

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



Effective Date and Time
9/16/2026 4:30 PM

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

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

Conventional Products																					
Conforming 30 Year Fixed							Conforming 20 Year Fixed							Conventional Loan Level Price Adjustments							
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	Specialty Programs	30 Yr Term	< 30 Yr Term		
5.500	93.641	93.616	93.522	93.425	93.338	93.088	5.500	95.189	95.179	95.085	94.988	94.901	94.651	75,000 - 99,999	(0.500)	(0.500)	DU Home Ready	0.150	0.000		
5.625	94.230	94.205	94.111	94.014	93.927	93.677	5.625	95.752	95.742	95.648	95.551	95.464	95.214	100,000 - 199,999	0.000	0.000	LP Home Possible	0.150	0.000		
5.750	95.290	95.265	95.171	95.074	94.987	94.737	5.750	96.786	96.776	96.682	96.585	96.498	96.248	200,000 - 299,999	0.025	0.025					
5.875	95.971	95.946	95.852	95.755	95.668	95.418	5.875	97.306	97.296	97.202	97.105	97.018	96.768	300,000 - 399,999	0.050	0.050					
5.990	96.550	96.525	96.431	96.334	96.247	95.997	5.990	97.763	97.753	97.659	97.562	97.475	97.225	400,000 - 548,250	0.075	0.075					
6.125	97.045	97.020	96.926	96.829	96.742	96.492	6.125	98.177	98.167	98.073	97.976	97.889	97.639	548,251 - 832,750	0.100	0.100					
6.250	97.798	97.773	97.679	97.582	97.495	97.245	6.250	98.616	98.606	98.512	98.415	98.328	98.078	State Adjustments							
6.375	98.371	98.346	98.252	98.155	98.068	97.818	6.375	99.054	99.044	98.950	98.853	98.766	98.516	PA FL TX	0.075	0.050	All Condo Types	(0.500)			
6.500	98.917	98.892	98.798	98.701	98.614	98.364	6.500	99.463	99.453	99.359	99.262	99.175	98.925	DC DE VA MD TN WV	0.025	0.000	*Not Subject to LLPAs Caps				
6.625	99.397	99.372	99.278	99.181	99.094	98.844	6.625	99.853	99.843	99.749	99.652	99.565	99.315	CT NC NJ NH OR SC GA WA MN	0.000	0.000					
6.750	100.117	100.092	99.998	99.901	99.814	99.564	6.750	100.224	100.214	100.120	100.023	99.936	99.686	AL CO	0.050	0.050					
6.875	100.608	100.583	100.489	100.392	100.305	100.055	6.875	100.616	100.606	100.512	100.415	100.328	100.078	AZ ID MA MT ND	(0.100)	(0.075)					
6.990	101.075	101.050	100.956	100.859	100.772	100.522	6.990	101.003	100.993	100.899	100.802	100.715	100.465	CA	(0.150)	(0.125)	Temporary Interest Rate Buydown				
7.125	101.553	101.528	101.434	101.337	101.250	101.000	7.125	101.537	101.527	101.433	101.336	101.249	100.999	SPECIAL - CA WA	0.100	0.100	Temporary Interest Rate Buydown		(0.125)		
7.250	102.033	102.008	101.914	101.817	101.730	101.480	7.250	102.109	102.099	102.005	101.908	101.821	101.571	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000							
7.375	102.447	102.422	102.328	102.231	102.144	101.894	7.375	102.511	102.501	102.407	102.310	102.223	101.973	0-60% 60.01-70% 70.01-75% 75.01-80% 80.01-85% 85.01-90% >90%							
7.500	102.889	102.864	102.770	102.673	102.586	102.336	7.500	102.714	102.704	102.610	102.513	102.426	102.176	Second Homes	0.000	0.450	0.550	0.750	0.500	0.500	0.000
7.625	103.237	103.212	103.118	103.021	102.934	102.684	7.625	103.389	103.379	103.285	103.188	103.101	102.851	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 LLPAs 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								
4.750							4.625	93.538	93.513	93.443	93.367	93.300	93.050								
4.875							4.750	94.115	94.090	94.020	93.944	93.877	93.627								
5.000	95.190	95.165	95.095	95.019	94.952	94.702	4.875	94.574	94.549	94.479	94.403	94.336	94.086								
