

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	94.739	94.714	94.617	94.518	94.435	94.185	5.250	96.285	96.275	96.178	96.079	95.996	95.746	75,000 - 99,999	(0.500)	(0.500)	DJ Home Ready	0.150	0.000							
5.375	95.399	95.374	95.277	95.178	95.095	94.845	5.375	96.829	96.819	96.722	96.623	96.540	96.290	100,000 - 199,999	0.000	0.000	LP Home Possible	0.150	0.000							
5.500	96.083	96.058	95.961	95.862	95.779	95.529	5.500	97.357	97.347	97.250	97.151	97.068	96.818	200,000 - 299,999	0.025	0.025										
5.625	96.659	96.634	96.537	96.438	96.355	96.105	5.625	98.074	98.064	97.967	97.868	97.785	97.535	300,000 - 399,999	0.050	0.050										
5.750	97.560	97.535	97.438	97.339	97.256	97.006	5.750	98.769	98.759	98.662	98.563	98.480	98.230	400,000 - 548,250	0.075	0.075										
5.875	98.162	98.137	98.040	97.941	97.858	97.608	5.875	99.250	99.240	99.143	99.044	98.961	98.711	548,251 - 832,750	0.100	0.100										
5.990	98.722	98.697	98.600	98.501	98.418	98.168	5.990	99.675	99.665	99.568	99.469	99.386	99.136	State Adjustments												
6.125	99.265	99.240	99.143	99.044	98.961	98.711	6.125	100.136	100.126	100.029	99.930	99.847	99.597	20/25/30 Yr	10/15 Yr	Condo										
6.250	99.920	99.895	99.798	99.699	99.616	99.366	6.250	100.461	100.451	100.354	100.255	100.172	99.922	PA FL TX	0.075	0.050	All Condo Types	(0.500)								
6.375	100.457	100.432	100.335	100.236	100.153	99.903	6.375	100.880	100.870	100.773	100.674	100.591	100.341	DC DE VA MD TN WV	0.025	0.000	*Not Subject to LLPA Caps									
6.500	100.986	100.961	100.864	100.765	100.682	100.432	6.500	101.273	101.263	101.166	101.067	100.984	100.734	CT NC NJ NH OR SC GA WA MN	0.000	0.000										
6.625	101.480	101.455	101.358	101.259	101.176	100.926	6.625	101.683	101.673	101.576	101.477	101.394	101.144	AL CO	0.050	0.050										
6.750	102.084	102.059	101.962	101.863	101.780	101.530	6.750	101.596	101.586	101.489	101.390	101.307	101.057	AZ ID MA MT ND	(0.100)	(0.075)										
6.875	102.528	102.503	102.406	102.307	102.224	101.974	6.875	102.087	102.077	101.980	101.881	101.798	101.548	CA	(0.150)	(0.125)	Temporary Interest Rate Buydown									
7.000	103.095	103.070	102.973	102.874	102.791	102.541	7.000	102.404	102.394	102.297	102.198	102.115	101.865	SPECIAL - CA WA	0.100	0.100	Temporary Interest Rate Buydown (0.125)									
7.125	103.696	103.671	103.574	103.475	103.392	103.142	7.125	103.025	103.015	102.918	102.819	102.736	102.486	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000												
7.250	104.145	104.120	104.023	103.924	103.841	103.591	7.250	103.598	103.588	103.491	103.392	103.309	103.059	0-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%						
7.375	104.441	104.416	104.319	104.220	104.137	103.887	7.375	104.070	104.060	103.963	103.864	103.781	103.531	Second Homes	0.000	0.450	0.550	0.750	0.500	0.500	0.000					
															Investment	0.000	0.250	0.450	0.600	0.200	0.000	0.000				
															**Applies to loan terms = 360 months, loan amounts > 225,000, and FICO >= 680											
Conforming 15 Year Fixed							Conforming 10 Year Fixed							**See Page 9 for LLPA Matrix												
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day													
4.625	96.186	96.161	96.059	96.002	95.946	95.696	4.625	95.947	95.922	95.820	95.763	95.707	95.457													
4.750	96.631	96.606	96.504	96.447	96.391	96.141	4.750	96.429	96.404	96.302	96.245	96.189	95.939													
4.875	97.132	97.107	97.005	96.948	96.892	96.642	4.875	96.874	96.849	96.747	96.690	96.634	96.384													
