

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



Effective Date and Time
8/10/2026 10:30 AM

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

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

Conventional Products																						
Conforming 30 Year Fixed							Conforming 20 Year Fixed							Conventional Loan Level Price Adjustments								
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	Specialty Programs	30 Yr Term	< 30 Yr Term			
5.250	95.115	95.090	94.993	94.894	94.811	94.561	5.250	96.813	96.803	96.706	96.607	96.524	96.274	75,000 - 99,999	(0.500)	(0.500)	DJ Home Ready	0.150	0.000			
5.375	95.769	95.744	95.647	95.548	95.465	95.215	5.375	97.353	97.343	97.246	97.147	97.064	96.814	100,000 - 199,999	0.000	0.000	LP Home Possible	0.150	0.000			
5.500	96.448	96.423	96.326	96.227	96.144	95.894	5.500	97.877	97.867	97.770	97.671	97.588	97.338	200,000 - 299,999	0.025	0.025						
5.625	97.050	97.025	96.928	96.829	96.746	96.496	5.625	98.516	98.506	98.409	98.310	98.227	97.977	300,000 - 399,999	0.050	0.050						
5.750	97.836	97.811	97.714	97.615	97.532	97.282	5.750	99.206	99.196	99.099	99.000	98.917	98.667	400,000 - 548,250	0.075	0.075						
5.875	98.472	98.447	98.350	98.251	98.168	97.918	5.875	99.683	99.673	99.576	99.477	99.394	99.144	548,251 - 832,750	0.100	0.100						
5.990	99.026	99.001	98.904	98.805	98.722	98.472	5.990	100.105	100.095	99.998	99.899	99.816	99.566	State Adjustments						20/25/30 Yr	10/15 Yr	Condo
6.125	99.557	99.532	99.435	99.336	99.253	99.003	6.125	100.558	100.548	100.451	100.352	100.269	100.019	PA FL TX	0.075	0.050	All Condo Types	(0.500)				
6.250	100.200	100.175	100.078	99.979	99.896	99.646	6.250	100.851	100.841	100.744	100.645	100.562	100.312	DC DE VA MD TN WV	0.025	0.000	*Not Subject to LLPA Caps					
6.375	100.729	100.704	100.607	100.508	100.425	100.175	6.375	101.266	101.256	101.159	101.060	100.977	100.727	CT NC NJ NH OR SC GA WA MN	0.000	0.000						
6.500	101.251	101.226	101.129	101.030	100.947	100.697	6.500	101.654	101.644	101.547	101.448	101.365	101.115	AL CO	0.050	0.050						
6.625	101.733	101.708	101.611	101.512	101.429	101.179	6.625	102.051	102.041	101.944	101.845	101.762	101.512	AZ ID MA MT ND	(0.100)	(0.075)						
6.750	102.306	102.281	102.184	102.085	102.002	101.752	6.750	101.791	101.781	101.684	101.585	101.502	101.252	CA	(0.150)	(0.125)	Temporary Interest Rate Buydown					
6.875	102.740	102.715	102.618	102.519	102.436	102.186	6.875	102.273	102.263	102.166	102.067	101.984	101.734	SPECIAL - CA WA	0.100	0.100	Temporary Interest Rate Buydown		(0.125)			
7.000	103.277	103.252	103.155	103.056	102.973	102.723	7.000	102.574	102.564	102.467	102.368	102.285	102.035	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000								
7.125	103.871	103.846	103.749	103.650	103.567	103.317	7.125	103.186	103.176	103.079	102.980	102.897	102.647		0.60%	69.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%	
7.250	104.307	104.282	104.185	104.086	104.003	103.753	7.250	103.750	103.740	103.643	103.544	103.461	103.211	Second Homes	0.000	0.450	0.550	0.750	0.500	0.500	0.000	
7.375	104.593	104.568	104.471	104.372	104.289	104.039	7.375	104.218	104.208	104.111	104.012	103.929	103.679	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	96.388	96.363	96.261	96.204	96.148	95.898	4.625	96.149	96.124	96.022	95.965	95.909	95.659									
4.750	96.822	96.797	96.695	96.638	96.582	96.332	4.750	96.612	96.587	96.485	96.428	96.372	96.122									
