

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

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	
5.990	96.726	96.701	96.581	96.408	96.079	95.499	5.500	95.708	95.698	95.578	95.405	95.076	94.496	75,000 - 99,999	(0.500)	(0.500)	DU Home Ready	0.150	0.000		
6.125	97.414	97.389	97.269	97.096	96.767	96.187	5.625	96.320	96.310	96.190	96.017	95.688	95.108	100,000 - 199,999	0.000	0.000	LP Home Possible	0.150	0.000		
6.250	97.943	97.918	97.798	97.603	97.279	96.707	5.750	97.113	97.103	96.983	96.789	96.464	95.892	200,000 - 299,999	0.025	0.025					
6.375	98.577	98.552	98.464	98.269	97.962	97.402	5.875	97.724	97.714	97.626	97.431	97.125	96.564	300,000 - 399,999	0.050	0.050					
6.500	99.181	99.156	99.067	98.873	98.566	98.006	5.990	98.306	98.296	98.208	98.013	97.707	97.146	400,000 - 548,250	0.075	0.075					
6.625	99.727	99.702	99.560	99.365	98.912	98.301	6.125	98.874	98.864	98.723	98.528	98.074	97.464	548,251 - 832,750	0.100	0.100					
6.750	100.160	100.135	99.963	99.769	99.302	98.681	6.250	99.523	99.513	99.341	99.146	98.680	98.059				Condo				
6.875	100.685	100.660	100.488	100.315	99.862	99.251	6.375	100.104	100.094	99.922	99.749	99.296	98.685	PA FL TX	0.075	0.050	All-Condo-Types				
6.990	101.118	101.093	100.921	100.748	100.294	99.684	6.500	100.643	100.633	100.461	100.288	99.834	99.224	DC DE VA MD TN WV	0.025	0.000	*Not Subject to LLPA Caps				
7.125	101.611	101.586	101.414	101.241	100.787	100.177	6.625	101.124	101.114	100.942	100.769	100.316	99.705	CT NC NJ NH OR SC GA WA MN	0.000	0.000					
7.250	101.895	101.870	101.698	101.525	101.071	100.461	6.750	101.067	101.057	100.885	100.712	100.258	99.648	AL CO	0.050	0.050					
7.375	102.295	102.270	102.128	101.988	101.559	100.979	6.875	101.534	101.524	101.383	101.242	100.813	100.233	AZ ID MA MT ND	(0.100)	(0.075)					
7.500	102.710	102.685	102.544	102.295	101.866	101.285	6.990	101.905	101.895	101.754	101.505	101.076	100.495	CA	(0.150)	(0.125)	Temporary Interest Rate Buydown				
7.625	103.096	103.071	102.930	102.681	102.252	101.672	7.125	102.328	102.318	102.177	101.928	101.499	100.918	SPECIAL - CA WA	0.100	0.100	Temporary Interest Rate Buydown		(0.125)		
7.750	103.076	103.051	102.815	102.441	102.017	101.444	7.250	102.129	102.119	101.882	101.508	101.084	100.512	Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO ≥ 680, and Loan Amount > 225,000							
7.875	103.471	103.446	103.231	102.857	102.450	101.890	7.375	102.514	102.504	102.289	101.915	101.508	100.948		0.50%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	≥90%
7.990	103.783	103.758	103.543	103.169	102.762	102.202	7.500	102.875	102.865	102.650	102.276	101.869	101.309	Second Homes	0.000	0.450	0.550	0.750	0.500	0.500	0.000
8.125	104.117	104.092	103.877	103.502	103.019	102.388	7.625	103.225	103.215	102.999	1										

*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.