5.000	97.519	97.494	97.392	97.335	97.279	97.029	5.000	97.315	97.290	97.188	97.131	97.075	96.825													
5.125	98.033	98.008	97.906	97.849	97.793	97.543	5.125	97.793	97.768	97.666	97.609	97.553	97.303													
5.250	98.537	98.512	98.410	98.353	98.297	98.047	5.250	98.306	98.281	98.179	98.122	98.066	97.816													
5.375	99.038	99.013	98.911	98.854	98.798	98.548	5.375	98.748	98.723	98.621	98.564	98.508	98.258													
5.500	99.465	99.440	99.338	99.281	99.225	98.975	5.500	99.231	99.206	99.104	99.047	98.991	98.741													
5.625	99.910	99.885	99.783	99.726	99.670	99.420	5.625	99.671	99.646	99.544	99.487	99.431	99.181													
5.750	100.367	100.342	100.240	100.183	100.127	99.877	5.750	100.037	100.012	99.910	99.853	99.797	99.547													
5.875	100.856	100.831	100.729	100.672	100.616	100.366	5.875	100.438	100.413	100.311	100.254	100.198	99.948													
6.000	101.160	101.135	101.033	100.976	100.920	100.670	6.000	100.741	100.716	100.614	100.557	100.501	100.251													
6.125	101.462	101.437	101.335	101.278	101.222	100.972	6.125	101.042	101.017	100.915	100.858	100.802	100.552													
6.250	101.701	101.676	101.574	101.517	101.461	101.211	6.250	101.375	101.350	101.248	101.191	101.135	100.885													
6.375	102.161	102.136	102.034	101.977	101.921	101.671	6.375	101.744	101.719	101.617	101.560	101.504	101.254													
6.500	102.464	102.414	102.312	102.255	102.199	101.949	6.500	102.017	101.992	101.890	101.833	101.777	101.527													
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	97.346	97.321	97.262	97.244	97.083	96.833	6.250	85.000	85.000	85.000	85.000	85.000	85.000													
5.875	97.913	97.888	97.825	97.813	97.654	97.404	6.375	85.000	85.000	85.000	85.000	85.000	85.000													
6.000	98.457	98.432	98.365	98.360	98.203	97.953	6.500	85.000	85.000	85.000	85.000	85.000	85.000													
6.125	98.945	98.920	98.850	98.819	98.662	98.412	6.625	85.000	85.000	85.000	85.000	85.000	85.000													
6.250	99.740	99.715	99.642	99.608	99.421	99.171	6.750	85.000	85.000	85.000	85.000	85.000	85.000													
6.375	100.289	100.264	100.187	100.159	99.974	99.724	6.875	85.000	85.000	85.000	85.000	85.000	85.000													
6.500	100.787	100.762	100.681	100.660	100.477	100.227	7.000	85.000	85.000	85.000	85.000	85.000	85.000													
6.625	101.177	101.152	101.072	101.050	100.868	100.618	LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS																			
6.750	101.756	101.731	101.644	101.591	101.392	101.142																				
6.875	102.179	102.154	102.066	102.017	101.820	101.570																				
7.000	102.650	102.625	102.542	102.470	102.269	102.019																				
7.125	102.565	102.540	102.456	102.357	102.114	101.864	Escrow Waiver (0.100)																			
7.250	102.532	102.507	102.406	102.289	102.001	101.751																				
															Adjustment Caps		Extension Costs Per Day:			Admin Fees:						
															Home Ready / Home Possible		First Request			(0.020) Underwriting \$1,125						
															First Time Homebuyer		Second Request			(0.020) Condo New Project Approval \$700						
															<= 100% AMI		Third Request			(0.040) Condo Established Project \$295						
															<= 120% AMI High Cost		Fourth Request			(0.040) Condo Limited Review \$0						
																	Relock Fee			(0.125)						
															Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.											



