5.625	99.404	99.379	99.219	99.008	98.748	98.511	5.625	99.279	99.254	99.094	98.883	98.623	98.386
5.750	100.118	100.093	99.917	99.691	99.484	99.317	5.750	99.993	99.968	99.792	99.566	99.359	99.192
5.875	100.801	100.776	100.599	100.374	100.167	100.000	5.875	100.676	100.651	100.474	100.249	100.042	99.875
6.000	101.459	101.434	101.258	101.033	100.825	100.658	6.000	101.334	101.309	101.133	100.908	100.700	100.533
6.125	101.373	101.348	101.172	100.946	100.739	100.572	6.125	101.248	101.223	101.047	100.821	100.614	100.447
6.250	101.281	101.256	101.063	100.824	100.686	100.610	6.250	101.156	101.131	100.938	100.699	100.561	100.485
6.375	101.955	101.930	101.737	101.498	101.360	101.284	6.375	101.830	101.805	101.612	101.373	101.235	101.159
6.500	102.590	102.565	102.372	102.133	101.996	101.919	6.500	102.465	102.440	102.247	102.008	101.871	101.794
6.625	102.483	102.458	102.265	102.026	101.889	101.813	6.625	102.358	102.333	102.140	101.901	101.764	101.688
6.750	102.076	102.051	101.841	101.588	101.459	101.382	6.750	101.951	101.926	101.716	101.463	101.326	101.249
6.875	102.696	102.671	102.461	102.208	101.779	101.422	6.875	102.571	102.546	102.336	102.083	101.854	101.297

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
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)		

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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	95.696	95.671	95.538	95.325	95.032	94.853	4.500	97.896	97.803	97.811	97.738	97.222	96.590
4.875	96.355	96.330	96.197	95.984	95.691	95.511	4.625	97.655	97.562	97.570	97.496	96.981	96.349
5.000	97.010	96.985	96.852	96.639	96.346	96.166	4.750	98.829	98.616	98.607	98.411	97.860	97.108
5.125	96.991	96.966	96.833	96.621	96.328	96.148	4.875	99.319	99.106	99.097	98.901	98.349	97.597
5.250	98.661	98.636	98.487	98.260	97.890	97.677	5.000	99.786	99.573	99.564	99.368	98.817	98.065
5.375	99.309	99.284	99.134	98.908	98.538	98.295	5.125	99.491	99.278	99.269	99.073	98.522	97.770
5.500	99.918	99.893	99.743	99.517	99.126	98.863	5.250	100.255	100.172	100.146	100.103	99.515	98.893
5.625	99.747	99.722	99.573	99.346	98.956	98.693	5.375	100.687	100.604	100.579	100.535	99.948	99.326
5.750	100.716	100.691	100.525	100.284	99.961	99.783	5.500	101.090	101.007	100.981	100.938	100.350	99.728
5.875	101.184	101.159	100.992	100.752	100.428	100.230	5.625	100.732	100.649	100.623	100.580	99.992	99.370
5.990	101.785	101.760	101.593	101.353	101.009	100.811	5.750	101.119	101.088	101.046	101.069	100.445	99.875
6.125	101.697	101.672	101.506	101.266	100.922	100.724	5.875	101.486	101.456	101.413	101.436	100.812	100.243
6.250	102.565	102.540	102.357	102.103	101.846	101.756	6.000	101.825	101.794	101.752	101.775	101.151	100.581
6.375	103.142	103.117	102.934	102.680	102.424	102.334	6.125	101.425	101.394	101.352	101.375	100.751	100.181
6.500	103.681	103.656	103.473	103.219	102.963	102.873	6.250	101.680	101.702	101.643	101.732	101.072	100.554
6.625	103.450	103.425	103.242	102.988	102.731	102.641	6.375	102.020	102.041	101.982	102.071	101.412	100.894
6.750	104.677	104.652	104.453	104.185	103.776	103.545	6.500	102.348	102.369	102.310	102.399	101.740	101.222
6.875	105.142	105.117	104.917	104.649	104.241	104.009							
7.000	105.619	105.594	105.394	105.126	104.718	104.486							
7.125	105.277	105.252	105.053	104.785	104.376	104.145							