4.875	97.242	97.217	97.115	97.058	97.002	96.752	4.875	96.976	96.951	96.849	96.792	96.736	96.486									
5.000	97.704	97.679	97.577	97.520	97.464	97.214	5.000	97.492	97.467	97.365	97.308	97.252	97.002									
5.125	98.287	98.262	98.160	98.103	98.047	97.797	5.125	98.047	98.022	97.920	97.863	97.807	97.557									
5.250	98.692	98.667	98.565	98.508	98.452	98.202	5.250	98.407	98.382	98.280	98.223	98.167	97.917									
5.375	99.140	99.115	99.013	98.956	98.900	98.650	5.375	98.795	98.770	98.668	98.611	98.555	98.305									
5.500	99.580	99.555	99.453	99.396	99.340	99.090	5.500	99.291	99.266	99.164	99.107	99.051	98.801									
5.625	100.023	99.998	99.896	99.839	99.783	99.533	5.625	99.784	99.759	99.657	99.600	99.544	99.294									
5.750	100.405	100.380	100.278	100.221	100.165	99.915	5.750	100.078	100.053	99.951	99.894	99.838	99.588									
5.875	100.883	100.858	100.756	100.699	100.643	100.393	5.875	100.467	100.442	100.340	100.283	100.227	99.977									
6.000	101.184	101.159	101.057	101.000	100.944	100.694	6.000	100.764	100.739	100.637	100.580	100.524	100.274									
6.125	101.485	101.460	101.358	101.301	101.245	100.995	6.125	101.101	101.076	100.974	100.917	100.861	100.611									
6.250	101.812	101.787	101.685	101.628	101.572	101.322	6.250	101.486	101.461	101.359	101.302	101.246	100.996									
6.375	102.269	102.244	102.142	102.085	102.029	101.779	6.375	101.852	101.827	101.725	101.668	101.612	101.362									
6.500	102.573	102.523	102.421	102.364	102.308	102.058	6.500	102.125	102.100	101.998	101.941	101.885	101.635									
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	97.701	97.676	97.655	97.583	97.473	97.223	6.250	85.000	85.000	85.000	85.000	85.000	85.000									
5.875	98.271	98.246	98.232	98.156	98.048	97.798	6.375	85.000	85.000	85.000	85.000	85.000	85.000									
6.000	98.818	98.793	98.786	98.707	98.601	98.351	6.500	85.000	85.000	85.000	85.000	85.000	85.000									
6.125	99.274	99.249	99.242	99.163	99.057	98.807	6.625	85.000	85.000	85.000	85.000	85.000	85.000									
6.250	100.014	99.989	99.953	99.843	99.694	99.444	6.750	85.000	85.000	85.000	85.000	85.000	85.000									
6.375	100.566	100.541	100.511	100.398	100.251	100.001	6.875	85.000	85.000	85.000	85.000	85.000	85.000									
6.500	101.070	101.045	101.022	100.905	100.760	100.510	7.000	85.000	85.000	85.000	85.000	85.000	85.000									
6.625	101.461	101.436	101.413	101.296	101.150	100.900																
6.750	101.941	101.916	101.867	101.783	101.601	101.351																
6.875	102.369	102.344	102.302	102.215	102.035	101.785																
7.000	102.832	102.807	102.753	102.673	102.489	102.239																
7.125	102.758	102.733	102.641	102.564	102.322	102.072																
7.250	102.757	102.732	102.623	102.533	102.222	101.972																
															Adjustment Caps		Extension Costs Per Day:		Admin Fees:			
															Home Ready / Home Possible		First Request		Underwriting		\$1.125	
															First Time Homebuyer		Second Request		Condo New Project Approval		\$700	
															<= 100% AMI		Third Request		Condo Established Project		\$295	
															<=120% AMI High Cost		Fourth Request		Condo Limited Review		\$0	
															LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS		Relock Fee		(0.125)			
															Escrow Waiver		(0.100)		Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.			