keystone
FUNDING
WHOLESALE

FHA/USDA Programs

FHA/USDA 30 Standard							FHA 15 Standard							All Purchase Transactions 0.000				
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	93.835	93.800	93.603	93.406	93.246	93.204	4.500	96.574	96.567	96.658	96.669	96.148	95.522					
4.875	94.507	94.472	94.276	94.078	93.918	93.876	4.625	96.973	96.966	97.056	97.068	96.546	95.890					
5.000	95.405	95.370	95.174	94.977	94.817	94.774	4.750	97.570	97.540	97.435	97.431	96.792	96.145					
5.125	96.030	95.995	95.798	95.601	95.441	95.399	4.875	98.137	98.106	98.001	97.998	97.358	96.712					
5.250	97.103	97.068	96.897	96.684	96.552	96.498	5.000	98.699	98.668	98.563	98.559	97.920	97.243					
5.375	97.826	97.791	97.620	97.407	97.274	97.221	5.125	99.082	99.051	98.946	98.942	98.303	97.626					
5.500	98.542	98.507	98.336	98.123	97.990	97.937	5.250	99.417	99.362	99.281	99.262	98.634	97.966					
5.625	98.979	98.944	98.772	98.559	98.407	98.343	5.375	99.964	99.909	99.828	99.809	99.181	98.513					
5.750	99.620	99.585	99.422	99.194	99.049	98.975	5.500	100.497	100.442	100.361	100.342	99.714	99.016					
5.875	100.321	100.286	100.123	99.894	99.750	99.675	5.625	100.843	100.789	100.708	100.689	100.061	99.363					
5.990	100.950	100.915	100.752	100.523	100.369	100.284	5.750	100.570	100.492	100.466	100.431	99.851	99.162					
6.125	101.405	101.370	101.207	100.979	100.814	100.730	5.875	101.080	101.002	100.975	100.941	100.361	99.672					
6.250	101.734	101.699	101.484	101.240	101.025	100.930	6.000	101.565	101.487	101.461	101.427	100.846	100.128					
6.375	102.354	102.319	102.104	101.861	101.645	101.550	6.125	101.853	101.775	101.748	101.714	101.134	100.415					
6.500	102.989	102.954	102.739	102.496	102.260	102.155	6.250	101.009	100.907	101.045	100.995	100.518	99.809					
6.625	103.376	103.341	103.126	102.882	102.646	102.541	6.375	101.465	101.363	101.501	101.452	100.975	100.265					
6.750	103.510	103.475	103.295	103.036	102.831	102.715	6.500	101.903	101.802	101.940	101.890	101.413	100.674					
6.875	104.138	104.103	103.923	103.664	103.459	103.343												
7.000	104.717	104.682	104.502	104.243	104.018	103.892												
7.125	105.030	104.995	104.814	104.555	104.330	104.205												
FHA/USDA 30 Streamline							FHA 15 Streamline							All Standard FHA/USDA program 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					
4.750	93.710	93.675	93.478	93.281	93.121	93.079	4.500	96.449	96.442	96.533	96.544	96.023	95.397					
4.875	94.382	94.347	94.151	93.953	93.793	93.751	4.625	96.848	96.841	96.931	96.943	96.421	95.765					
5.000	95.280	95.245	95.049	94.852	94.692	94.649	4.750	97.445	97.415	97.310	97.306	96.667	96.020					
5.125	95.905	95.870	95.673	95.476	95.316	95.274	4.875	98.012	97.981	97.876	97.873	97.233	96.587					
5.250	96.978	96.943	96.772	96.559	96.427	96.373	5.000	98.574	98.543	98.438	98.434	97.795	97.118					
5.375	97.701	97.666	97.495	97.282	97.149	97.096	5.125	98.957	98.926	98.821	98.817	98.178	97.501					
5.500	98.417	98.382	98.211	97.998	97.865	97.812	5.250	99.292	99.237	99.156	99.137	98.509	97.841					
5.625	98.854	98.819	98.647	98.434	98.282	98.218	5.375	99.839	99.784	99.703	99.684	99.056	98.388					
