

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



Effective Date and Time  
6/18/2026 12:00 PM

Secondary Dept. Hours: M-F 10-5 ET  
[Secondary@KeystoneFunding.com](mailto:Secondary@KeystoneFunding.com)

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

Conventional Products																					
Conforming 30 Year Fixed						Conforming 20 Year Fixed						Conventional Loan Level Price Adjustments									
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	Specialty Programs	30 Yr Term	< 30 Yr Term		
5.250	96.670	96.645	96.548	96.449	96.366	96.116	5.250	97.941	97.931	97.834	97.735	97.652	97.402	75,000 - 99,999	(0.500)	(0.500)	DU Home Ready	0.150	0.000		
5.375	97.267	97.242	97.145	97.046	96.963	96.713	5.375	98.468	98.458	98.361	98.262	98.179	97.929	100,000 - 199,999	0.000	0.000	LP Home Possible	0.150	0.000		
5.500	97.968	97.943	97.846	97.747	97.664	97.414	5.500	99.035	99.025	98.928	98.829	98.746	98.496	200,000 - 299,999	0.025	0.025					
5.625	98.448	98.423	98.326	98.227	98.144	97.894	5.625	99.514	99.504	99.407	99.308	99.225	98.975	300,000 - 399,999	0.050	0.050					
5.750	99.228	99.203	99.106	99.007	98.924	98.674	5.750	100.157	100.147	100.050	99.951	99.868	99.618	400,000 - 548,250	0.075	0.075					
5.875	99.765	99.740	99.643	99.544	99.461	99.211	5.875	100.639	100.629	100.532	100.433	100.350	100.100	548,251 - 832,750	0.100	0.100					
5.990	100.268	100.243	100.146	100.047	99.964	99.714	5.990	101.061	101.051	100.954	100.855	100.772	100.522	State Adjustments		20/25/30 Yr	10/15 Yr	Condo			
6.125	100.779	100.754	100.657	100.558	100.475	100.225	6.125	101.443	101.433	101.336	101.237	101.154	100.904	PA FL TX	0.075	0.050	All Condo Types		(0.500)		
6.250	101.410	101.385	101.288	101.189	101.106	100.856	6.250	101.682	101.672	101.575	101.476	101.393	101.143	DC DE VA MD TN WV	0.025	0.000	*Not Subject to LLPA Caps				
6.375	101.860	101.835	101.738	101.639	101.556	101.306	6.375	102.089	102.079	101.982	101.883	101.800	101.550	CT NC NJ NH OR SC GA WA MN	0.000	0.000					
6.500	102.339	102.314	102.217	102.118	102.035	101.785	6.500	102.470	102.460	102.363	102.264	102.181	101.931	AL CO	0.050	0.050					
6.625	102.800	102.775	102.678	102.579	102.496	102.246	6.625	102.856	102.846	102.749	102.650	102.567	102.317	AZ MA ND	(0.100)	(0.075)					
6.750	103.216	103.191	103.094	102.995	102.912	102.662	6.750	102.743	102.733	102.636	102.537	102.454	102.204	CA	(0.150)	(0.125)	Temporary Interest Rate Buydown				
6.875	103.589	103.564	103.467	103.368	103.285	103.035	6.875	102.880	102.870	102.773	102.674	102.591	102.341	SPECIAL - CA WA	0.100	0.100	Temporary Interest Rate Buydown		(0.125)		
7.000	103.958	103.933	103.836	103.737	103.654	103.404	7.000	103.300	103.290	103.193	103.094	103.011	102.761	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000							
7.125	104.316	104.291	104.194	104.095	104.012	103.762	7.125	103.624	103.614	103.517	103.418	103.335	103.085	9-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%	
7.250	104.424	104.399	104.302	104.203	104.120	103.870	7.250	104.280	104.270	104.173	104.074	103.991	103.741	Second Homes	0.000	0.450	0.550	0.750	0.500	0.500	0.000
7.375	104.661	104.636	104.539	104.440	104.357	104.107	7.375	104.515	104.505	104.408	104.309	104.226	103.976	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 LLPA 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	97.240	97.215	97.113	97.056	97.000	96.750	4.625	96.993	96.968	96.866	96.809	96.753	96.503								
4.750	97.868	97.843	97.741	97.684	97.628	97.378	4.750	97.546	97.521	97.419	97.362	97.306	97.056								
4.875	98.244	98.219	98.117	98.060	98.004	97.754	4.875	97.845	97.820	97.718	97.661	97.605	97.355								
5.000	98.800	98.775	98.673	98.616	98.560	98.310	5.000	98.452	98.427	98.325	98.268	98.212	97.962								
5.125	99.335	99.310	99.208	99.151	99.095	98.845	5.125	99.089	99.064	98.962	98.905	98.849	98.599								
5.250	99.701	99.676	99.574	99.517	99.461	99.211	5.250	99.363	99.338	99.236	99.179	99.123	98.873								
5.375	100.043	100.018	99.916	99.859	99.803	99.553	5.375	99.610	99.585	99.483	99.426	99.370	99.120								
5.500	100.418	100.393	100.291	100.234	100.178	99.928	5.500	99.982	99.957	99.855	99.798	99.742	99.492								
5.625	100.890	100.865	100.763	100.706	100.650	100.400	5.625	100.453	100.428	100.326	100.269	100.213	99.963								
5.750	101.222	101.197	101.095	101.038	100.982	100.732	5.750	100.885	100.860	100.758	100.701	100.645	100.395								
5.875	101.521	101.496	101.394	101.337	101.281	101.031	5.875	101.089	101.064	100.962	100.905	100.849	100.599								
6.000	101.846	101.821	101.719	101.662	101.606	101.356	6.000	101.409	101.384	101.282	101.225	101.169	100.919								
6.125	102.165	102.140	102.038	101.981	101.925	101.675	6.125	101.729	101.704	101.602	101.545	101.489	101.239								
6.250	102.325	102.300	102.198	102.141	102.085	101.835	6.250	101.987	101.962	101.860	101.803	101.747	101.497								
6.375	102.605	102.580	102.478	102.421	102.365	102.115	6.375	102.172	102.147	102.045	101.988	101.932	101.682								
6.500	102.928	102.903	102.801	102.744	102.688	102.438	6.500	102.466	102.441	102.339	102.282	102.226	101.976								
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								
5.750	99.016	98.991	98.983	98.869	98.718	98.468	6.250	85.000	85.000	85.000	85.000	85.000	85.000								
5.875	99.557	99.532	99.531	99.414	99.265	99.015	6.375	85.000	85.000	85.000	85.000	85.000	85.000								
6.000	100.100	100.075	100.060	99.939	99.792	99.542	6.500	85.000	85.000	85.000	85.000	85.000	85.000								
6.125	100.548	100.523	100.507	100.385	100.239	99.989	6.625	85.000	85.000	85.000	85.000	85.000	85.000								
6.250	101.037	101.012	100.987	100.872	100.692	100.442	6.750	85.000	85.000	85.000	85.000	85.000	85.000								
6.375	101.548	101.523	101.506	101.387	101.208	100.958	6.875	85.000	85.000	85.000	85.000	85.000	85.000								
6.500	102.013	101.988	101.969	101.847	101.670	101.420	7.000	85.000	85.000	85.000	85.000	85.000	85.000								
6.625	102.398	102.373	102.352	102.230	102.053	101.803															
6.750	102.293	102.268	102.223	102.123	101.920	101.670															
6.875	102.672	102.647	102.597	102.500	102.296	102.046															
7.000	103.086	103.061	103.007	102.912	102.708	102.458															
7.125	103.378	103.353	103.292	103.191	102.989	102.739															
7.250	102.877	102.852	102.756	102.702	102.442	102.192															