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

Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg. Z.

All pricing and lock request subject to confirmation and does not commit Keystone Funding, Inc to funding or purchase of loan.

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



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	94.128	94.093	93.915	93.695	93.546	93.455	4.500	96.763	96.665	96.662	96.651	96.050	95.336	All Purchase Transactions0.000 State Adjustments DC0.050AL0.050TN-0.050 DE0.000AZ0.100WV0.000 MD0.000MA-0.100MN0.000 NJ-0.100OR0.050ND-0.050 PA0.100NH0.000ID-0.250 VA0.050TX0.075MT-0.150 FL0.025SC0.100 NC0.100CT-0.025 CO0.150CA-0.050 GA0.000WA0.050 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(1.000) 203kNA USDA0.000 Non-Owner Occ. (SL only)(3.000) Temp Interest Rate Buydown(0.125) Manual Underwrite(0.500) FICO Adjustments FHA USDA 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)						
4.875	94.801	94.766	94.588	94.367	94.219	94.128	4.625	97.162	97.064	97.061	97.050	96.449	95.705							
5.000	95.701	95.666	95.487	95.267	95.119	95.028	4.750	97.762	97.665	97.648	97.622	97.013	96.301							
5.125	96.326	96.291	96.112	95.892	95.744	95.653	4.875	98.329	98.232	98.216	98.189	97.580	96.868							
5.250	97.473	97.438	97.255	97.019	96.864	96.771	5.000	98.892	98.794	98.778	98.752	98.142	97.401							
5.375	98.196	98.161	97.978	97.743	97.587	97.484	5.125	99.276	99.179	99.162	99.136	98.526	97.785							
5.500	98.914	98.879	98.695	98.460	98.295	98.191	5.250	99.582	99.471	99.440	99.399	98.762	98.037							
5.625	99.202	99.167	98.984	98.748	98.573	98.470	5.375	100.130	100.018	99.987	99.946	99.309	98.585							
5.750	99.881	99.846	99.642	99.391	99.193	99.073	5.500	100.662	100.550	100.520	100.478	99.841	99.087							
5.875	100.584	100.549	100.345	100.094	99.896	99.776	5.625	101.006	100.894	100.864	100.822	100.186	99.431							
5.990	101.206	101.171	100.967	100.716	100.498	100.368	5.750	100.628	100.533	100.489	100.432	99.805	99.098							
6.125	101.303	101.268	101.064	100.814	100.596	100.465	5.875	101.135	101.040	100.996	100.939	100.312	99.606							
6.250	101.801	101.766	101.526	101.260	101.003	100.840	6.000	101.617	101.522	101.478	101.421	100.794	100.057							
6.375	102.473	102.438	102.198	101.931	101.654	101.482	6.125	101.899	101.804	101.759	101.703	101.076	100.339							
6.500	103.089	103.054	102.814	102.548	102.271	102.098	6.250	101.084	101.053	100.994	100.922	100.360	99.719							
6.625	103.428	103.393	103.153	102.887	102.610	102.437	6.375	101.540	101.508	101.450	101.378	100.816	100.174							
6.750	103.587	103.552	103.313	103.032	102.735	102.566	6.500	101.977	101.946	101.888	101.815	101.253	100.582							
6.875	104.217	104.182	103.943	103.662	103.376	103.206														
7.000	104.728	104.693	104.454	104.173	103.867	103.697														
7.125	105.042	105.007	104.769	104.487	104.181	104.012														
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	94.003	93.968	93.790	93.570	93.421	93.330	4.500	96.638	96.540	96.537	96.526	95.925	95.211							
4.875	94.676	94.641	94.463	94.242	94.094	94.003	4.625	97.037	96.939	96.936	96.925	96.324	95.580							
5.000	95.576	95.541	95.362	95.142	94.994	94.903	4.750	97.637	97.540	97.523	97.497	96.888	96.176							
5.125	96.201	96.166	95.987	95.767	95.619	95.528	4.875	98.204	98.107	98.091	98.064	97.455	96.743							
5.250	97.348	97.313	97.130	96.894	96.739	96.646	5.000	98.767	98.669	98.653	98.627	98.017	97.276							
5.375	98.071	98.036	97.853	97.618	97.462	97.359	5.125	99.151	99.054	99.037	99.011	98.401	97.660							
5.500	98.789	98.754	98.570	98.335	98.170	98.066	5.250	99.457	99.346	99.315	99.274	98.637	97.912							
5.625	99.077	99.042	98.859	98.623	98.448	98.345	5.375	100.005	99.893	99.862	99.821	99.184	98.460							
5.750	99.756	99.721	99.517	99.266	99.068	98.948														
5.875	100.459	100.424	100.220	99.969	99.771	99.651														
5.990	101.081	101.046	100.842	100.591	100.373	100.243														
6.125	101.178	101.143	100.939	100.689	100.471	100.340														
6.250	101.676	101.641	101.401	101.135	100.878	100.715														
6.375	102.348	102.313	102.073	101.806	101.529	101.357														
6.500	102.964	102.929	102.689	102.423	102.146	101.973														
6.625	103.303	103.268	103.028	102.762	102.485	102.312														
6.750	103.462	103.427	103.188	102.907	102.610	102.441														
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	95.141	95.116	94.920	94.715	94.596	94.505	5.000	95.016	94.991	94.795	94.590	94.471	94.380							
5.125	95.996	95.971	95.775	95.570	95.451	95.360	5.125	95.871	95.846	95.650	95.445	95.326	95.235							
5.250	96.610	96.585	96.372	96.152	95.983	95.880	5.250	96.485	96.460	96.247	96.027	95.858	95.755							
5.375	97.273	97.248	97.036	96.815	96.646	96.543	5.375	97.148	97.123	96.911	96.690	96.521	96.418							
5.500	97.990	97.965	97.753	97.532	97.364	97.260	5.500	97.865	97.840	97.628	97.407	97.239	97.135							
5.625	98.659	98.634	98.421	98.201	98.032	97.929	5.625	98.534	98.509	98.296	98.076	97.907	97.804							
5.750	99.590	99.565	99.349	99.114	98.937	98.806	5.750	99.465	99.440	99.224	98.989	98.812	98.681							
5.875	100.263	100.238	100.022	99.786	99.609	99.479	5.875	100.138	100.113	99.897	99.661	99.484	99.354							
6.000	100.911	100.886	100.670	100.434	100.257	100.127	6.000	100.786	100.761	100.545	100.309	100.132	100.002							
6.125	101.412	101.387	101.171	100.936	100.759	100.628	6.125	101.287	101.262	101.046	100.811	100.634	100.503							
6.250	100.816	100.791	100.513	100.262	99.974	99.802	6.250	100.691	100.666	100.388	100.137	99.849	99.677							
6.375	101.477	101.452	101.175	100.923	100.636	100.463	6.375	101.352	101.327	101.050	100.798	100.511	100.338							
6.500	102.104	102.079	101.801	101.550	101.263	101.090	6.500	101.979	101.954	101.676	101.425	101.138	100.965							
6.625	102.593	102.568	102.290	102.039	101.751	101.579	6.625	102.468	102.443	102.165	101.914	101.626	101.454							
6.750	100.442	100.417	100.068	99.802	99.340	99.171	6.750	100.317	100.292	99.943	99.677	99.215	99.046							
6.875	101.062	101.037	100.688	100.422	99.961	99.791	6.875	100.937	100.912	100.563	100.297	99.836	99.666							
Extension Costs Per Day:														Admin Fees						
First Request		(0.020)		Underwriting Fee - Full Doc										\$1,125						
Second Request		(0.020)		Underwriting Fee - Streamline										\$695						
Third Request		(0.040)		FHA Single Unit Spot Approval										\$695						
Fourth Request		(0.040)		FHA Established Full Project Approval										\$795						
Relock Fee		(0.125)																		
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Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.																				