5.750	99.495	99.460	99.297	99.069	98.924	98.850												
5.875	100.196	100.161	99.998	99.769	99.625	99.550												
5.990	100.825	100.790	100.627	100.398	100.244	100.159												
6.125	101.280	101.245	101.082	100.854	100.689	100.605												
6.250	101.609	101.574	101.359	101.115	100.900	100.805												
6.375	102.229	102.194	101.979	101.736	101.520	101.425												
6.500	102.864	102.829	102.614	102.371	102.135	102.030												
6.625	103.251	103.216	103.001	102.757	102.521	102.416												
6.750	103.385	103.350	103.170	102.911	102.706	102.590												
FHA 30 HB Standard							FHA 30 HB Streamline							FICO 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					
5.000	94.831	94.806	94.592	94.409	94.280	94.237	5.000	94.706	94.681	94.467	94.284	94.155	94.112					
5.125	95.685	95.660	95.446	95.264	95.134	95.092	5.125	95.560	95.535	95.321	95.139	95.009	94.967					
5.250	96.295	96.270	96.070	95.872	95.726	95.662	5.250	96.170	96.145	95.945	95.747	95.601	95.537					
5.375	96.958	96.933	96.732	96.534	96.388	96.325	5.375	96.833	96.808	96.607	96.409	96.263	96.200					
5.500	97.674	97.649	97.448	97.250	97.104	97.041	5.500	97.549	97.524	97.323	97.125	96.979	96.916					
5.625	98.340	98.315	98.115	97.917	97.771	97.707	5.625	98.215	98.190	97.990	97.792	97.646	97.582					
5.750	99.366	99.341	99.165	98.952	98.828	98.744	5.750	99.241	99.216	99.040	98.827	98.703	98.619					
5.875	100.036	100.011	99.836	99.623	99.498	99.414	5.875	99.911	99.886	99.711	99.498	99.373	99.289					
6.000	100.682	100.657	100.481	100.268	100.143	100.059	6.000	100.557	100.532	100.356	100.143	100.018	99.934					
6.125	101.181	101.156	100.980	100.767	100.643	100.558	6.125	101.056	101.031	100.855	100.642	100.518	100.433					
6.250	100.754	100.729	100.476	100.247	100.001	99.896	6.250	100.629	100.604	100.351	100.122	99.876	99.771					
6.375	101.414	101.389	101.136	100.908	100.661	100.556	6.375	101.289	101.264	101.011	100.783	100.536	100.431					
6.500	102.039	102.014	101.761	101.533	101.286	101.181	6.500	101.914	101.889	101.636	101.408	101.161	101.056					
6.625	102.525	102.500	102.248	102.019	101.773	101.668	6.625	102.400	102.375	102.123	101.894	101.648	101.543					
6.750	100.467	100.442	100.149	99.905	99.519	99.393	6.750	100.342	100.317	100.024	99.780	99.394	99.268					
6.875	101.085	101.060	100.767	100.523	100.137	100.011	6.875	100.960	100.935	100.642	100.398	100.012	99.886					
Rates, comparisons, fees and programs are subject to change without notice.																		
Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg. Z.																		
All pricing and lock request subject to confirmation and does not commit Keystone Funding, Inc. to funding or purchase of loan.																		
Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.																		
Admin Fees																		
Underwriting Fee - Full Doc \$1,125																		
Underwriting Fee - Streamline \$695																		
FHA Single Unit Spot Approval \$695																		
FHA Established Full Project Approval \$795																		