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.

Adjustment Caps	Extension Costs Per Day:	Admin Fees:
Home Ready / Home Possible	0.000	First Request (0.020)
First Time Homebuyer		Second Request (0.020)
<= 100% AMI	0.000	Third Request (0.040)
<= 120% AMI High Cost	0.000	Fourth Request (0.040)
		Relock Fee (0.125)
LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS		
Escrow Waiver (0.100)		Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.
		Underwriting \$1,125
		Condo New Project Approval \$700
		Condo Established Project \$295
		Condo Limited Review \$0

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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	96.282	96.247	96.112	95.896	95.741	95.665	4.500	97.985	97.873	97.875	97.773	97.255	96.543
4.875	96.928	96.893	96.757	96.542	96.387	96.311	4.625	97.864	97.752	97.754	97.653	97.135	96.393
5.000	97.790	97.755	97.619	97.404	97.269	97.203	4.750	98.647	98.573	98.561	98.488	97.933	97.239
5.125	97.797	97.762	97.626	97.411	97.256	97.180	4.875	99.185	99.111	99.099	99.026	98.471	97.777
5.250	99.100	99.065	98.915	98.686	98.608	98.605	5.000	99.716	99.642	99.630	99.556	99.002	98.308
5.375	99.775	99.740	99.591	99.361	99.283	99.280	5.125	99.576	99.501	99.490	99.416	98.861	98.138
5.500	100.443	100.408	100.259	100.029	99.951	99.948	5.250	100.214	100.115	100.089	100.012	99.422	98.717
5.625	100.434	100.399	100.249	100.020	99.922	99.909	5.375	100.727	100.628	100.602	100.525	99.934	99.229
5.750	100.764	100.729	100.565	100.322	100.104	99.986	5.500	101.221	101.123	101.097	101.020	100.429	99.724
5.875	101.416	101.381	101.218	100.974	100.756	100.638	5.625	101.040	100.941	100.915	100.838	100.247	99.512
5.990	102.001	101.966	101.803	101.559	101.342	101.224	5.750	100.975	100.883	100.843	100.763	100.136	99.420
6.125	102.213	102.178	102.015	101.771	101.533	101.406	5.875	101.442	101.350	101.310	101.230	100.603	99.887
6.250	102.714	102.679	102.502	102.245	102.045	101.954	6.000	101.883	101.790	101.751	101.670	101.043	100.327
6.375	103.206	103.171	102.994	102.737	102.537	102.446	6.125	101.649	101.557	101.517	101.437	100.810	100.064
6.500	103.621	103.586	103.408	103.151	102.952	102.861	6.250	101.470	101.462	101.409	101.450	100.787	100.176
6.625	103.774	103.739	103.562	103.304	103.085	102.984	6.375	101.897	101.889	101.836	101.877	101.214	100.603
6.750	104.289	104.254	104.062	103.791	103.526	103.388	6.500	102.306	102.299	102.245	102.286	101.623	101.013
6.875	104.858	104.823	104.631	104.360	104.095	103.956							
7.000	105.390	105.355	105.164	104.893	104.627	104.489							
7.125	105.233	105.198	105.007	104.736	104.450	104.302							