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)			

Admin Fees	
Underwriting Fee - Full Doc	\$1,125
Underwriting Fee - IRRRL	\$695
New Project Submission	\$795

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



Conventional ARM Products																				
Agency 10/6 SOFR ARM 5-1-5							Agency 7/6 SOFR ARM 5-1-5							Agency 5/6 SOFR ARM 2-1-5						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.750	85.000	85.000	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000
4.875	85.000	85.000	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000
5.000	85.000	85.000	85.000	85.000	85.000	85.000	5.750	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000
5.125	85.000	85.000	85.000	85.000	85.000	85.000	5.875	85.000	85.000	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	85.000	85.000
5.250	85.000	85.000	85.000	85.000	85.000	85.000	6.000	85.000	85.000	85.000	85.000	85.000	85.000	6.375	85.000	85.000	85.000	85.000	85.000	85.000
5.375	85.000	85.000	85.000	85.000	85.000	85.000	6.125	85.000	85.000	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	85.000	85.000
5.500	85.000	85.000	85.000	85.000	85.000	85.000	6.250	85.000	85.000	85.000	85.000	85.000	85.000	6.625	85.000	85.000	85.000	85.000	85.000	85.000
5.625	85.000	85.000	85.000	85.000	85.000	85.000	6.375	85.000	85.000	85.000	85.000	85.000	85.000	6.750	85.000	85.000	85.000	85.000	85.000	85.000
5.750	85.000	85.000	85.000	85.000	85.000	85.000	6.500	85.000	85.000	85.000	85.000	85.000	85.000	6.875	85.000	85.000	85.000	85.000	85.000	85.000
5.875	85.000	85.000	85.000	85.000	85.000	85.000	6.625	85.000	85.000	85.000	85.000	85.000	85.000	7.000	85.000	85.000	85.000	85.000	85.000	85.000
6.000	85.000	85.000	85.000	85.000	85.000	85.000	6.750	86.000	86.000	86.000	86.000	86.000	86.000	7.125	85.000	85.000	85.000	85.000	85.000	85.000
6.125	85.000	85.000	85.000	85.000	85.000	85.000	6.875	87.000	87.000	87.000	87.000	87.000	87.000							
6.250	85.000	85.000	85.000	85.000	85.000	85.000	7.000	88.000	88.000	88.000	88.000	88.000	88.000							
6.375	85.000	85.000	85.000	85.000	85.000	85.000														
Agency 10/6 SOFR ARM 5-1-5 High Balance							Agency 7/6 SOFR ARM 5-1-5 High Balance							Agency 5/6 SOFR ARM 2-1-5 High Balance						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	85.000	85.000	85.000	85.000	85.000	85.000	5.500	85.000	85.000	85.000	85.000	85.000	85.000	5.000	85.000	85.000	85.000	85.000	85.000	85.000
5.000	85.000	85.000	85.000	85.000	85.000	85.000	5.625	85.000	85.000	85.000	85.000	85.000	85.000	5.125	85.000	85.000	85.000	85.000	85.000	85.000
5.125	85.000	85.000	85.000	85.00																