5.125	95.740	95.715	95.645	95.569	95.502	95.252	5.000	95.010	94.985	94.915	94.839	94.772	94.522								
5.250	96.254	96.229	96.159	96.083	96.016	95.766	5.125	95.491	95.466	95.396	95.320	95.253	95.003								
5.375	96.765	96.740	96.670	96.594	96.527	96.277	5.250	96.227	96.202	96.132	96.056	95.989	95.739								
5.500	97.196	97.171	97.101	97.025	96.958	96.708	5.375	96.667	96.642	96.572	96.496	96.429	96.179								
5.625	97.786	97.761	97.691	97.615	97.548	97.298	5.500	97.093	97.068	96.998	96.922	96.855	96.605								
5.750	98.301	98.276	98.206	98.130	98.063	97.813	5.625	97.537	97.512	97.442	97.366	97.299	97.049								
5.875	98.813	98.788	98.718	98.642	98.575	98.325	5.750	97.958	97.933	97.863	97.787	97.720	97.470								
6.000	99.144	99.119	99.049	98.973	98.906	98.656	5.875	98.372	98.347	98.277	98.201	98.134	97.884								
6.125	99.446	99.421	99.351	99.275	99.208	98.958	6.000	98.746	98.721	98.651	98.575	98.508	98.258								
6.250	99.917	99.892	99.822	99.746	99.679	99.429	6.125	99.168	99.143	99.073	98.997	98.930	98.680								
6.375	100.399	100.374	100.304	100.228	100.161	99.911	6.250	99.579	99.554	99.484	99.408	99.341	99.091								
6.500	100.678	100.653	100.583	100.507	100.440	100.190	6.375	99.969	99.944	99.874	99.798	99.731	99.481								
6.625	100.478	100.453	100.383	100.307	100.240	99.990	6.500	99.769	99.744	99.674	99.598	99.531	99.281								
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	95.533	95.508	95.485	95.347	95.152	94.902	6.250	85.000	85.000	85.000	85.000	85.000	85.000								
5.875	96.098	96.073	96.058	95.916	95.722	95.472	6.375	85.000	85.000	85.000	85.000	85.000	85.000								
6.000	96.657	96.632	96.623	96.476	96.285	96.035	6.500	85.000	85.000	85.000	85.000	85.000	85.000								
6.125	97.274	97.249	97.204	97.092	96.909	96.659	6.625	85.000	85.000	85.000	85.000	85.000	85.000								
6.250	98.065	98.040	98.002	97.886	97.705	97.455	6.750	85.000	85.000	85.000	85.000	85.000	85.000								
6.375	98.620	98.595	98.563	98.443	98.265	98.015	6.875	85.000	85.000	85.000	85.000	85.000	85.000								
6.500	99.133	99.108	99.082	98.958	98.782	98.532	7.000	85.000	85.000	85.000	85.000	85.000	85.000								
6.625	99.689	99.664	99.600	99.433	99.176	98.926															
6.750	100.345	100.320	100.263	100.091	99.826	99.576															
6.875	100.793	100.768	100.718	100.542	100.278	100.028															
7.000	101.270	101.245	101.187	101.017	100.492	100.242															
7.125	101.541	101.516	101.428	101.305	101.062	100.812															
7.250	102.012	101.987	101.900	101.781	101.541	101.291															
															Adjustment Caps		Extension Costs Per Day:		Admin Fees:		
															Home Ready / Home Possible 0.000		First Request (0.020)		Underwriting \$1,125		
															First Time Homebuyer		Second Request (0.020)		Condo New Project Approval \$700		
															<= 100% AMI 0.000		Third Request (0.040)		Condo Established Project \$295		
															<=120% AMI High Cost 0.000		Fourth Request (0.040)		Condo Limited Review \$0		
															LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS		Relock Fee (0.125)		NJ Application Fee* \$1,325		
															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.																					
*NJ loans pay the Application Fee in lieu of the VOF, wire, and document vendor fees. Fees apply to applications dated 8/18/2026 or later; applications dated 8/17/2026 or earlier follow the prior fee schedule.																					