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	95.796	95.771	95.638	95.425	94.882	94.453	5.500	98.729	98.704	98.603	98.391	98.145	97.744
4.875	96.455	96.430	96.297	96.084	95.541	95.111	5.625	99.066	99.041	98.940	98.728	98.482	98.081
5.000	97.110	97.085	96.952	96.739	96.196	95.766	5.750	99.431	99.406	99.322	99.116	98.870	98.470
5.125	97.091	97.066	96.933	96.721	96.178	95.748	5.875	100.053	100.028	99.944	99.738	99.492	99.092
5.250	98.711	98.686	98.537	98.310	97.810	97.297	6.000	100.654	100.629	100.545	100.339	100.093	99.693
5.375	99.359	99.334	99.184	98.958	98.408	97.895	6.125	100.946	100.921	100.837	100.631	100.385	99.985
5.500	99.998	99.973	99.823	99.597	99.076	98.463	6.250	100.832	100.807	100.774	100.551	100.245	99.817
5.625	99.847	99.822	99.673	99.446	98.806	98.293	6.375	101.400	101.375	101.341	101.119	100.813	100.384
5.750	100.766	100.741	100.575	100.334	99.831	99.383	6.500	101.942	101.917	101.884	101.662	101.355	100.927
5.875	101.234	101.209	101.042	100.802	100.278	99.830	6.625	102.159	102.134	102.101	101.879	101.572	101.144
5.990	101.885	101.860	101.693	101.453	100.859	100.411							
6.125	101.797	101.772	101.606	101.366	100.772	100.324							
6.250	102.665	102.640	102.457	102.203	101.696	101.356							
6.375	103.242	103.217	103.034	102.780	102.274	101.934							
6.500	103.781	103.756	103.573	103.319	102.813	102.473							
6.625	103.550	103.525	103.342	103.088	102.581	102.241							

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	95.974	95.964	95.871	95.644	95.158	94.951	5.000	95.849	95.839	95.746	95.519	95.033	94.826
5.125	96.106	96.096	96.003	95.776	95.290	95.083	5.125	95.981	95.971	95.878	95.651	95.165	94.958
5.250	97.982	97.972	97.863	97.621	97.072	96.815	5.250	97.857	97.847	97.738	97.496	96.947	96.690
5.375	98.610	98.600	98.490	98.249	97.699	97.442	5.375	98.485	98.475	98.365	98.124	97.574	97.317
5.500	99.269	99.259	99.149	98.908	98.358	98.101	5.500	99.144	99.134	99.024	98.783	98.233	97.976
5.625	99.228	99.218	99.108	98.867	98.318	98.060	5.625	99.103	99.093	98.983	98.742	98.193	97.935
5.750	100.034	100.024	99.898	99.642	99.145	98.958	5.750	99.909	99.899	99.773	99.517	99.020	98.833
5.875	100.751	100.741	100.615	100.360	99.862	99.675	5.875	100.626	100.616	100.490	100.235	99.737	99.550
6.000	101.352	101.342	101.216	100.961	100.463	100.276	6.000	101.227	101.217	101.091	100.836	100.338	100.151
6.125	101.175	101.165	101.039	100.784	100.286	100.099	6.125	101.050	101.040	100.914	100.659	100.161	99.974
6.250	101.227	101.217	101.074	100.805	100.378	100.282	6.250	101.102	101.092	100.949	100.680	100.253	100.157
6.375	101.905	101.895	101.752	101.483	101.055	100.959	6.375	101.780	101.770	101.627	101.358	100.930	100.834
6.500	102.454	102.444	102.301	102.032	101.604	101.508	6.500	102.329	102.319	102.176	101.907	101.479	101.383
6.625	102.212	102.202	102.059	101.790	101.362	101.266	6.625	102.087	102.077	101.934	101.665	101.237	101.141
6.750	102.057	102.047	101.887	101.604	100.885	100.508	6.750	101.932	101.922	101.762	101.479	100.760	100.383
6.875	102.552	102.542	102.382	102.099	101.380	101.003	6.875	102.427	102.417	102.257	101.974	101.255	100.878