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



Effective Date and Time
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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	94.344	94.261	94.011	5.250	96.057	95.974	95.724	75,000 - 99,999	(0.500)	(0.500)	DU Home Ready	0.150	0.000		
5.375	94.998	94.915	94.665	5.375	96.597	96.514	96.264	100,000 - 199,999	0.000	0.000	LP Home Possible	0.150	0.000		
5.500	95.677	95.594	95.344	5.500	97.121	97.038	96.788	200,000 - 299,999	0.025	0.025					
5.625	96.279	96.196	95.946	5.625	97.760	97.677	97.427	300,000 - 399,999	0.050	0.050					
5.750	97.065	96.982	96.732	5.750	98.450	98.367	98.117	400,000 - 548,250	0.075	0.075					
5.875	97.701	97.618	97.368	5.875	98.927	98.844	98.594	548,251 - 832,750	0.100	0.100					
5.990	98.255	98.172	97.922	5.990	99.349	99.266	99.016	State Adjustments	20/25/30 Yr	10/15 Yr	Condo				
6.125	98.786	98.703	98.453	6.125	99.802	99.719	99.469	PA FL TX	0.075	0.050	All Condo Types	0.500			
6.250	99.429	99.346	99.096	6.250	100.095	100.012	99.762	DC DE VA MD TN WV	0.025	0.000	*Not Subject to LLPA Caps				
6.375	99.958	99.875	99.625	6.375	100.510	100.427	100.177	CT NC NJ NH OR SC GA WA MN	0.000	0.000					
6.500	100.480	100.397	100.147	6.500	100.898	100.815	100.565	AL CO	0.050	0.050					
6.625	100.962	100.879	100.629	6.625	101.295	101.212	100.962	AZ ID MA MT ND	(0.100)	(0.075)					
6.750	101.535	101.452	101.202	6.750	101.035	100.952	100.702	CA	(0.150)	(0.125)	Temporary Interest Rate Buydown				
6.875	101.969	101.886	101.636	6.875	101.517	101.434	101.184	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	95.654	95.598	95.348	4.625	95.415	95.359	95.109								
4.750	96.088	96.032	95.782	4.750	95.878	95.822	95.572								
4.875	96.508	96.452	96.202	4.875	96.242	96.186	95.936								
5.000	96.970	96.914	96.664	5.000	96.758	96.702	96.452								
5.125	97.553	97.497	97.247	5.125	97.313	97.257	97.007								
5.250	97.958	97.902	97.652	5.250	97.673	97.617	97.367								
5.375	98.406	98.350	98.100	5.375	98.061	98.005	97.755								
5.500	98.846	98.790	98.540	5.500	98.557	98.501	98.251								
5.625	99.289	99.233	98.983	5.625	99.050	98.994	98.744								
5.750	99.671	99.615	99.365	5.750	99.344	99.288	99.038								
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				97.033	96.923	96.673	6.250	84.450	84.450	84.450					
5.875				97.606	97.498	97.248	6.375	84.450	84.450	84.450					
6.000				98.157	98.051	97.801	6.500	84.450	84.450	84.450					
6.125				98.613	98.507	98.257	6.625	84.450	84.450	84.450					
6.250				99.293	99.144	98.894	6.750	84.450	84.450	84.450					
6.375				99.848	99.701	99.451									
6.500				100.355	100.210	99.960									
6.625				100.746	100.600	100.350									
6.750				101.233	101.051	100.801									
6.875				101.665	101.485	101.235									
7.000				102.123	101.939	101.689									
7.125				102.014	101.772	101.522									
								HomeReady/Home Possible Adjustment Caps		Extension Costs Per Day:		Admin Fees:			
								FICO Score	LTV<=80	LTV>80	First Request	(0.020)	Underwriting	\$1.125	
								>=680	(1.500)	0.000	Second Request	(0.020)	Condo New Project Approval	\$700	
								<680	(1.500)	(1.500)	Third Request	(0.040)	Condo Established Project	\$295	
								LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS				Fourth Request	(0.040)	Condo Limited Review	\$0
												Relock Fee	(0.125)		
								Escrow Waiver				(0.100)	Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.		