VA Programs

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	ID	-0.250
VA	0.050	TX	0.075	MT	-0.150
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 (RRRL 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)		

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

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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.



[illegible]

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



Effective Date and Time
8/3/2026 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 - 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	< 30 Yr Term								
5.250	93.968	93.885	93.635	5.250	95.529	95.446	95.196	75,000 - 99,999	(0.500)	(0.500)	DU Home Ready	0.150	0.000								
5.375	94.628	94.545	94.295	5.375	96.073	95.990	95.740	100,000 - 199,999	0.000	0.000	LP Home Possible	0.150	0.000								
5.500	95.312	95.229	94.979	5.500	96.601	96.518	96.268	200,000 - 299,999	0.025	0.025											
5.625	95.888	95.805	95.555	5.625	97.318	97.235	96.985	300,000 - 399,999	0.050	0.050											
5.750	96.789	96.706	96.456	5.750	98.013	97.930	97.680	400,000 - 548,250	0.075	0.075											
5.875	97.391	97.308	97.058	5.875	98.494	98.411	98.161	548,251 - 832,750	0.100	0.100											
5.990	97.951	97.868	97.618	5.990	98.919	98.836	98.586	State Adjustments	20/25/30 Yr	10/15 Yr	Condo										
6.125	98.494	98.411	98.161	6.125	99.380	99.297	99.047	PA FL TX	0.075	0.050	All Condo Types	0.500									
6.250	99.149	99.066	98.816	6.250	99.705	99.622	99.372	DC DE VA MD TN WV	0.025	0.000	*Not Subject to LLPA Caps										
6.375	99.686	99.603	99.353	6.375	100.124	100.041	99.791	CT NC NJ NH OR SC GA WA MN	0.000	0.000											
6.500	100.215	100.132	99.882	6.500	100.517	100.434	100.184	AL CO	0.050	0.050											
6.625	100.709	100.626	100.376	6.625	100.927	100.844	100.594	AZ ID MA MT ND	(0.100)	(0.075)											
6.750	101.313	101.230	100.980	6.750	100.840	100.757	100.507	CA	(0.150)	(0.125)	Temporary Interest Rate Buydown										
6.875	101.757	101.674	101.424	6.875	101.331	101.248	100.998	SPECIAL - CA WA	0.100	0.100	Temporary Interest Rate Buydown		(0.125)								
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	95.452	95.396	95.146	4.625	95.213	95.157	94.907														
4.750	95.897	95.841	95.591	4.750	95.695	95.639	95.389														
4.875	96.398	96.342	96.092	4.875	96.140	96.084	95.834														
5.000	96.785	96.729	96.479	5.000	96.581	96.525	96.275														
5.125	97.299	97.243	96.993	5.125	97.059	97.003	96.753														
5.250	97.803	97.747	97.497	5.250	97.572	97.516	97.266														
5.375	98.304	98.248	97.998	5.375	98.014	97.958	97.708														
5.500	98.731	98.675	98.425	5.500	98.497	98.441	98.191														
5.625	99.176	99.120	98.870	5.625	98.937	98.881	98.631														
5.750	99.633	99.577	99.327	5.750	99.303	99.247	98.997														
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											
5.750				96.694	96.533	96.283	6.250	84.450	84.450	84.450											
5.875				97.263	97.104	96.854	6.375	84.450	84.450	84.450											
6.000				97.810	97.653	97.403	6.500	84.450	84.450	84.450											
6.125				98.269	98.112	97.862	6.625	84.450	84.450	84.450											
6.250				99.058	98.871	98.621	6.750	84.450	84.450	84.450											
6.375				99.609	99.424	99.174															
6.500				100.110	99.927	99.677															
6.625				100.500	100.318	100.068															
6.750				101.041	100.842	100.592															
6.875				101.467	101.270	101.020															
7.000				101.920	101.719	101.469															
7.125				101.807	101.564	101.314															
HomeReady/Home Possible Adjustment Caps																					
FICO Score		LTV<=80		LTV>80		First Request		(0.020)		Underwriting		\$1.125									
>=680		(1.500)		0.000		Second Request		(0.020)		Condo New Project Approval		\$700									
<680		(1.500)		(1.500)		Third Request		(0.040)		Condo Established Project		\$295									
						Fourth Request		(0.040)		Condo Limited Review		\$0									
						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.																					



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

FHA/USDA Programs - TBD Locks

All Purchase Transactions0.000

State Adjustments

DC0.050

AL0.050

TN-0.050

DE0.000

AZ0.100

WV0.000

MD0.000

MA-0.100

MN0.000

NJ-0.100

OR0.050

ND-0.050

PA0.100

NH0.000

VA0.050

TX0.075

FL0.025

SC0.100

NC0.100

CT-0.025

CO0.150

CA-0.050

GA0.000

WA0.050

Loan Amount Adjustments

All Terms

75,000 - 99,999(0.500)

100,000 - 199,9990.000

200,000 - 299,9990.025

300,000 - 399,9990.050

400,000 - 548,2500.075

548,251 - 832,7500.100

High Balance0.000

All Standard FHA/USDA program Adjustments

2-4 Units0.000

Manufactured Home(2.000)

203kNA

USDA0.000

Non-Owner Occ.NA

FICO AdjustmentsFHAUSDA

FICO740+0.1500.075

FICO739 - 7200.0750.075

FICO719 - 7000.0750.075

FICO699-6800.0000.000

FICO679-6600.0000.000

FICO659-640(0.150)(0.150)

FICO639-620(0.750)(0.750)

FICO600-619(1.500)(2.000)

FICO580-599(2.000)(2.250)

FHA 30 HB Standard				
Rate	60-Day	75-Day	90-Day	
5.000	93.859	93.730	93.687	
5.125	94.714	94.584	94.542	
5.250	95.322	95.176	95.112	
5.375	95.984	95.838	95.775	
5.500	96.700	96.554	96.491	
5.625	97.367	97.221	97.157	
5.750	98.402	98.278	98.194	
5.875	99.073	98.948	98.864	
6.000	99.718	99.593	99.509	
6.125	100.217	100.093	100.008	