Extension Costs Per Day:		Admin Fees:	
First Request	(0.020)	Underwriting	\$1,125
Second Request	(0.020)	Condo New Project Approval	\$700
Third Request	(0.040)	Condo Established Project	\$295
Fourth Request	(0.040)	Condo Limited Review	\$0
Relock Fee	(0.125)	NJ Application Fee*	\$1,325
Escrow Waiver		Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.	

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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	91.618	91.583	91.461	91.171	91.060	90.922	4.500	94.965	94.816	94.836	94.725	94.213	93.452
4.875	91.735	91.700	91.579	91.288	91.177	91.040	4.625	95.361	95.213	95.232	95.121	94.610	93.819
5.000	92.629	92.594	92.472	92.182	92.071	91.933	4.750	96.010	95.854	95.857	95.743	95.197	94.431
5.125	93.249	93.214	93.093	92.802	92.691	92.554	4.875	96.576	96.420	96.422	96.308	95.762	94.996
5.250	94.654	94.619	94.481	94.156	94.030	93.857	5.000	97.138	96.982	96.985	96.871	96.324	95.528
5.375	95.373	95.338	95.200	94.875	94.749	94.576	5.125	97.526	97.370	97.373	97.259	96.712	95.916
5.500	96.087	96.052	95.914	95.588	95.463	95.290	5.250	98.091	97.943	97.929	97.826	97.245	96.490
5.625	96.384	96.349	96.211	95.886	95.741	95.558	5.375	98.645	98.497	98.483	98.379	97.798	97.043
5.750	97.176	97.141	96.987	96.685	96.525	96.380	5.500	99.189	99.041	99.027	98.923	98.342	97.557
5.875	97.880	97.845	97.690	97.389	97.229	97.083	5.625	99.551	99.403	99.389	99.285	98.704	97.919
5.990	98.612	98.577	98.422	98.120	97.960	97.815	5.750	99.391	99.188	99.158	99.012	98.396	97.586
6.125	98.844	98.809	98.654	98.353	98.172	98.017	5.875	99.919	99.717	99.686	99.540	98.924	98.114
6.250	99.455	99.420	99.249	98.927	98.729	98.554	6.000	100.431	100.228	100.198	100.052	99.436	98.596
6.375	100.128	100.093	99.922	99.600	99.402	99.227	6.125	100.752	100.550	100.519	100.373	99.757	98.917
6.500	100.788	100.753	100.582	100.260	100.062	99.887	6.250	99.984	99.867	99.820	99.750	99.100	98.384
6.625	101.185	101.150	100.978	100.657	100.439	100.254	6.375	100.467	100.351	100.303	100.234	99.583	98.867
6.750	101.635	101.600	101.412	101.070	100.838	100.636	6.500	100.923	100.807	100.760	100.690	100.040	99.294
6.875	102.278	102.243	102.055	101.713	101.480	101.278							
7.000	102.900	102.865	102.677	102.335	102.103	101.901							
7.125	103.248	103.213	103.025	102.683	102.430	102.218							

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	91.493	91.458	91.336	91.046	90.935	90.797	4.500	94.840	94.691	94.711	94.600	94.088	93.327
4.875	91.610	91.575	91.454	91.163	91.052	90.915	4.625	95.236	95.088	95.107	94.996	94.485	93.694
5.000	92.504	92.469	92.347	92.057	91.946	91.808	4.750	95.885	95.729	95.732	95.618	95.072	94.306
5.125	93.124	93.089	92.968	92.677	92.566	92.429	4.875	96.451	96.295	96.297	96.183	95.637	94.871
5.250	94.529	94.494	94.356	94.031	93.905	93.732	5.000	97.013	96.857	96.860	96.746	96.199	95.403
5.375	95.248	95.213	95.075	94.750	94.624	94.451	5.125	97.401	97.245	97.248	97.134	96.587	95.791
5.500	95.962	95.927	95.789	95.463	95.338	95.165	5.250	97.966	97.818	97.804	97.701	97.120	96.365
5.625	96.259	96.224	96.086	95.761	95.616	95.433	5.375	98.520	98.372	98.358	98.254	97.673	96.918
5.750	97.051	97.016	96.862	96.560	96.400	96.255							
5.875	97.755	97.720	97.565	97.264	97.104	96.958							
5.990	98.487	98.452	98.297	97.995	97.835	97.690							
6.125	98.719	98.684	98.529	98.228	98.047	97.892							
6.250	99.330	99.295	99.124	98.802	98.604	98.429							
6.375	100.003	99.968	99.797	99.475	99.277	99.102							
6.500	100.663	100.628	100.457	100.135	99.937	99.762							
6.625	101.060	101.025	100.853	100.532	100.314	100.129							
6.750	101.510	101.475	101.287	100.945	100.713	100.511							