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		
FL	0.025	SC	0.100		
NC	0.100	CT	-0.025		
CO	0.150	CA	-0.050		
GA	0.000	WA	0.050		
Loan Amount Adjustments					
All Terms					
75,000 - 99,999					(0.500)
100,000 - 199,999					0.000
200,000 - 299,999					0.025
300,000 - 399,999					0.050
400,000 - 548,250					0.075
548,251 - 766,550					0.100
766,550 - 999,999					0.000
1,000,000 - \$1,499,999					(0.500)
> = \$1,500,000 - \$2,000,000					(1.500)
All Standard VA program Adjustments					
2-4 Units					0.000
Manufactured Home					(1.000)
20 Year Term					(0.250)
Second Home and Investment (IRRRL only)					(0.500)
VA IRRRL CLTV > 100%					NA
High Balance - Cash Out LTV, CLTV or HCLTV > 90%					(1.250)
Temp Interest Rate Buydown					(0.125)
Manual Underwrite					(0.500)
VA FICO Adjustments					
FICO 740+					0.150
FICO 739 - 720					0.075
FICO 719 - 700					0.075
FICO 699-680					0.000
FICO 679-660					0.000
FICO 659-640					(0.150)
FICO 639-620					(1.250)
FICO 600-619					(1.750)
FICO 580-599					(2.000)

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

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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					

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 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	93.936	93.453	93.224	4.625	93.115	92.782	92.508	75,000 - 99,999	(0.500)	(0.500)	DU Home Ready	0.150	0.000	
5.125	94.455	93.972	93.743	4.750	93.948	93.617	93.338	100,000 - 199,999	0.000	0.000	LP Home Possible	0.150	0.000	
5.250	95.045	94.499	94.272	4.875	94.510	94.180	93.896	200,000 - 299,999	0.025	0.025				
5.375	95.657	95.116	94.884	4.990	95.031	94.702	94.414	300,000 - 399,999	0.050	0.050				
5.500	96.346	95.810	95.572	5.125	95.506	95.177	94.889	400,000 - 548,250	0.075	0.075				
5.625	96.812	96.276	96.038	5.250	96.123	95.754	95.467	548,251 - 832,750	0.100	0.100				
5.750	97.817	97.202	96.949	5.375	96.684	96.317	96.024	State Adjustments		20/25/30 Yr	10/15 Yr			
5.875	98.351	97.741	97.484	5.500	97.198	96.832	96.535	PA FL TX	0.075	0.050				
5.990	98.841	98.236	97.974	5.625	97.694	97.287	96.980	DC DE VA MD TN WV	0.025	0.000				
6.125	99.305	98.700	98.437	5.750	98.398	97.992	97.680	CT NC NJ NH OR SC GA WA MN	0.000	0.000				
6.250	100.067	99.442	99.229	5.875	98.885	98.480	98.162	AL CO	0.050	0.050				
6.375	100.524	99.903	99.685	5.990	99.327	98.923	98.602	AZ MA ND	(0.100)	(0.075)				
6.500	100.950	100.323	100.111	6.125	99.731	99.327	99.005	CA	(0.150)	(0.125)				
6.625	101.473	100.855	100.640	6.250	99.667	99.223	98.951	SPECIAL - CA WA	0.100	0.100				
Temporary Interest Rate Buydown														
Second Home and Investment Property LTV Adjustments - n/a Primary Residence Only														
Conforming 15 Year Fixed				Conforming 10 Year Fixed				**See Page 9						
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day							
4.625	96.275	95.959	95.822	4.625	95.854	95.780	95.653							
4.750	96.395	96.067	95.910	4.750	96.155	96.082	95.951							
4.875	96.805	96.479	96.317	4.875	96.576	96.383	96.247							
5.000	97.490	97.101	96.939	5.000	97.020	96.798	96.579							
5.125	98.009	97.533	97.262	5.125	97.431	97.211	96.964							
5.250	98.338	97.864	97.588	5.250	97.709	97.530	97.429							
5.375	98.724	98.264	98.133	5.375	98.054	97.959	97.854							
5.500	99.054	98.703	98.567	5.500	98.451	98.358	98.247							
5.625	99.531	99.182	99.041	5.625	98.830	98.739	98.623							
5.750	99.822	99.474	99.327	5.750	99.234	99.181	99.132							
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				96.909	96.847	96.609	6.250	84.450	84.450	84.450				
5.750				97.418	97.032	96.779	6.375	84.450	84.450	84.450				
5.875				97.956	97.571	97.314	6.500	84.450	84.450	84.450				
6.000				98.479	98.095	97.833	6.625	84.450	84.450	84.450				
6.125				98.924	98.540	98.278	6.750	84.450	84.450	84.450				
6.250				99.574	99.141	98.929								
6.375				100.072	99.640	99.425								
6.500				100.521	100.088	99.876								
6.625				100.901	100.470	100.256								
6.750				101.197	100.701	100.545								
6.875				101.572	101.076	100.920								
7.000				101.990	101.492	101.350								
								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
								LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS		Fourth Request	(0.040)	Condo Limited Review	\$0	
								Relock Fee	(0.125)					
								Escrow Waiver	(0.100)	Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.				