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

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
5.375	95.760	95.725	95.584	95.566	95.416	95.341	4.625	95.499	95.474	95.387	95.153	94.920	94.384
5.500	96.475	96.440	96.342	96.304	96.160	96.085	4.750	95.961	95.936	95.842	95.733	95.311	95.242
5.625	96.709	96.674	96.590	96.490	96.382	96.150	4.875	96.289	96.264	96.170	96.127	95.985	95.916
5.750	97.732	97.697	97.585	97.552	97.402	97.327	4.990	96.404	96.379	96.179	96.038	95.868	95.793
5.875	98.698	98.663	98.538	98.312	98.162	98.087	5.125	97.296	97.271	97.184	96.950	96.717	96.181
5.990	99.119	99.084	98.959	98.811	98.663	98.557	5.250	98.350	98.325	98.224	98.116	97.585	97.485
6.125	99.427	99.392	99.267	99.082	98.980	98.833	5.375	98.516	98.491	98.435	98.396	98.172	98.071
6.250	99.678	99.643	99.455	99.401	99.251	99.176	5.500	99.063	99.038	98.982	98.942	98.718	98.573
6.375	100.266	100.231	100.048	99.988	99.838	99.763	5.625	99.223	99.198	99.111	98.877	98.645	98.108
6.500	100.929	100.894	100.796	100.725	100.553	100.416	5.750	99.400	99.375	99.299	99.238	99.049	98.917
6.625	101.272	101.237	101.064	100.994	100.844	100.769	5.875	99.927	99.902	99.827	99.765	99.576	99.445
6.750	101.723	101.688	101.547	101.491	101.350	101.073	5.990	99.917	99.892	99.784	99.675	99.498	99.423
6.875	102.076	102.041	101.853	101.765	101.554	101.464	6.125	100.418	100.393	100.284	100.175	99.839	99.764
6.990	102.565	102.530	102.291	102.232	102.091	101.964	6.250	100.504	100.479	100.317	100.089	99.939	99.864
7.125	102.650	102.615	102.381	102.290	102.140	102.065	6.375	100.367	100.342	100.180	100.011	99.759	99.596
7.250	102.895	102.860	102.631	102.535	102.385	102.310	6.500	100.702	100.677	100.581	100.498	100.246	100.038
7.375	102.431	102.396	102.127	102.022	101.588	101.373	6.625	100.962	100.937	101.014	101.051	100.174	99.966
7.500	102.896	102.861	102.592	102.488	102.053	101.838	6.750	100.772	100.747	100.666	100.585	100.210	99.647
7.625	103.081	103.046	102.677	102.572	102.318	102.287	6.875	101.182	101.157	101.076	100.995	100.620	100.057
7.750	103.506	103.471	103.010	102.893	102.743	102.668	7.000	101.624	101.599	101.518	101.437	101.062	100.499

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
5.625	96.574	96.549	96.465	96.365	96.257	96.025	4.875	96.164	96.139	96.045	96.002	95.860	95.791
5.750	97.597	97.572	97.460	97.427	97.277	97.202	4.990	96.279	96.254	96.054	95.913	95.743	95.668
5.875	98.563	98.538	98.413	98.187	98.037	97.962	5.125	97.171	97.146	97.059	96.825	96.592	96.056
5.990	98.984	98.959	98.834	98.686	98.538	98.432	5.250	98.225	98.200	98.099	97.991	97.460	97.360
6.125	99.292	99.267	99.142	98.957	98.855	98.708	5.375	98.391	98.366	98.310	98.271	98.047	97.946
6.250	99.543	99.518	99.330	99.276	99.126	99.051	5.500	98.938	98.913	98.857	98.817	98.593	98.448
6.375	100.131	100.106	99.923	99.863	99.713	99.638	5.625	99.098	99.073	98.986	98.752	98.520	97.983
6.500	100.794	100.769	100.671	100.600	100.428	100.291	5.750	99.275	99.250	99.174	99.113	98.924	98.792
6.625	101.137	101.112	100.939	100.869	100.719	100.644	5.875	99.802	99.777	99.702	99.640	99.451	99.320
6.750	101.588	101.563	101.422	101.366	101.225	100.948	5.990	99.792	99.767	99.659	99.550	99.373	99.298
6.875	101.941	101.916	101.728	101.640	101.429	101.339	6.125	100.293	100.268	100.159	100.050	99.714	99.639
6.990	102.430	102.405	102.166	102.107	101.966	101.839	6.250	100.379	100.354	100.192	99.964	99.814	99.739
7.125	102.515	102.490	102.256	102.165	102.015	101.940	6.375	100.242	100.217	100.055	99.886	99.634	99.471
7.250	102.760	102.735	102.506	102.410	102.260	102.185	6.500	100.577	100.552	100.456	100.373	100.121	99.913
7.375	102.296	102.271	102.002	101.897	101.463	101.248	6.625	100.837	100.812	100.889	100.926	100.049	99.841
7.500	102.761	102.736	102.467	102.363	101.928	101.713	6.750	100.647	100.622	100.541	100.460	100.085	99.522
7.625	102.946	102.921	102.552	102.447	102.193	102.162	6.875	101.057	101.032	100.951	100.870	100.495	99.932
7.750	103.371	103.346	102.885	102.768	102.618	102.543	7.000	101.499	101.474	101.393	101.312	100.937	100.374