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
8/3/2026 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	93.155	92.895	92.813	4.500	96.206	95.685	95.159
4.875	93.797	93.538	93.455	4.625	96.525	96.004	95.448
5.000	94.446	94.187	94.104	4.750	97.031	96.392	95.845
5.125	95.011	94.752	94.669	4.875	97.543	96.904	96.337
5.250	96.390	96.148	96.044	5.000	98.009	97.370	96.793
5.375	96.984	96.731	96.628	5.125	98.313	97.674	97.097
5.500	97.530	97.278	97.174	5.250	98.822	98.194	97.626
5.625	97.968	97.716	97.612	5.375	99.285	98.657	98.069
5.750	98.894	98.639	98.515	5.500	99.691	99.063	98.465
5.875	99.454	99.189	99.065	5.625	99.927	99.299	98.702
5.990	100.016	99.751	99.627	5.750	99.935	99.355	98.766
6.125	100.373	100.109	99.984	5.875	100.337	99.756	98.148
6.250	100.876	100.551	100.406				
6.375	101.371	101.035	100.890				
6.500	101.964	101.629	101.484				

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



Effective Date and Time
8/3/2026 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	\$110.001 - \$125.000	\$85.001 - \$110.000	\$75.000 - \$85.000	1-\$74.999	
5.250	0.285	0.227	0.160	0.131	0.117	0.022	-0.005	0.000	-0.001	0.007	0.146	0.216	0.252	0.252	0.269	0.229	0.167	0.105	0.064	0.092	-2.350	-2.000	
5.375	0.239	0.181	0.115	0.087	0.073	0.021	-0.006	0.000	-0.001	0.008	0.148	0.218	0.256	0.256	0.274	0.235	0.175	0.113	0.074	0.104	-2.330	-2.000	
5.500	0.234	0.178	0.112	0.085	0.072	0.020	-0.006	0.000	0.001	0.010	0.151	0.221	0.260	0.262	0.280	0.242	0.183	0.123	0.085	0.116	-2.309	-2.000	
5.625	0.203	0.154	0.092	0.070	0.060	0.009	-0.011	0.000	0.021	0.034	0.166	0.243	0.289	0.301	0.331	0.296	0.277	0.218	0.207	0.200	-2.174	-2.000	
5.750	0.040	-0.014	-0.081	-0.105	-0.116	-0.190	-0.077	0.000	0.005	0.018	0.071	0.139	0.182	0.220	0.326	0.309	0.330	0.302	0.284	0.221	-2.215	-2.000	
5.875	-0.027	-0.079	-0.145	-0.167	-0.178	-0.203	-0.089	0.000	-0.004	0.012	0.065	0.149	0.179	0.211	0.324	0.295	0.332	0.307	0.275	0.214	-2.201	-2.000	
5.990	-0.036	-0.087	-0.151	-0.173	-0.183	-0.205	-0.090	0.000	-0.002	0.014	0.068	0.130	0.145	0.185	0.295	0.281	0.320	0.317	0.280	0.221	-2.210	-2.000	
6.125	-0.074	-0.115	-0.171	-0.185	-0.190	-0.206	-0.086	0.000	0.010	0.033	0.094	0.172	0.204	0.263	0.378	0.389	0.454	0.435	0.412	0.361	-1.993	-2.000	
6.250	0.035	-0.013	-0.075	-0.095	-0.103	-0.046	-0.050	0.000	0.023	0.090	0.164	0.191	0.278	0.349	0.373	0.406	0.470	0.493	0.442	0.403	-1.907	-2.000	
6.375	-0.006	-0.054	-0.114	-0.132	-0.140	-0.025	-0.029	0.000	0.031	0.091	0.182	0.224	0.297	0.384	0.400	0.428	0.500	0.496	0.452	0.409	-1.856	-2.000	
6.500	-0.051	-0.097	-0.156	-0.173	-0.180	-0.038	-0.041	0.000	0.024	0.078	0.169	0.197	0.279	0.367	0.399	0.449	0.516	0.534	0.478	0.456	-1.847	-2.000	
6.625	-0.121	-0.156	-0.204	-0.212	-0.213	-0.042	-0.037	0.000	0.030	0.092	0.206	0.280	0.343	0.450	0.475	0.515	0.630	0.626	0.563	0.577	-1.632	-2.000	
6.750	-0.116	-0.160	-0.217	-0.232	-0.239	-0.118	-0.082	0.000	0.056	0.186	0.271	0.342	0.435	0.545	0.536	0.578	0.624	0.639	0.606	0.587	-1.739	-2.000	
6.875	-0.148	-0.191	-0.247	-0.261	-0.266	-0.114	-0.076	0.000	0.057	0.188	0.272	0.347	0.440	0.550	0.548	0.610	0.641	0.655	0.627	0.564	-1.772	-2.000	
7.000	-0.236	-0.277	-0.332	-0.344	-0.350	-0.159	-0.121	0.000	0.050	0.172	0.257	0.311	0.410	0.430	0.520	0.568	0.619	0.639	0.596	0.543	-1.861	-2.000	
7.125	-0.421	-0.461	-0.514	-0.527	-0.530	-0.361	-0.151	0.000	0.045	0.134	0.164	0.256	0.331	0.340	0.449	0.516	0.538	0.555	0.525	0.486	-1.897	-2.000	
7.250	-0.324	-0.363	-0.415	-0.427	-0.430	-0.429	-0.087	0.000	0.046	0.142	0.173	0.311	0.372	0.388	0.430	0.467	0.535	0.530	0.522	0.503	-1.883	-2.000	
7.375	-0.298	-0.335	-0.387	-0.397	-0.399	-0.406	-0.065	0.000	0.046	0.144	0.175	0.313	0.374	0.390	0.433	0.470	0.551	0.547	0.523	0.487	-1.913	-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	\$110.001 - \$125.000	\$85.001 - \$110.000	\$75.000 - \$85.000	1-\$74.999	