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	96.157	96.122	95.987	95.771	95.616	95.540	4.500	97.860	97.748	97.750	97.648	97.130	96.418
4.875	96.803	96.768	96.632	96.417	96.262	96.186	4.625	97.739	97.627	97.629	97.528	97.010	96.268
5.000	97.665	97.630	97.494	97.279	97.144	97.078	4.750	98.522	98.448	98.436	98.363	97.808	97.114
5.125	97.672	97.637	97.501	97.286	97.131	97.055	4.875	99.060	98.986	98.974	98.901	98.346	97.652
5.250	98.975	98.940	98.790	98.561	98.483	98.480	5.000	99.591	99.517	99.505	99.431	98.877	98.183
5.375	99.650	99.615	99.466	99.236	99.158	99.155	5.125	99.451	99.376	99.365	99.291	98.736	98.013
5.500	100.318	100.283	100.134	99.904	99.826	99.823	5.250	100.089	99.990	99.964	99.887	99.297	98.592
5.625	100.309	100.274	100.124	99.895	99.797	99.784	5.375	100.602	100.503	100.477	100.400	99.809	99.104
5.750	100.639	100.604	100.440	100.197	99.979	99.861							
5.875	101.291	101.256	101.093	100.849	100.631	100.513							
5.990	101.876	101.841	101.678	101.434	101.217	101.099							
6.125	102.088	102.053	101.890	101.646	101.408	101.281							
6.250	102.589	102.554	102.377	102.120	101.920	101.829							
6.375	103.081	103.046	102.869	102.612	102.412	102.321							
6.500	103.496	103.461	103.283	103.026	102.827	102.736							
6.625	103.649	103.614	103.437	103.179	102.960	102.859							
6.750	104.164	104.129	103.937	103.666	103.401	103.263							

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	96.864	96.839	96.693	96.493	96.355	96.251	5.000	96.739	96.714	96.568	96.368	96.230	96.126
5.125	97.071	97.046	96.901	96.700	96.562	96.458	5.125	96.946	96.921	96.776	96.575	96.437	96.333
5.250	98.472	98.447	98.287	98.073	98.006	97.979	5.250	98.347	98.322	98.162	97.948	97.881	97.854
5.375	99.127	99.102	98.943	98.728	98.661	98.634	5.375	99.002	98.977	98.818	98.603	98.536	98.509
5.500	99.835	99.810	99.651	99.436	99.369	99.342	5.500	99.710	99.685	99.526	99.311	99.244	99.217
5.625	99.856	99.831	99.671	99.457	99.389	99.362	5.625	99.731	99.706	99.546	99.332	99.264	99.237
5.750	100.804	100.779	100.606	100.377	100.178	100.044	5.750	100.679	100.654	100.481	100.252	100.053	99.919
5.875	101.015	100.990	100.816	100.588	100.388	100.254	5.875	100.890	100.865	100.691	100.463	100.263	100.129
6.000	101.652	101.627	101.453	101.225	101.026	100.892	6.000	101.527	101.502	101.328	101.100	100.901	100.767
6.125	101.932	101.907	101.733	101.505	101.305	101.171	6.125	101.807	101.782	101.608	101.380	101.180	101.046
6.250	102.246	102.221	102.034	101.792	101.576	101.433	6.250	102.121	102.096	101.909	101.667	101.451	101.308
6.375	102.338	102.313	102.126	101.884	101.668	101.525	6.375	102.213	102.188	102.001	101.759	101.543	101.400
6.500	102.545	102.520	102.332	102.090	101.874	101.731	6.500	102.420	102.395	102.207	101.965	101.749	101.606
6.625	103.276	103.251	103.063	102.821	102.605	102.463	6.625	103.151	103.126	102.938	102.696	102.480	102.338
6.750	101.354	101.329	101.127	100.871	100.431	100.083	6.750	101.229	101.204	101.002	100.746	100.306	99.958
6.875	101.953	101.928	101.726	101.470	101.030	100.681	6.875	101.828	101.803	101.601	101.345	100.905	100.556

All Purchase Transactions		0.000	
<b>State Adjustments</b>			
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
<b>Loan Amount Adjustments</b>			
		<b>All Terms</b>	
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	
<b>All Standard FHA/USDA program Adjustments</b>			
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)	
<b>FICO Adjustments</b>			
	<b>FHA</b>	<b>USDA</b>	
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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 All pricing and lock request subject to confirmation and does not commit Keystone Funding Inc to funding or purchase of loan.  
 Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.



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VA Programs

VA 30 Standard							VA 15 Standard						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.750	96.502	96.477	96.341	96.126	95.871	95.755	4.500	98.008	97.896	97.898	97.797	97.278	96.666
4.875	97.144	97.119	96.983	96.767	96.512	96.396	4.625	97.763	97.651	97.653	97.551	97.033	96.391
5.000	97.782	97.757	97.621	97.405	97.150	97.034	4.750	98.724	98.650	98.638	98.564	98.010	97.416
5.125	97.677	97.652	97.516	97.301	97.046	96.930	4.875	99.205	99.130	99.119	99.045	98.490	97.897
5.250	99.296	99.271	99.122	98.892	98.714	98.711	5.000	99.665	99.590	99.579	99.505	98.950	98.357
5.375	99.928	99.903	99.753	99.523	99.345	99.342	5.125	99.375	99.300	99.289	99.215	98.660	98.037
5.500	100.552	100.527	100.377	100.147	99.959	99.906	5.250	100.244	100.145	100.120	100.043	99.452	98.847
5.625	100.312	100.287	100.137	99.907	99.709	99.656	5.375	100.670	100.571	100.545	100.468	99.877	99.273
5.750	100.953	100.928	100.764	100.521	100.203	100.085	5.500	101.066	100.967	100.941	100.864	100.273	99.668
5.875	101.557	101.532	101.369	101.125	100.808	100.690	5.625	100.720	100.622	100.596	100.519	99.928	99.293
5.990	102.075	102.050	101.887	101.643	101.306	101.138	5.750	100.953	100.860	100.821	100.740	100.113	99.497
6.125	101.868	101.843	101.679	101.436	101.098	100.930	5.875	101.315	101.223	101.183	101.102	100.476	99.860
6.250	102.561	102.536	102.358	102.101	101.802	101.711	6.000	101.649	101.556	101.517	101.436	100.809	100.193
6.375	103.100	103.075	102.897	102.640	102.321	102.180	6.125	101.267	101.175	101.135	101.054	100.428	99.782
6.500	103.648	103.623	103.446	103.188	102.879	102.738	6.250	101.419	101.412	101.358	101.399	100.736	100.226
6.625	103.309	103.284	103.106	102.849	102.530	102.389	6.375	101.754	101.746	101.693	101.734	101.071	100.561
6.750	104.382	104.357	104.165	103.894	103.509	103.321	6.500	102.078	102.071	102.017	102.058	101.395	100.885
6.875	104.823	104.798	104.607	104.335	103.950	103.762							
7.000	105.276	105.251	105.060	104.789	104.403	104.215							
7.125	104.874	104.849	104.658	104.387	104.002	103.813							