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
5.875	98.613	98.588	98.504	98.404	98.296	98.064	5.875	98.488	98.463	98.379	98.279	98.171	97.939
5.990	99.034	99.009	98.897	98.864	98.714	98.639	5.990	98.909	98.884	98.772	98.739	98.589	98.514
6.125	99.342	99.317	99.192	98.966	98.816	98.741	6.125	99.217	99.192	99.067	98.841	98.691	98.616
6.250	99.593	99.568	99.443	99.295	99.147	99.041	6.250	99.468	99.443	99.318	99.170	99.022	98.916
6.375	100.232	100.207	100.082	99.897	99.795	99.648	6.375	100.107	100.082	99.957	99.772	99.670	99.523
6.500	100.865	100.840	100.652	100.598	100.448	100.373	6.500	100.740	100.715	100.527	100.473	100.323	100.248
6.625	101.337	101.312	101.129	101.069	100.919	100.844	6.625	101.212	101.187	101.004	100.944	100.794	100.719
6.750	101.788	101.763	101.665	101.594	101.422	101.285	6.750	101.663	101.638	101.540	101.469	101.297	101.160
6.875	102.241	102.216	102.043	101.973	101.823	101.748	6.875	102.116	102.091	101.918	101.848	101.698	101.623
6.990	102.730	102.705	102.564	102.508	102.367	102.090	6.990	102.605	102.580	102.439	102.383	102.242	101.965
7.125	102.815	102.790	102.602	102.514	102.303	102.213	7.125	102.690	102.665	102.477	102.389	102.178	102.088
7.250	102.938	102.913	102.674	102.615	102.474	102.347	7.250	102.813	102.788	102.549	102.490	102.349	102.222
7.375	102.154	102.129	101.895	101.804	101.654	101.579	7.375	102.029	102.004	101.770	101.679	101.529	101.454
7.500	102.185	102.160	101.931	101.835	101.685	101.610	7.500	102.060	102.035	101.806	101.710	101.560	101.485
7.625	102.473	102.448	102.178	102.074	101.639	101.424	7.625	102.348	102.323	102.053	101.949	101.514	101.299
7.750	100.637	100.612	100.343	100.238	99.804	99.589	7.750	100.512	100.487	100.218	100.113	99.679	99.464

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	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 - 832,750		0.100			
High Balance		0.000			
All Standard FHA/USDA program Adjustments					
2-4 Units		0.000			
Manufactured Home		(1.000)			
203k		NA			
USDA		0.000			
Non-Owner Occ. (SL only)		(3.000)			
Temp Interest Rate Buydown		(0.125)			
Manual Underwrite		(0.500)			
FICO Adjustments		FHA		USDA	
FICO	740+	0.150		0.075	
FICO	739 - 720	0.075		0.075	
FICO	719 - 700	0.075		0.075	
FICO	699-680	0.000		0.000	
FICO	679-660	0.000		0.000	
FICO	659-640	(0.150)		(0.150)	
FICO	639-620	(0.750)		(0.750)	
FICO	600-619	(1.500)		(2.000)	
FICO	580-599	(2.000)		(2.250)	