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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



Effective Date and Time
 5/15/2026 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				94.536	94.343	94.203	4.500	97.186	96.671	95.939
4.875				95.227	95.034	94.894	4.625	97.022	96.507	95.774
5.000				96.105	95.931	95.802	4.750	97.800	97.248	96.396
5.125				96.182	95.988	95.849	4.875	98.352	97.800	96.948
5.250				97.465	97.195	96.982	5.000	98.895	98.344	97.492
5.375				98.165	97.894	97.681	5.125	98.707	98.156	97.304
5.500				98.856	98.585	98.372	5.250	99.541	98.954	98.232
5.625				98.911	98.621	98.398	5.375	100.066	99.479	98.757
5.750				99.497	99.274	99.126				
5.875				100.020	99.797	99.648				
5.990				100.775	100.551	100.403				
6.125				100.852	100.609	100.451				

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			
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	95.095	94.899	94.712
5.125	95.362	95.166	94.979
5.250	96.972	96.712	96.475
5.375	97.651	97.392	97.155
5.500	98.383	98.123	97.886
5.625	98.458	98.198	97.961
5.750	99.141	98.934	98.767
5.875	99.824	99.617	99.450
6.000	100.483	100.275	100.108
6.125	100.396	100.189	100.022

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.

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



Effective Date and Time
 5/15/2026 10:30 AM

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

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

VA Programs - TBD Locks

VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.750	94.775	94.482	94.303	4.500	97.188	96.672	96.040
4.875	95.434	95.141	94.961	4.625	96.946	96.431	95.799
5.000	96.089	95.796	95.616	4.750	97.861	97.310	96.558
5.125	96.071	95.778	95.598	4.875	98.351	97.799	97.047
5.250	97.710	97.340	97.127	5.000	98.818	98.267	97.515
5.375	98.358	97.988	97.745	5.125	98.523	97.972	97.220
5.500	98.967	98.576	98.313	5.250	99.553	98.965	98.343
5.625	98.796	98.406	98.143	5.375	99.985	99.398	98.776
5.750	99.734	99.411	99.233	5.500	100.388	99.800	99.178
5.875	100.202	99.878	99.680	5.625	100.030	99.442	98.820
5.990	100.803	100.459	100.261	5.750	100.519	99.895	99.325
6.125	100.716	100.372	100.174	5.875	100.886	100.262	99.693
6.250	101.553	101.296	101.206				
6.375	102.130	101.874	101.784				
6.500	102.669	102.413	102.323				

Rate	60-Day	75-Day	90-Day
5.000	94.845	94.649	94.462
5.125	95.112	94.916	94.729
5.250	96.722	96.462	96.225
5.375	97.401	97.142	96.905
5.500	98.133	97.873	97.636
5.625	98.208	97.948	97.711
5.750	98.891	98.684	98.517
5.875	99.574	99.367	99.200
6.000	100.233	100.025	99.858
6.125	100.146	99.939	99.772

Rate	60-Day	75-Day	90-Day
5.000	94.845	94.649	94.462
5.125	95.112	94.916	94.729
5.250	96.722	96.462	96.225
5.375	97.401	97.142	96.905
5.500	98.133	97.873	97.636
5.625	98.208	97.948	97.711
5.750	98.891	98.684	98.517
5.875	99.574	99.367	99.200
6.000	100.233	100.025	99.858
6.125	100.146	99.939	99.772