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.



Secondary Dept. Hours: M-F 10-5 ET
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FHA/USDA Programs - TBD Locks

All Purchase Transactions		0.000
State Adjustments		
DC	0.050	AL 0.050 TN -0.050
DE	0.000	AZ 0.100 WV 0.000
MD	0.000	MA -0.100 MN 0.000
NJ	-0.100	OR 0.050 ND -0.050
PA	0.100	NH 0.000
VA	0.050	TX 0.075
FL	0.025	SC 0.100
NC	0.100	CT -0.025
CO	0.150	CA -0.050
GA	0.000	WA 0.050
Loan Amount Adjustments		
		All Terms
75,000 - 99,999		(0.500)
100,000 - 199,999		0.000
200,000 - 299,999		0.025
300,000 - 399,999		0.050
400,000 - 548,250		0.075
548,251 - 832,750		0.100
High Balance		0.000
All Standard FHA/USDA program Adjustments		
2-4 Units		0.000
Manufactured Home		(2.000)
203k		NA
USDA		0.000
Non-Owner Occ.		NA
FICO Adjustments		
FICO 740+		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)

FHA 30 HB Standard				
Rate	60-Day	75-Day	90-Day	
5.000	94.165	94.046	93.955	
5.125	95.020	94.901	94.810	
5.250	95.602	95.433	95.330	
5.375	96.265	96.096	95.993	
5.500	96.982	96.814	96.710	
5.625	97.651	97.482	97.379	
5.750	98.564	98.387	98.256	
5.875	99.236	99.059	98.929	
6.000	99.884	99.707	99.577	
6.125	100.386	100.209	100.078	

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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NMLS: 144760



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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	93.443	93.195	93.064	4.500	96.185	95.584	94.971
4.875	94.086	93.838	93.707	4.625	96.503	95.902	95.259
5.000	94.736	94.488	94.357	4.750	97.220	96.610	95.999
5.125	95.302	95.054	94.923	4.875	97.731	97.121	96.490
5.250	96.665	96.390	96.247	5.000	98.195	97.585	96.944
5.375	97.249	96.974	96.831	5.125	98.497	97.888	97.246
5.500	97.767	97.492	97.349	5.250	98.954	98.318	97.693
5.625	98.237	97.962	97.819	5.375	99.415	98.779	98.134
5.750	99.032	98.714	98.544	5.500	99.817	99.181	98.526
5.875	99.585	99.267	99.096	5.625	100.048	99.411	98.757
5.990	100.129	99.811	99.641	5.750	99.930	99.303	98.697
6.125	100.509	100.191	100.021	5.875	100.327	99.700	99.074
6.250	100.886	100.509	100.296				
6.375	101.372	100.994	100.782				
6.500	101.946	101.569	101.356				

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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	0.2																			

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	-0.094	-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																						
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6.625																						
6.750																						



keystone
FUNDING
WHOLESALE

Conventional LLPAs

[illegible][illegible]

Cashout Refinance - LLPAs by Product Feature (All Terms)										
Product Feature	30.01 - 60.01				70.01 - 75.01				LTV Range	
	<= 30.00%	30.00%	70.00%	75.00%	80.00%	85.00%	90.00%	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	0.000	-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	0.000	0.000	-0.375	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	-2.500	-3.250	n/a	n/a	n/a	n/a	
DTI > 45%	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a	n/a	

Extension Costs Per Day:	
First Request	(0.020)
Second Request	(0.020)
Third Request	(0.040)
Fourth Request	(0.040)
Relock Fee	(0.125)

Expired Locks Cannot be Extended and are Subject to
Worse Case Pricing for 30 Days

State Adjustments	2025/30 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)

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

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