VA Programs

VA 30 Standard							VA 15 Standard						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.375	95.395	95.370	95.272	95.234	95.070	94.937	4.625	95.239	95.214	95.089	94.964	94.839	94.589
5.500	95.941	95.916	95.832	95.759	95.597	95.522	4.750	95.733	95.708	95.583	95.458	95.333	95.083
5.625	96.280	96.255	96.171	96.038	95.888	95.813	4.875	96.081	96.056	95.931	95.806	95.681	95.431
5.750	97.279	97.254	97.213	97.170	97.084	96.825	4.990	96.144	96.119	95.994	95.869	95.744	95.494
5.875	98.278	98.253	98.128	97.905	97.755	97.680	5.125	97.036	97.011	96.886	96.761	96.636	96.386
5.990	98.699	98.674	98.549	98.381	98.231	98.156	5.250	97.965	97.940	97.815	97.690	97.565	97.315
6.125	99.007	98.982	98.884	98.835	98.685	98.610	5.375	98.258	98.233	98.108	97.983	97.858	97.608
6.250	99.329	99.304	99.207	99.135	98.976	98.715	5.500	98.695	98.670	98.545	98.420	98.295	98.045
6.375	99.728	99.703	99.605	99.534	99.394	99.104	5.625	98.963	98.938	98.813	98.688	98.563	98.313
6.500	100.298	100.273	100.175	100.104	99.912	99.700	5.750	99.161	99.136	99.011	98.886	98.761	98.511
6.625	100.852	100.827	100.709	100.483	100.229	100.078	5.875	99.593	99.568	99.443	99.318	99.193	98.943
6.750	101.303	101.278	101.090	101.002	100.825	100.412	5.990	99.657	99.632	99.507	99.382	99.257	99.007
6.875	101.656	101.631	101.443	101.355	101.197	100.986	6.125	100.158	100.133	100.008	99.883	99.758	99.508
6.990	102.145	102.120	101.969	101.762	101.621	101.209	6.250	100.244	100.219	100.094	99.969	99.844	99.594
7.125	102.230	102.205	102.054	101.881	101.731	101.656							
7.250	102.353	102.328	102.059	101.954	101.520	101.245							
7.375	101.949	101.924	101.655	101.550	101.116	100.841							
7.500	102.443	102.418	102.149	102.044	101.610	101.335							
7.625	102.534	102.509	102.094	101.989	101.782	101.707							
7.750	102.895	102.870	102.448	102.432	102.182	102.047							
VA 30 IRRRL							VA 30 CASHOUT >90%						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.750	97.154	97.129	97.088	97.045	96.959	96.700	5.750	96.860	96.835	96.794	96.751	96.665	96.406
5.875	98.153	98.128	98.003	97.780	97.630	97.555	5.875	97.348	97.323	97.198	96.975	96.825	96.750
5.990	98.574	98.549	98.424	98.256	98.106	98.031	5.990	97.803	97.778	97.653	97.485	97.335	97.260
6.125	98.882	98.857	98.759	98.710	98.560	98.485	6.125	98.218	98.193	98.095	98.046	97.896	97.821
6.250	99.204	99.179	99.082	99.010	98.851	98.590	6.250	98.864	98.839	98.742	98.670	98.511	98.250
6.375	99.603	99.578	99.480	99.409	99.269	98.979	6.375	99.294	99.269	99.172	99.100	98.960	98.670
6.500	100.173	100.148	100.050	99.979	99.787	99.575	6.500	99.798	99.773	99.675	99.604	99.412	99.200
6.625	100.727	100.702	100.584	100.358	100.104	99.953	6.625	100.056	100.031	99.913	99.687	99.433	99.282
6.750	101.178	101.153	100.965	100.877	100.700	100.287	6.750	100.489	100.464	100.276	100.188	100.011	99.598
6.875	101.531	101.506	101.318	101.230	101.072	100.861	6.875	100.844	100.819	100.631	100.543	100.385	100.174
6.990	102.020	101.995	101.844	101.637	101.496	101.084	6.990	101.246	101.221	101.070	100.883	100.722	100.310