4.625	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	0.100	0.100	0.000	-0.090	-0.240	-0.130	-0.280	-0.330	-0.180	-0.290	-0.410	-0.590	-1.020	-2.420	-2.420	
4.750	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	0.100	0.100	0.000	-0.090	-0.240	-0.130	-0.280	-0.330	-0.180	-0.290	-0.410	-0.590	-1.020	-2.420	-2.420	
4.875	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	0.100	0.100	0.000	-0.090	-0.240	-0.130	-0.280	-0.330	-0.180	-0.290	-0.410	-0.590	-1.020	-2.420	-2.420	
5.000	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	0.100	0.100	0.000	-0.090	-0.240	-0.130	-0.280	-0.330	-0.180	-0.290	-0.410	-0.590	-1.020	-2.420	-2.420	
5.125	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	0.100	0.100	0.000	-0.090	-0.240	-0.130	-0.280	-0.330	-0.180	-0.290	-0.410	-0.590	-1.020	-2.420	-2.420	
5.250	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.050	-0.050	-0.150	-0.026	-0.164	-0.120	-0.054	-0.061	-0.065	-0.129	-0.472	-1.828	-1.828	
5.375	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.050	-0.050	-0.190	-0.026	-0.164	-0.150	-0.055	-0.061	-0.065	-0.169	-0.512	-1.868	-1.868	
5.500	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.050	-0.050	-0.200	-0.026	-0.164	-0.160	-0.055	-0.061	-0.065	-0.180	-0.522	-1.878	-1.878	
5.625	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	0.100	0.100	0.000	-0.090	-0.240	-0.066	-0.194	-0.200	0.016	-0.051	-0.105	-0.219	-0.562	-1.918	-1.918	
5.750	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.053	0.016	0.059	0.125	0.147	0.069	0.151	0.013	0.056	0.122	0.159	0.177	0.069	-0.339	-1.630	-2.000	
5.875	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.053	0.016	0.059	0.125	0.147	0.069	0.151	0.013	0.056	0.122	0.159	0.177	0.069	-0.339	-1.630	-2.000	
5.990	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.053	0.046	0.089	0.155	0.107	-0.021	0.111	-0.017	-0.024	0.152	0.169	0.137	-0.021	-0.429	-1.720	-2.000	
6.125	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.053	0.166	0.209	0.175	0.107	-0.021	0.111	-0.018	-0.024	0.192	0.169	0.137	-0.021	-0.429	-1.720	-2.000	
6.250	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	0.102	0.146	0.189	0.255	0.177	0.259	0.186	0.230	0.252	0.289	0.263	0.177	-0.188	-1.478	-2.000	
6.375	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	0.102	0.146	0.189	0.245	0.117	0.249	0.186	0.180	0.252	0.289	0.253	0.117	-0.248	-1.538	-2.000	
6.500	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	0.162	0.205	0.239	0.215	0.087	0.219	0.156	0.150	0.312	0.299	0.223	0.087	-0.278	-1.568	-2.000	
6.625	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	0.252	0.296	0.239	0.215	0.087	0.219	0.156	0.150	0.322	0.299	0.223	0.087	-0.278	-1.568	-2.000	
6.750	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.050	-0.050	-0.200	-0.090	-0.250	-0.246	-0.162	-0.103	-0.107	-0.178	-0.411	-1.768	-2.000	
6.875	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	-0.050	-0.050	-0.050	-0.070	-0.220	-0.110	-0.260	-0.266	-0.163	-0.103	-0.128	-0.198	-0.431	-1.788	-2.000	
7.000	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	0.010	0.010	0.000	-0.090	-0.240	-0.130	-0.280	-0.286	-0.103	-0.093	-0.148	-0.218	-0.451	-1.808	-2.000	
7.125	0.148	0.033	-0.047	-0.029	-0.045	-0.045	-0.075	0.100	0.100	0.000	-0.090	-0.240	-0.130	-0.280	-0.286	-0.093	-0.093	-0.148	-0.218	-0.451	-1.808	-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	\$110.001 - \$125.000	\$85.001 - \$110.000	\$75.000 - \$85.000	1-\$74.999	
4.625	0.309	0.231	0.233	0.251	0.141	0.070	0.042	0.062	0.034	0.069	0.033	0.080	0.105	0.105	0.105	0.105	0.130	0.130	0.130	-0.870	-2.380	-2.380	
4.750	0.309	0.231	0.233	0.251	0.141	0.070	0.042	0.062	0.034	0.069	0.033	0.080	0.105	0.105	0.105	0.105	0.130	0.130	0.130	-0.870	-2.380	-2.380	
4.875	0.309	0.231	0.233	0.251	0.141	0.070	0.042	0.062	0.034	0.069	0.033	0.080	0.105	0.105	0.105	0.105	0.130	0.130	0.130	-0.870	-2.380	-2.380	
5.000	0.309	0.231																					