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	92.126	92.101	91.969	91.694	91.573	91.379	5.000	92.001	91.976	91.844	91.569	91.448	91.254
5.125	92.976	92.951	92.820	92.544	92.423	92.230	5.125	92.851	92.826	92.695	92.419	92.298	92.105
5.250	94.674	94.649	94.501	94.191	94.069	93.865	5.250	94.549	94.524	94.376	94.066	93.944	93.740
5.375	95.333	95.308	95.160	94.850	94.728	94.524	5.375	95.208	95.183	95.035	94.725	94.603	94.399
5.500	96.047	96.022	95.874	95.564	95.442	95.238	5.500	95.922	95.897	95.749	95.439	95.317	95.113
5.625	96.634	96.609	96.461	96.151	96.029	95.825	5.625	96.509	96.484	96.336	96.026	95.904	95.700
5.750	97.541	97.516	97.351	97.064	96.923	96.762	5.750	97.416	97.391	97.226	96.939	96.798	96.637
5.875	98.214	98.189	98.024	97.738	97.597	97.436	5.875	98.089	98.064	97.899	97.613	97.472	97.311
6.000	98.866	98.841	98.676	98.389	98.248	98.087	6.000	98.741	98.716	98.551	98.264	98.123	97.962
6.125	99.371	99.346	99.182	98.895	98.754	98.593	6.125	99.246	99.221	99.057	98.770	98.629	98.468
6.250	99.328	99.303	99.122	98.815	98.612	98.396	6.250	99.203	99.178	98.997	98.690	98.487	98.271
6.375	99.992	99.967	99.785	99.479	99.275	99.059	6.375	99.867	99.842	99.660	99.354	99.150	98.934
6.500	100.622	100.597	100.415	100.109	99.905	99.689	6.500	100.497	100.472	100.290	99.984	99.780	99.564
6.625	101.118	101.093	100.912	100.605	100.401	100.186	6.625	100.993	100.968	100.787	100.480	100.276	100.061
6.750	99.025	99.000	98.802	98.475	98.052	97.624	6.750	98.900	98.875	98.677	98.350	97.927	97.499
6.875	99.658	99.633	99.435	99.108	98.685	98.257	6.875	99.533	99.508	99.310	98.983	98.560	98.132

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	NJ Application Fee*	\$1,325
Relock Fee		(0.125)		*NJ loans pay the Application Fee in lieu of the VOE, wire, and document vendor fees. Fees apply to applications dated 8/18/2026 or later; applications dated 8/17/2026 or earlier follow the prior fee schedule.			

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



VA Programs

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

[illegible]

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

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		
PA FL TX	0.075	0.050			CASH OUT: All terms	Admin Fees:
DC DE VA MD TN WV	0.025	0.000				Underwriting \$1,595
CT NC NJ NH OR SC GA WA MN	0.000	0.000				Condo New Project Approval \$700
AL CO	(0.050)	(0.025)				Condo Established Project \$295
AZ ID MA MT ND	(0.100)	(0.075)				Condo Limited Review \$0
CA	(0.150)	(0.125)				NJ Application Fee* \$1,325
**See Page 9						
						*NJ loans pay the Application Fee in lieu of the VOE, wire, and document vendor fees. Fees apply to applications dated 8/18/2026 or later; applications dated 8/17/2025 or earlier follow the prior fee schedule.

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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