All Purchase Transactions	0.000
State Adjustments	
DC	0.050
DE	0.000
MD	0.000
NJ	-0.100
PA	0.100
VA	0.050
FL	0.025
NC	0.100
CO	0.150
GA	0.000
AL	0.050
AZ	0.100
MA	-0.100
OR	0.050
NH	0.000
TX	0.075
SC	0.100
CT	-0.025
CA	-0.050
WA	0.050
TN	-0.050
WV	0.000
MN	0.000
ND	0.000
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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 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
5/15/2026 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	\$700,001 - \$832,750	\$600,001 - \$700,000	\$500,001 - \$600,000	\$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	1-\$74,999	
4.750	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.020	0.020	0.000	0.000	0.000	-0.030	-0.140	-0.120	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-2.000
4.875	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.020	0.020	0.000	0.000	0.000	-0.030	-0.140	-0.120	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-2.000
4.990	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.020	0.020	0.000	0.000	0.000	-0.030	-0.140	-0.120	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-2.000
5.125	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.020	0.020	0.000	0.000	0.000	-0.030	-0.140	-0.120	-0.101	-0.172	-0.142	-0.112	-0.383	-0.623	-2.000	-2.000
5.250	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.020	0.020	0.000	0.000	-0.040	0.087	0.155	0.205	0.224	0.154	0.184	0.213	-0.057	-0.297	-2.000	-2.000
5.375	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.020	0.020	0.000	0.000	0.000	0.087	0.155	0.205	0.224	0.154	0.184	0.213	-0.057	-0.297	-2.000	-2.000
5.500	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.000	0.000	0.000	0.000	0.000	0.077	0.145	0.175	0.224	0.154	0.183	0.263	-0.007	-0.248	-2.000	-2.000
5.625	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.000	0.000	0.005	0.094	0.153	0.272	0.222	0.311	0.429	0.448	0.508	0.656	0.386	0.145	-2.000	-2.000
5.750	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.107	0.196	0.215	0.304	0.364	0.483	0.432	0.521	0.640	0.658	0.718	0.866	0.596	0.356	-2.000	-2.000
5.875	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.107	0.196	0.215	0.304	0.364	0.483	0.432	0.521	0.640	0.659	0.718	0.866	0.596	0.356	-2.000	-2.000
5.990	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.107	0.196	0.215	0.304	0.364	0.482	0.432	0.521	0.640	0.658	0.718	0.866	0.596	0.356	-2.000	-2.000
6.125	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.110	0.196	0.218	0.337	0.575	0.664	0.673	0.732	0.851	0.810	0.899	1.077	0.837	0.596	-2.000	-2.000
6.250	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.287	0.346	0.395	0.514	0.752	0.841	0.849	0.909	1.028	0.987	1.076	1.254	1.014	0.773	-2.000	-2.000
6.375	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.308	0.368	0.397	0.515	0.763	0.862	0.870	0.930	1.030	0.988	1.079	1.255	1.016	0.775	-2.000	-2.000
6.500	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.299	0.359	0.408	0.523	0.762	0.862	0.860	0.920	1.046	0.999	1.098	1.265	1.030	0.790	-2.000	-2.000
6.625	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.435	0.495	0.544	0.692	0.781	0.959	0.909	0.968	1.087	1.165	1.195	1.313	1.132	0.892	-2.000	-2.000
6.750	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.643	0.703	0.722	0.870	0.969	1.158	1.107	1.186	1.265	1.343	1.373	1.492	1.310	1.070	-2.000	-2.000
6.875	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.656	0.716	0.735	0.881	0.981	1.170	1.118	1.198	1.283	1.356	1.394	1.503	1.327	1.087	-2.000	-2.000
7.000	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.648	0.707	0.726	0.888	0.970	1.160	1.135	1.206	1.341	1.359	1.417	1.493	1.324	1.108	-2.000	-2.000
7.125	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	0.583	0.670	0.675	0.804	0.920	1.140	1.255	1.335	1.503	1.462	1.521	1.581	1.340	1.219	-2.000	-2.000