  

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	96.572	96.547	96.411	96.196	95.691	95.325	5.500	99.050	99.025	98.965	98.794	98.596	98.235
4.875	97.214	97.189	97.053	96.837	96.332	95.966	5.625	99.391	99.366	99.306	99.135	98.937	98.576
5.000	97.852	97.827	97.691	97.475	96.970	96.604	5.750	99.745	99.720	99.630	99.441	99.228	98.863
5.125	97.747	97.722	97.586	97.371	96.866	96.500	5.875	100.370	100.345	100.254	100.066	99.853	99.487
5.250	99.346	99.321	99.172	98.942	98.644	98.341	6.000	100.974	100.949	100.858	100.670	100.457	100.092
5.375	99.978	99.953	99.803	99.573	99.225	98.922	6.125	101.271	101.246	101.155	100.966	100.754	100.388
5.500	100.602	100.577	100.427	100.197	99.779	99.476	6.250	100.967	100.942	100.867	100.681	100.468	100.060
5.625	100.382	100.357	100.207	99.977	99.529	99.226	6.375	101.538	101.513	101.437	101.252	101.039	100.630
5.750	101.003	100.978	100.814	100.571	100.083	99.665	6.500	102.084	102.059	101.983	101.798	101.585	101.176
5.875	101.607	101.582	101.419	101.175	100.698	100.280	6.625	102.316	102.291	102.215	102.030	101.817	101.408
5.990	102.145	102.120	101.957	101.713	101.126	100.708							
6.125	101.938	101.913	101.749	101.506	100.918	100.500							
6.250	102.611	102.586	102.408	102.151	101.712	101.321							
6.375	103.170	103.145	102.967	102.710	102.141	101.750							
6.500	103.698	103.673	103.496	103.238	102.699	102.308							
6.625	103.379	103.354	103.176	102.919	102.350	101.959							

  

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	96.885	96.875	96.779	96.548	96.121	95.997	5.000	96.760	96.750	96.654	96.423	95.996	95.872
5.125	96.930	96.920	96.824	96.594	96.166	96.042	5.125	96.805	96.795	96.699	96.469	96.041	95.917
5.250	98.577	98.567	98.458	98.213	97.856	97.809	5.250	98.452	98.442	98.333	98.088	97.731	97.684
5.375	99.189	99.179	99.069	98.824	98.467	98.420	5.375	99.064	99.054	98.944	98.699	98.342	98.295
5.500	99.832	99.822	99.713	99.468	99.111	99.064	5.500	99.707	99.697	99.588	99.343	98.986	98.939
5.625	99.713	99.703	99.593	99.348	98.991	98.944	5.625	99.588	99.578	99.468	99.223	98.866	98.819
5.750	100.310	100.300	100.176	99.918	99.429	99.274	5.750	100.185	100.175	100.051	99.793	99.304	99.149
5.875	101.015	101.005	100.881	100.623	100.134	99.979	5.875	100.890	100.880	100.756	100.498	100.009	99.854
6.000	101.602	101.592	101.468	101.210	100.720	100.566	6.000	101.477	101.467	101.343	101.085	100.595	100.441
6.125	101.345	101.335	101.211	100.953	100.464	100.309	6.125	101.220	101.210	101.086	100.828	100.339	100.184
6.250	101.264	101.254	101.116	100.844	100.338	100.175	6.250	101.139	101.129	100.991	100.719	100.213	100.050
6.375	101.923	101.913	101.775	101.503	100.997	100.834	6.375	101.798	101.788	101.650	101.378	100.872	100.709
6.500	102.451	102.441	102.303	102.031	101.525	101.363	6.500	102.326	102.316	102.178	101.906	101.400	101.238
6.625	102.132	102.122	101.984	101.712	101.206	101.043	6.625	102.007	101.997	101.859	101.587	101.081	100.918
6.750	101.366	101.356	101.204	100.918	100.188	99.820	6.750	101.241	101.231	101.079	100.793	100.063	99.695
6.875	101.837	101.827	101.676	101.389	100.659	100.291	6.875	101.712	101.702	101.551	101.264	100.534	100.166

All Purchase Transactions	0.000				
<b>State Adjustments</b>					
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		
<b>Loan Amount Adjustments</b>					
<b>All Terms</b>					
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)
<b>All Standard VA program Adjustments</b>					
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)
<b>VA FICO Adjustments</b>					
FICO 740+					0.150
FICO 739 - 720					0.075
FICO 719 - 700					0.075
FICO 699-680					0.000
FICO 679-660					0.000
FICO 659-640					(0.150)
FICO 639-620					(1.250)
FICO 600-619					(1.750)
FICO 580-599					(2.000)