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.														

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 LLPAs										
Purchase - FICO/LTV LLPAs (Mortgage > 15 Year Terms)										
FICO Range	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	LTV Range 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	-0.250
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750	-1.750
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non Cashout Refinance - FICO/LTV LLPAs (Mortgage > 15 Year Terms)										
FICO Range	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	LTV Range 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	-0.250
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500	-2.500
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cashout Refinance - FICO/LTV LLPAs (All Mortgage Terms)										
FICO Range	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	LTV Range 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	n/a
760-779	-0.375	-0.375	-0.875	-1.250	-1.875	n/a	n/a	n/a	n/a	n/a
740-759	-0.375	-0.375	-1.000	-1.625	-2.375	n/a	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	n/a
700-719	-0.375	-0.500	-1.625	-2.625	-3.250	n/a	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	n/a
660-679	-0.375	-0.875	-2.750	-4.000	-4.750	n/a	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	n/a
620-639	-0.375	-1.375	-3.375	-4.875	-5.125	n/a	n/a	n/a	n/a	n/a
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pricing Specials										
Product Feature	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	LTV Range 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	0.000
Refinance Special	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Temporary Interest Rate Buydown	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cumulative LPLA 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

Conventional LLPAs										
Purchase - LLPAs by Product Feature (All Terms)										
Product Feature	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	LTV Range 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	0.000	0.000	0.000
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-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	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-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	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-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	-2.750
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Non Cashout Refinance - LLPAs by Product Feature (All Terms)										
Product Feature	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	LTV Range 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	-0.250
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-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	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-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	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-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	-2.750
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance - LLPAs by Product Feature (All Terms)										
Product Feature	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	LTV Range 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	n/a
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	n/a	n/a	n/a	n/a	n/a
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	n/a	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.125	-0.125	-0.750	n/a	n/a	n/a	n/a	n/a
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a	n/a	n/a	n/a
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	n/a	n/a	n/a	n/a	n/a
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	n/a	n/a	n/a	n/a	n/a
High Balance - Fixed Rate	-1.250	-1.250	-1.500	-1.500	-1.750	n/a	n/a	n/a	n/a	n/a
High Balance - ARM	-2.000	-2.000	-2.250	-2.250	-3.250	n/a	n/a	n/a	n/a	n/a
DTI > 40%	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a	n/a	n/a
Loan Amount Adjustments										
					20/25/30 Yr	10/15 Yr				
75,000 - 99,999					(0.000)	(0.000)				
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	0.050				
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)				
					Retook Fee	(0.125)				
Expired Loans Cannot be Extended and are Subject to Worst Case Pricing for 30 Days.										
Admin Fees:										
					Underwriting	\$ 1,125				
					Project Approval	\$700				
					Condo Established					
					Project	\$295				
					Condo Limited Review	\$0				