		FHA 30 Year Fixed																					
Rate	\$700,001 - \$832,750	\$600,001 - \$700,000	\$500,001 - \$600,000	\$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	1-\$74,999	
4.625	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.150	-0.240	-0.390	-0.280	-0.430	-0.480	-0.430	-0.540	-0.660	-0.740	-1.170	-2.570	-2.570	-2.570
4.750	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.150	-0.240	-0.390	-0.280	-0.430	-0.480	-0.430	-0.540	-0.660	-0.740	-1.170	-2.570	-2.570	-2.570
4.875	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.150	-0.240	-0.390	-0.280	-0.430	-0.480	-0.430	-0.540	-0.660	-0.740	-1.170	-2.570	-2.570	-2.570
5.000	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.150	-0.240	-0.390	-0.280	-0.430	-0.480	-0.430	-0.540	-0.660	-0.740	-1.170	-2.570	-2.570	-2.570
5.125	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.150	-0.240	-0.390	-0.280	-0.430	-0.480	-0.430	-0.540	-0.660	-0.740	-1.170	-2.570	-2.570	-2.570
5.250	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	-0.050	-0.020	0.009	0.039	-0.011	0.088	-0.013	0.047	0.106	0.116	0.075	0.084	-0.257	-1.598	-2.000	-2.000
5.375	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	-0.050	-0.020	0.009	0.039	-0.011	0.088	-0.013	0.047	0.106	0.116	0.075	0.084	-0.257	-1.598	-2.000	-2.000
5.500	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	-0.050	-0.020	0.009	0.039	-0.011	0.088	-0.013	0.047	0.106	0.116	0.075	0.084	-0.257	-1.598	-2.000	-2.000
5.625	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	-0.050	-0.020	-0.091	-0.151	-0.271	-0.102	-0.192	-0.183	-0.074	-0.124	-0.185	-0.176	-0.517	-1.857	-2.000	-2.000
5.750	0.203	0.142	0.059	0.327	0.341	0.371	0.430	0.484	0.544	0.573	0.633	0.642	0.801	0.759	0.908	0.997	1.006	1.025	1.064	0.693	-0.529	-2.000	-2.000
5.875	0.203	0.142	0.059	0.327	0.341	0.371	0.430	0.484	0.544	0.573	0.633	0.642	0.801	0.759	0.908	0.997	1.006	1.025	1.064	0.693	-0.529	-2.000	-2.000
5.990	0.203	0.142	0.059	0.327	0.341	0.371	0.430	0.484	0.544	0.573	0.633	0.642	0.801	0.759	0.908	0.997	1.006	1.025	1.064	0.693	-0.529	-2.000	-2.000
6.125	0.203	0.142	0.059	0.327	0.341	0.371	0.430	0.484	0.544	0.473	0.443	0.382	0.611	0.579	0.678	0.817	0.766	0.765	0.804	0.433	-0.789	-2.000	-2.000
6.250	0.203	0.142	0.059	0.119	0.133	0.192	0.251	0.366	0.484	0.544	0.603	0.642	0.741	0.641	0.819	0.878	1.125	1.114	1.093	0.782	-0.440	-2.000	-2.000
6.375	0.203	0.142	0.059	0.119	0.133	0.192	0.252	0.366	0.484	0.544	0.603	0.602	0.741	0.641	0.809	0.878	1.105	1.074	1.053	0.742	-0.480	-2.000	-2.000
6.500	0.203	0.142	0.059	0.119	0.133	0.192	0.251	0.366	0.484	0.544	0.523	0.492	0.661	0.571	0.699	0.808	0.995	0.964	0.943	0.632	-0.590	-2.000	-2.000
6.625	0.203	0.142	0.059	0.119	0.133	0.192	0.251	0.366	0.484	0.444	0.413	0.382	0.551	0.461	0.589	0.698	0.885	0.854	0.833	0.522	-0.700	-2.000	-2.000
6.750	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.050	-0.130	-0.280	-0.170	-0.320	-0.222	-0.112	-0.044	-0.016	0.112	-0.080	-1.421	-2.000	-2.000
6.875	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.050	-0.080	-0.230	-0.120	-0.270	-0.172	-0.062	0.006	0.034	0.162	-0.030	-1.371	-2.000	-2.000
7.000	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.050	-0.050	-0.200	-0.090	-0.250	-0.141	-0.042	0.036	0.064	0.192	0.000	-1.341	-2.000	-2.000
7.125	0.203	0.142	0.059	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.150	-0.240	-0.390	-0.280	-0.430	-0.331	-0.222	-0.154	-0.126	0.002	-0.190	-1.531	-2.000	-2.000
		VA 30 Year Fixed																					
Rate	\$700,001 - \$832,750	\$600,001 - \$700,000	\$500,001 - \$600,000	\$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	1-\$74,999	
4.625	0.203	0.142	0.059	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	-2.480	-2.480
4.750	0.203	0.142	0.059	0.050	0.050	0.050	0.050	0.060	0.060	0.060	0.060	0.060	0.000										



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.