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

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

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



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	85.000		
4.875	85.000	85.000	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000		
5.000	85.000	85.000	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000	85.000		
5.125	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	85.000	85.000	85.000		
5.250	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000	6.375	85.000	85.000	85.000	85.000	85.000	85.000	85.000		
5.375	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	85.000	85.000	85.000		
5.500	85.000	85.000	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	85.000	85.000	6.625	85.000	85.000	85.000	85.000	85.000	85.000	85.000		
5.625	85.000	85.000	85.000	85.000	85.000	85.000	6.375	85.000	85.000	85.000	85.000	85.000	85.000	6.750	85.000	85.000	85.000	85.000	85.000	85.000	85.000		
5.750	85.000	85.000	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	85.000	85.000	6.875	85.000	85.000	85.000	85.000	85.000	85.000	85.000		
5.875	85.000	85.000	85.000	85.000	85.000	85.000	6.625	85.000	85.000	85.000	85.000	85.000	85.000	7.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000		
6.000	85.000	85.000	85.000	85.000	85.000	85.000	6.750	86.000	86.000	86.000	86.000	86.000	86.000	7.125	85.000	85.000	85.000	85.000	85.000	85.000	85.000		
6.125	85.000	85.000	85.000	85.000	85.000	85.000	6.875	87.000	87.000	87.000	87.000	87.000	87.000										
6.250	85.000	85.000	85.000	85.000	85.000	85.000	7.000	88.000	88.000	88.000	88.000	88.000	88.000										
6.375	85.000	85.000	85.000	85.000	85.000	85.000																	

Agency 10/6 SOFR ARM 5-1-5 High Balance							Agency 7/6 SOFR ARM 5-1-5 High Balance							Agency 5/6 SOFR ARM 2-1-5 High Balance							
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	
4.875	85.000	85.000	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	85.000	85.000	5.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000
5.000	85.000	85.000	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000	85.000	85.000	5.125	85.000	85.000	85.000	85.000	85.000	85.000	85.000
5.125	85.000	85.000	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	85.000	85.000	5.250	85.000	85.000	85.000	85.000	85.000	85.000	85.000
5.250	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000	5.375	85.000	85.000	85.000	85.000	85.000	85.000	85.000
5.375	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	85.000	85.000	85.000
5.500	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000	85.000	85.000	85.000
5.625	85.000	85.000	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	85.000	85.000	85.000
5.750	85.000	85.000	85.000	85.000	85.000	85.000	6.375	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000	85.000
5.875	85.000	85.000	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000	85.000
6.000	85.000	85.000	85.000	85.000	85.000	85.000	6.625	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000	85.000

\*\*See Page 9

Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9	SUBORDINATE FINANCING: All terms	
75,000 - 99,999	(0.500)	(0.500)			
100,000 - 199,999	0.000	0.000			
200,000 - 299,999	0.025	0.025			
300,000 - 399,999	0.050	0.050			
400,000 - 548,250	0.075	0.075			
548,251 - 766,550	0.100	0.100			
State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9	CASH OUT: All terms	
PA FL TX	0.075	0.050			
DC DE VA MD TN WV	0.025	0.000			
CT NC NJ NH OR SC GA WA MN	0.000	0.000			
AL CO	(0.050)	(0.025)			
AZ IA ND	(0.100)	(0.075)			
CA	(0.150)	(0.125)			
**See Page 9					

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



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



Effective Date and Time  
 6/18/2026 10:30 AM

Secondary Dept. Hours: M-F 10-5 ET  
[Secondary@KeystoneFunding.com](mailto:Secondary@KeystoneFunding.com)

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

FHA/USDA Programs - TBD Locks

FHA/USDA 30 Standard						FHA 15 Standard				
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.750				95.346	95.191	95.115	4.500	97.223	96.705	95.993
4.875				95.992	95.837	95.761	4.625	97.103	96.585	95.843
5.000				96.854	96.719	96.653	4.750	97.938	97.383	96.689
5.125				96.861	96.706	96.630	4.875	98.476	97.921	97.227
5.250				98.136	98.058	98.055	5.000	99.006	98.452	97.758
5.375				98.811	98.733	98.730	5.125	98.866	98.311	97.588
5.500				99.479	99.401	99.398	5.250	99.462	98.872	98.167
5.625				99.470	99.372	99.359	5.375	99.975	99.384	98.679
5.750				99.772	99.554	99.436				
5.875				100.424	100.206	100.088				
5.990				101.009	100.792	100.674				
6.125				101.221	100.983	100.856				

All Purchase Transactions						0.000
<b>State Adjustments</b>						
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			
<b>Loan Amount Adjustments</b>						
<b>All Terms</b>						
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					
<b>All Standard FHA/USDA program Adjustments</b>						
2-4 Units	0.000					
Manufactured Home	(2.000)					
203k	NA					
USDA	0.000					
Non-Owner Occ.	NA					
<b>FICO Adjustments</b>						
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	95.943	95.805	95.701
5.125	96.150	96.012	95.908
5.250	97.523	97.456	97.429
5.375	98.178	98.111	98.084
5.500	98.886	98.819	98.792
5.625	98.907	98.839	98.812
5.750	99.827	99.628	99.494
5.875	100.038	99.838	99.704
6.000	100.675	100.476	100.342
6.125	100.955	100.755	100.621

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

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VA Programs - TBD Locks

VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.750	95.576	95.321	95.205	4.500	97.247	96.728	96.116
4.875	96.217	95.962	95.846	4.625	97.001	96.483	95.841
5.000	96.855	96.600	96.484	4.750	98.014	97.460	96.866
5.125	96.751	96.496	96.380	4.875	98.495	97.940	97.347
5.250	98.342	98.164	98.161	5.000	98.955	98.400	97.807
5.375	98.973	98.795	98.792	5.125	98.665	98.110	97.487
5.500	99.597	99.409	99.356	5.250	99.493	98.902	98.297
5.625	99.357	99.159	99.106	5.375	99.918	99.327	98.723
5.750	99.971	99.653	99.535	5.500	100.314	99.723	99.118
5.875	100.575	100.258	100.140	5.625	99.969	99.378	98.743
5.990	101.093	100.756	100.588	5.750	100.190	99.563	98.947
6.125	100.886	100.548	100.380	5.875	100.552	99.926	99.310
6.250	101.551	101.252	101.161				
6.375	102.090	101.771	101.630				
6.500	102.638	102.329	102.188				