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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
5.500	92.875	92.788	92.538	5.500	94.438	94.351	94.101	75,000 - 99,999		(0.500)	(0.500)	DU Home Ready		0.150	0.000
5.625	93.464	93.377	93.127	5.625	95.001	94.914	94.664	100,000 - 199,999		0.000	0.000	LP Home Possible		0.150	0.000
5.750	94.524	94.437	94.187	5.750	96.035	95.948	95.698	200,000 - 299,999		0.025	0.025				
5.875	95.205	95.118	94.868	5.875	96.555	96.468	96.218	300,000 - 399,999		0.050	0.050				
5.990	95.784	95.697	95.447	5.990	97.012	96.925	96.675	400,000 - 548,250		0.075	0.075				
6.125	96.279	96.192	95.942	6.125	97.426	97.339	97.089	548,251 - 832,750		0.100	0.100				
6.250	97.032	96.945	96.695	6.250	97.865	97.778	97.528	State Adjustments		20/25/30 Yr	10/15 Yr	Condo			
6.375	97.605	97.518	97.268	6.375	98.303	98.216	97.966	PA FL TX		0.075	0.050	All Condo Types		0.500	
6.500	98.151	98.064	97.814	6.500	98.712	98.625	98.375	DC DE VA MD TN WV		0.025	0.000	*Not Subject to LLPA Caps			
6.625	98.631	98.544	98.294	6.625	99.102	99.015	98.765	CT NC NJ NH OR SC GA WA MN		0.000	0.000				
6.750	99.351	99.264	99.014	6.750	99.473	99.386	99.136	AL CO		0.050	0.050				
6.875	99.842	99.755	99.505	6.875	99.865	99.778	99.528	AZ ID MA MT ND		(0.100)	(0.075)				
6.990	100.309	100.222	99.972	6.990	100.252	100.165	99.915	CA		(0.150)	(0.125)	Temporary Interest Rate Buydown			
7.125	100.787	100.700	100.450	7.125	100.786	100.699	100.449	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								
4.750	-0.550	-0.550	-0.550	4.625	92.817	92.750	92.500								
4.875	-0.550	-0.550	-0.550	4.750	93.394	93.327	93.077								
5.000	94.469	94.402	94.152	4.875	93.853	93.786	93.536								
5.125	95.019	94.952	94.702	5.000	94.289	94.222	93.972								
5.250	95.533	95.466	95.216	5.125	94.770	94.703	94.453								
5.375	96.044	95.977	95.727	5.250	95.506	95.439	95.189								
5.500	96.475	96.408	96.158	5.375	95.946	95.879	95.629								
5.625	97.065	96.998	96.748	5.500	96.372	96.305	96.055								
5.750	97.580	97.513	97.263	5.625	96.816	96.749	96.499								
5.875	98.092	98.025	97.775	5.750	97.237	97.170	96.920								
										**See Page 9					
								**See Page 9							
High Balance 30 Year Fixed				High Balance 15 Year Fixed											
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day					
5.750				94.797	94.602	94.352	6.250	84.450	84.450	84.450					
5.875				95.366	95.172	94.922	6.375	84.450	84.450	84.450					
6.000				95.926	95.735	95.485	6.500	84.450	84.450	84.450					
6.125				96.542	96.359	96.109	6.625	84.450	84.450	84.450					
6.250				97.336	97.155	96.905	6.750	84.450	84.450	84.450					
6.375				97.893	97.715	97.465									
6.500				98.408	98.232	97.982									
6.625				98.883	98.626	98.376									
6.750				99.541	99.276	99.026									
6.875				99.992	99.728	99.478									
7.000				100.467	99.942	99.692									
7.125				100.755	100.512	100.262									
								HomeReady/Home Possible Adjustment Caps		Extension Costs Per Day:			Admin Fees:		
								FICO Score	LTV<=80	LTV>80	First Request	(0.020)	Underwriting	\$1,125	
								>=680	(1.500)	0.000	Second Request	(0.020)	Condo New Project Approval	\$700	
								<680	(1.500)	(1.500)	Third Request	(0.040)	Condo Established Project	\$295	
											Fourth Request	(0.040)	Condo Limited Review	\$0	
											Relock Fee	(0.125)	NJ Application Fee*	\$1,325	
											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.				

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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				90.621	90.510	90.372	4.500		94.175	93.663	92.902
4.875				90.738	90.627	90.490	4.625		94.571	94.060	93.269
5.000				91.632	91.521	91.383	4.750		95.193	94.647	93.881
5.125				92.252	92.141	92.004	4.875		95.758	95.212	94.446
5.250				93.606	93.480	93.307	5.000		96.321	95.774	94.978
5.375				94.325	94.199	94.026	5.125		96.709	96.162	95.366
5.500				95.038	94.913	94.740	5.250		97.276	96.695	95.940
5.625				95.336	95.191	95.008	5.375		97.829	97.248	96.493
5.750				96.135	95.975	95.830					
5.875				96.839	96.679	96.533					
5.990				97.570	97.410	97.265					
6.125				97.803	97.622	97.467					