Rate	60-Day	75-Day	90-Day
5.000	95.693	95.555	95.451
5.125	95.900	95.762	95.658
5.250	97.273	97.206	97.179
5.375	97.928	97.861	97.834
5.500	98.636	98.569	98.542
5.625	98.657	98.589	98.562
5.750	99.577	99.378	99.244
5.875	99.788	99.588	99.454
6.000	100.425	100.226	100.092
6.125	100.705	100.505	100.371

VA 30 HB Standard			
Rate	60-Day	75-Day	90-Day
5.000	95.693	95.555	95.451
5.125	95.900	95.762	95.658
5.250	97.273	97.206	97.179
5.375	97.928	97.861	97.834
5.500	98.636	98.569	98.542
5.625	98.657	98.589	98.562
5.750	99.577	99.378	99.244
5.875	99.788	99.588	99.454
6.000	100.425	100.226	100.092
6.125	100.705	100.505	100.371

All Purchase Transactions		0.000	
<b>State Adjustments</b>			
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
<b>Loan Amount Adjustments</b>			
		<b>All Terms</b>	
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)	
<b>All Standard VA program Adjustments</b>			
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	
<b>VA FICO Adjustments</b>			
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  
 6/18/2026 10:30 AM

Secondary Dept. Hours: M-F 10-5 ET  
[Secondary@KeystoneFunding.com](mailto: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
5.250	0.251	0.194	0.128	0.100	0.085	0.020	-0.008	0.000	0.000	0.009	0.149	0.190	0.227	0.251	0.301	0.273	0.247	0.200	0.169	0.200	-2.173	-2.000
5.375	0.246	0.190	0.125	0.098	0.084	0.017	-0.009	0.000	0.001	0.010	0.151	0.218	0.257	0.284	0.334	0.307	0.284	0.238	0.207	0.241	-2.117	-2.000
5.500	0.241	0.186	0.122	0.095	0.081	0.016	-0.010	0.000	0.001	0.012	0.154	0.218	0.258	0.285	0.337	0.312	0.289	0.246	0.216	0.251	-2.099	-2.000
5.625	0.213	0.163	0.103	0.082	0.072	0.005	-0.015	0.000	0.006	0.023	0.171	0.234	0.284	0.320	0.382	0.367	0.355	0.323	0.300	0.341	-1.964	-2.000
5.750	0.009	-0.042	-0.109	-0.132	-0.144	-0.192	-0.045	0.000	0.017	0.055	0.093	0.130	0.185	0.276	0.338	0.354	0.443	0.432	0.408	0.331	-2.075	-2.000
5.875	-0.012	-0.062	-0.127	-0.148	-0.158	-0.206	-0.058	0.000	0.010	0.049	0.088	0.157	0.199	0.283	0.353	0.357	0.462	0.453	0.416	0.342	-2.039	-2.000
5.990	-0.024	-0.072	-0.137	-0.156	-0.167	-0.206	-0.058	0.000	0.011	0.051	0.091	0.150	0.177	0.270	0.334	0.353	0.460	0.476	0.433	0.358	-2.032	-2.000
6.125	-0.066	-0.102	-0.157	-0.168	-0.172	-0.210	-0.053	0.000	0.024	0.072	0.119	0.193	0.239	0.351	0.427	0.474	0.610	0.608	0.581	0.517	-1.805	-2.000
6.250	-0.147	-0.192	-0.253	-0.270	-0.278	-0.256	-0.177	0.000	0.066	0.129	0.173	0.189	0.246	0.344	0.413	0.461	0.517	0.541	0.535	0.491	-1.724	-2.000
6.375	-0.132	-0.176	-0.235	-0.251	-0.258	-0.235	-0.153	0.000	0.067	0.146	0.191	0.229	0.273	0.373	0.450	0.492	0.557	0.553	0.540	0.503	-1.664	-2.000
6.500	-0.158	-0.200	-0.258	-0.273	-0.278	-0.236	-0.154	0.000	0.060	0.124	0.170	0.225	0.276	0.378	0.469	0.533	0.592	0.609	0.595	0.566	-1.648	-2.000
6.625	-0.211	-0.240	-0.287	-0.291	-0.290	-0.254	-0.162	0.000	0.058	0.116	0.224	0.302	0.334	0.416	0.625	0.598	0.706	0.698	0.661	0.631	-1.415	-2.000
6.750	-0.464	-0.504	-0.560	-0.573	-0.577	-0.382	-0.398	0.000	0.057	0.087	0.204	0.284	0.325	0.340	0.451	0.439	0.481	0.450	0.412	0.394	-1.913	-2.000
6.875	-0.429	-0.468	-0.523	-0.534	-0.538	-0.343	-0.357	0.000	0.057	0.088	0.205	0.286	0.320	0.365	0.468	0.493	0.521	0.488	0.448	0.390	-1.919	-2.000
7.000	-0.450	-0.486	-0.540	-0.550	-0.553	-0.357	-0.370	0.000	0.028	0.059	0.176	0.247	0.311	0.362	0.460	0.470	0.520	0.494	0.445	0.391	-1.974	-2.000
7.125	-0.541	-0.562	-0.602	-0.599	-0.593	-0.384	-0.386	0.000	0.036	0.084	0.212	0.308	0.374	0.395	0.513	0.560	0.580	0.553	0.520	0.481	-1.807	-2.000
7.250	-0.170	-0.204	-0.257	-0.264	-0.266	-0.495	-0.394	0.000	0.033	0.095	0.255	0.349	0.413	0.480	0.441	0.531	0.584	0.546	0.522	0.535	-1.890	-2.000
7.375	-0.082	-0.117	-0.168	-0.176	-0.176	-0.441	-0.452	0.000	0.033	0.095	0.256	0.362	0.426	0.493	0.454	0.545	0.612	0.573	0.533	0.529	-1.906	-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	0.178	0.063	-0.017	0.001	-0.015	-0.015	-0.045	-0.020	-0.020	-0.120	-0.210	-0.360	-0.250	-0.400	-0.450	-0.430	-0.540	-0.660	-0.740	-1.170	-2.570	-2.570