FHA/USDA 30 Standard						FHA 15 Standard				
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	Rate	60-Day	75-Day	90-Day	
4.750				90.621	90.510	90.372	4.500	94.175	93.663	92.902
4.875				90.738	90.627	90.490	4.625	94.571	94.060	93.269
5.000				91.632	91.521	91.383	4.750	95.193	94.647	93.881
5.125				92.252	92.141	92.004	4.875	95.758	95.212	94.446
5.250				93.606	93.480	93.307	5.000	96.321	95.774	94.978
5.375				94.325	94.199	94.026	5.125	96.709	96.162	95.366
5.500				95.038	94.913	94.740	5.250	97.276	96.695	95.940
5.625				95.336	95.191	95.008	5.375	97.829	97.248	96.493
5.750				96.135	95.975	95.830				
5.875				96.839	96.679	96.533				
5.990				97.570	97.410	97.265				
6.125				97.803	97.622	97.467				

FHA 30 HB Standard				FHA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
5.000	91.144	91.023	90.829	4.500	94.175	93.663	92.902
5.125	91.994	91.873	91.680	4.625	94.571	94.060	93.269
5.250	93.641	93.519	93.315	4.750	95.193	94.647	93.881
5.375	94.300	94.178	93.974	4.875	95.758	95.212	94.446
5.500	95.014	94.892	94.688	5.000	96.321	95.774	94.978
5.625	95.601	95.479	95.275	5.125	96.709	96.162	95.366
5.750	96.514	96.373	96.212	5.250	97.276	96.695	95.940
5.875	97.188	97.047	96.886	5.375	97.829	97.248	96.493
6.000	97.839	97.698	97.537				
6.125	98.345	98.204	98.043				

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	NJ Application Fee*	\$1,325
Relock Fee	(0.125)						

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)			

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519 S Red Haven Lane
Dover, DE 19901
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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	90.803	90.592	90.415	4.500	94.157	93.645	92.984
4.875	90.921	90.710	90.533	4.625	94.483	93.971	93.280
5.000	91.524	91.313	91.136	4.750	95.236	94.689	94.023
5.125	92.075	91.865	91.687	4.875	95.757	95.211	94.525
5.250	93.555	93.309	93.086	5.000	96.239	95.693	94.997
5.375	94.134	93.888	93.665	5.125	96.567	96.020	95.324
5.500	94.955	94.709	94.486	5.250	97.292	96.711	96.056
5.625	95.396	95.150	94.927	5.375	97.781	97.200	96.525
5.750	96.144	95.864	95.668	5.500	98.217	97.636	96.951
5.875	96.742	96.462	96.266	5.625	98.488	97.907	97.222
5.990	97.351	97.071	96.875	5.750	98.432	97.816	97.106
6.125	97.808	97.528	97.332	5.875	98.868	98.252	97.522
6.250	98.343	98.025	97.800				
6.375	98.906	98.588	98.363				
6.500	99.525	99.207	98.982				

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SPEC PAYUPS																						
Conforming 30 Year Fixed																						
Rate	\$700.001 - \$832.750	\$800.001 - \$700.000	\$900.001 - \$800.000	\$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	\$800.001 - \$700.000	\$900.001 - \$800.000	\$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	\$800.001 - \$700.000	\$900.001 - \$800.000	\$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	0.13				

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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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																						
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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.																						



Conventional LLPAs	
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Conventional LLPAs[illegible]

Cashout Refinance - LTPAs 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	-0.500	-0.500	-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	
24 Unit Property	0.000	0.000	-0.375	-0.375	-0.500	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	-2.000	-2.000	-2.500	n/a	n/a	n/a	n/a	
DTI < 40%	0.000	0.000	0.000	0.000	0.950	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

Admin Fees:	
Underwriting	\$1,125
Condo New Project Approval	\$700
Condo Established Project	\$295
Condo Limited Review	\$0
Lender VOF Fee (per borrower)*	\$82
NJ Application Fee*	\$1,325

*NJ loans pay the Application Fee in lieu of the VOE, wire, and document vendor fees. Fees apply to applications dated 8/18/2026 or later; applications dated 8/17/2026 or earlier follow the prior fee schedule.