4.750	0.158	0.043	-0.037	-0.019	-0.035	-0.035	-0.065	-0.040	-0.040	-0.140	-0.230	-0.380	-0.270	-0.420	-0.470	-0.430	-0.540	-0.660	-0.740	-1.170	-2.570	-2.570
4.875	0.178	0.063	-0.017	0.001	-0.015	-0.015	-0.045	-0.020	-0.020	-0.120	-0.210	-0.360	-0.250	-0.400	-0.450	-0.430	-0.540	-0.660	-0.740	-1.170	-2.570	-2.570
5.000	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.110	-0.200	-0.350	-0.240	-0.390	-0.440	-0.420	-0.530	-0.650	-0.730	-1.160	-2.560	-2.560
5.125	0.178	0.063	-0.017	0.001	-0.015	-0.015	-0.045	-0.020	-0.020	-0.120	-0.210	-0.360	-0.250	-0.400	-0.450	-0.430	-0.540	-0.660	-0.740	-1.170	-2.570	-2.570
5.250	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.110	-0.200	-0.350	-0.240	-0.390	-0.440	-0.420	-0.530	-0.650	-0.730	-1.160	-2.560	-2.560
5.375	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.110	-0.200	-0.350	-0.240	-0.390	-0.440	-0.420	-0.530	-0.650	-0.730	-1.160	-2.560	-2.560
5.500	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.110	-0.200	-0.350	-0.240	-0.390	-0.440	-0.420	-0.530	-0.650	-0.730	-1.160	-2.560	-2.560
5.625	0.178	0.063	-0.017	0.001	-0.015	-0.015	-0.045	-0.020	-0.020	-0.120	-0.182	-0.332	-0.222	-0.343	-0.333	-0.284	-0.364	-0.454	-0.504	-0.675	-2.245	-2.245
5.750	0.148	0.033	-0.047	-0.029	-0.015	0.044	0.103	0.217	0.247	0.306	0.366	0.345	0.444	0.344	0.433	0.522	0.551	0.520	0.529	0.188	-1.093	-2.000
5.875	0.148	0.033	-0.047	-0.029	-0.015	0.044	0.103	0.217	0.247	0.306	0.366	0.345	0.444	0.344	0.433	0.522	0.551	0.520	0.529	0.188	-1.093	-2.000
5.990	0.148	0.033	-0.047	-0.029	-0.015	0.044	0.103	0.217	0.247	0.306	0.366	0.345	0.444	0.324	0.363	0.472	0.451	0.420	0.429	0.088	-1.193	-2.000
6.125	0.178	0.063	-0.017	0.001	0.015	0.074	0.133	0.247	0.277	0.236	0.206	0.115	0.284	0.194	0.233	0.342	0.321	0.290	0.299	-0.042	-1.323	-2.000
6.250	0.148	0.033	-0.047	-0.029	0.192	0.222	0.281	0.395	0.455	0.573	0.663	0.731	0.890	0.819	0.878	0.967	1.085	1.025	1.153	0.782	-0.499	-2.000
6.375	0.148	0.033	-0.047	-0.029	0.192	0.222	0.281	0.395	0.455	0.573	0.662	0.691	0.890	0.819	0.868	0.967	1.045	0.985	1.113	0.742	-0.539	-2.000
6.500	0.148	0.033	-0.047	-0.029	0.192	0.222	0.281	0.395	0.455	0.573	0.573	0.571	0.800	0.739	0.748	0.857	0.925	0.865	0.992	0.622	-0.659	-2.000
6.625	0.178	0.063	-0.017	0.001	0.222	0.252	0.311	0.425	0.485	0.504	0.502	0.501	0.730	0.669	0.678	0.787	0.855	0.795	0.922	0.552	-0.729	-2.000
6.750	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.130	-0.280	-0.170	-0.320	-0.311	-0.231	-0.252	-0.283	-0.274	-0.615	-1.896	-2.000	-2.000
6.875	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.130	-0.280	-0.170	-0.320	-0.261	-0.181	-0.202	-0.233	-0.224	-0.565	-1.846	-2.000	-2.000
7.000	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.130	-0.280	-0.170	-0.320	-0.231	-0.151	-0.172	-0.203	-0.194	-0.535	-1.816	-2.000	-2.000
7.125	0.178	0.063	-0.017	0.001	-0.015	-0.015	-0.045	-0.020	-0.020	-0.120	-0.210	-0.360	-0.250	-0.400	-0.391	-0.311	-0.332	-0.363	-0.354	-0.695	-1.976	-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	0.189	0.111	0.113	0.131	0.021	-0.050	-0.078	-0.058	-0.086	-0.051	-0.087	-0.040	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.990	-2.500
4.750	0.189	0.111	0.113	0.131	0.021	-0.050	-0.078	-0.058	-0.086	-0.051	-0.087	-0.040	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.990	-2.500
4.875	0.189	0.111	0.113	0.131	0.021	-0.050	-0.078	-0.058	-0.086	-0.051	-0.087	-0.040	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.990	-2.500
5.000	0.189	0.111	0.113	0.131	0.021	-0.050	-0.078	-0.058	-0.086	-0.051	-0.087	-0.040	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.990	-2.500
5.125	0.189	0.111	0.113	0.131	0.021	-0.050	-0.078	-0.058	-0.086	-0.051	-0.087	-0.040	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.990	-2.500
5.250																						

**SPEC PAYUPS**

**Conforming 15 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	\$110,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000	1- \$74,999
4.750	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	0.357	0.285	0.187	0.046	0.046	0.046	0.000	0.000	0.000	0.000	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	\$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	\$110,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000	1- \$74,999
5.000	0.143	0.087	0.031	0.003	-0.011	-0.025	-0.039	-0.053	-0.053	-0.053	-0.053	-0.053	-0.053	-0.053	-0.053	-0.053	-0.053	-0.053	-0.053	-0.053	-0.053	-2.000
5.125	0.136	0.080	0.024	-0.004	-0.018	-0.032	-0.046	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-2.000
5.250	0.136	0.080	0.024	-0.004	-0.018	-0.032	-0.046	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-0.060	-2.000
5.375	0.120	0.064	0.008	-0.020	-0.034	-0.048	-0.062	-0.076	-0.076	-0.076	-0.076	-0.076	-0.076	-0.076	-0.076	-0.076	-0.076	-0.076	-0.076	-0.076	-0.076	-2.000
5.500	-0.015	-0.071	-0.127	-0.155	-0.169	-0.183	-0.197	-0.211	-0.211	-0.211	-0.211	-0.211	-0.211	-0.211	-0.211	-0.211	-0.211	-0.211	-0.211	-0.211	-0.211	-2.000
5.625	-0.028	-0.084	-0.140	-0.168	-0.182	-0.196	-0.210	-0.224	-0.224	-0.224	-0.224	-0.224	-0.224	-0.224	-0.224	-0.224	-0.224	-0.224	-0.224	-0.224	-0.224	-2.000
5.750	-0.033	-0.089	-0.145	-0.173	-0.187	-0.201	-0.215	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-2.000
5.875	-0.086	-0.142	-0.198	-0.226	-0.240	-0.254	-0.268	-0.282	-0.282	-0.282	-0.282	-0.282	-0.282	-0.282	-0.282	-0.282	-0.282	-0.282	-0.282	-0.282	-0.282	-2.000
5.990	-0.039	-0.095	-0.151	-0.179	-0.193	-0.207	-0.221	-0.235	-0.235	-0.235	-0.235	-0.235	-0.235	-0.235	-0.235	-0.235	-0.235	-0.235	-0.235	-0.235	-0.235	-2.000
6.125	-0.023	-0.079	-0.135	-0.163	-0.177	-0.191	-0.205	-0.219	-0.219	-0.219	-0.219	-0.219	-0.219	-0.219	-0.219	-0.219	-0.219	-0.219	-0.219	-0.219	-0.219	-2.000
6.250	-0.026	-0.082	-0.138	-0.166	-0.180	-0.194	-0.208	-0.222	-0.222	-0.222	-0.222	-0.222	-0.222	-0.222	-0.222	-0.222	-0.222	-0.222	-0.222	-0.222	-0.222	-2.000
6.375	-0.131	-0.187	-0.243	-0.271	-0.285	-0.299	-0.313	-0.327	-0.327	-0.327	-0.327	-0.327	-0.327	-0.327	-0.327	-0.327	-0.327	-0.327	-0.327	-0.327	-0.327	-2.000
6.500	-0.070	-0.126	-0.182	-0.210	-0.224	-0.238	-0.252	-0.266	-0.266	-0.266	-0.266	-0.266	-0.266	-0.266	-0.266	-0.266	-0.266	-0.266	-0.266	-0.266	-0.266	-2.000
6.625	-0.033	-0.089	-0.145	-0.173	-0.187	-0.201	-0.215	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-0.229	-2.000
6.750	-0.045	-0.101	-0.157	-0.185	-0.199	-0.213	-0.227	-0.241	-0.241	-0.241	-0.241	-0.241	-0.241	-0.241	-0.241	-0.241	-0.241	-0.241	-0.241	-0.241	-0.241	-2.000
6.875	-0.034	-0.090	-0.146	-0.174	-0.188	-0.202	-0.216	-0.230	-0.230	-0.230	-0.230	-0.230	-0.230	-0.230	-0.230	-0.230	-0.230	-0.230	-0.230	-0.230	-0.230	-2.000
7.000	0.079	0.023	-0.033	-0.061	-0.075	-0.089	-0.103	-0.117	-0.117	-0.117	-0.117	-0.117	-0.117	-0.117	-0.117	-0.117	-0.117	-0.117	-0.117	-0.117	-0.117	-2.000
7.125	0.125	0.069	0.013	-0.015	-0.029	-0.043	-0.057	-0.071	-0.071	-0.071	-0.071	-0.071	-0.071	-0.071	-0.071	-0.071	-0.071	-0.071	-0.071	-0.071	-0.071	-2.000

**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/TV LLPA's (Mortgage > 15 Year Terms)									
FICO Range	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640 - 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620 - 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

Non Cashout Refinance - FICO/TV LLPA's (Mortgage > 15 Year Terms)									
FICO Range	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.125	-1.000	-1.000	-0.750
720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640 - 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620 - 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

Cashout Refinance - FICO/TV LLPA's (All Mortgage Terms)									
FICO Range	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=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	
	0.500	0.500	0.000	0.000
75,000 - 99,999				
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	
	0.075	0.050	0.075	0.050
PA FL TX				
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)

Admin Fees:		
Underwriting	\$1,125	
Project Approval	\$700	
Condo Established	\$295	
Condo Limited Review	\$0	

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