7.125	102.105	102.080	101.929	101.756	101.606	101.531	7.125	101.485	101.460	101.309	101.136	100.986	100.911
7.250	102.228	102.203	101.934	101.829	101.395	101.120	7.250	101.519	101.494	101.225	101.120	100.686	100.411
7.375	101.824	101.799	101.530	101.425	100.991	100.716	7.375	101.449	101.424	101.155	101.050	100.616	100.341
7.500	102.318	102.293	102.024	101.919	101.485	101.210	7.500	101.943	101.918	101.649	101.544	101.110	100.835
7.625	102.409	102.384	101.969	101.864	101.657	101.582	7.625	102.034	102.009	101.594	101.489	101.282	101.207
7.750	102.770	102.745	102.323	102.307	102.057	101.922	7.750	102.395	102.370	101.948	101.932	101.682	101.547
VA 30 HB Standard							VA 30 HB IRRRL						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.750	97.113	97.103	97.062	97.019	96.933	96.674	5.750	96.988	96.978	96.937	96.894	96.808	96.549
5.875	98.398	98.388	98.263	98.040	97.890	97.815	5.875	98.273	98.263	98.138	97.915	97.765	97.690
5.990	98.819	98.809	98.684	98.516	98.366	98.291	5.990	98.694	98.684	98.559	98.391	98.241	98.166
6.125	99.127	99.117	99.019	98.970	98.820	98.745	6.125	99.002	98.992	98.894	98.845	98.695	98.620
6.250	99.378	99.368	99.271	99.199	99.040	98.779	6.250	99.253	99.243	99.146	99.074	98.915	98.654
6.375	100.039	100.029	99.931	99.860	99.720	99.430	6.375	99.914	99.904	99.806	99.735	99.595	99.305
6.500	100.619	100.609	100.512	100.440	100.249	100.036	6.500	100.494	100.484	100.387	100.315	100.124	99.911
6.625	100.972	100.962	100.844	100.618	100.364	100.213	6.625	100.847	100.837	100.719	100.493	100.239	100.088
6.750	101.423	101.413	101.225	101.137	100.960	100.547	6.750	101.298	101.288	101.100	101.012	100.835	100.422
6.875	101.776	101.766	101.578	101.490	101.332	101.121	6.875	101.651	101.641	101.453	101.365	101.207	100.996
6.990	102.265	102.255	102.104	101.897	101.756	101.344	6.990	102.140	102.130	101.979	101.772	101.631	101.219
7.125	102.350	102.340	102.189	102.016	101.866	101.791	7.125	102.225	102.215	102.064	101.891	101.741	101.666
7.250	102.473	102.463	102.194	102.089	101.655	101.380	7.250	102.348	102.338	102.069	101.964	101.530	101.255
7.375	101.689	101.679	101.410	101.305	100.871	100.596	7.375	101.564	101.554	101.285	101.180	100.746	100.471
7.500	101.638	101.628	101.359	101.255	100.820	100.545	7.500	101.513	101.503	101.234	101.130	100.695	100.420
7.625	101.864	101.854	101.438	101.334	101.127	101.052	7.625	101.739	101.729	101.313	101.209	101.002	100.927
7.750	100.114	100.104	99.682	99.665	99.415	99.281	7.750	99.989	99.979	99.557	99.540	99.290	99.156

All Purchase Transactions		0.000	
State Adjustments			
DC	0.050	AL	0.050
DE	0.000	AZ	0.100
MD	0.000	MA	-0.100
NJ	-0.100	OR	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 - 766,550		0.100	
766,550 - 999,999		0.000	
1,000,000 - \$1,499,999		(0.500)	
> = \$1,500,000 - \$2,000,000		(1.500)	
All Standard VA program Adjustments			
2-4 Units		0.000	
Manufactured Home		(1.000)	
20 Year Term		(0.250)	
Second Home and Investment (IRRRL only)		(0.500)	
VA IRRRL CLTV > 100%		NA	
High Balance - Cash Out LTV, CLTV or HCLTV > 90%		(1.250)	
Temp Interest Rate Buydown		(0.125)	
Manual Underwrite		(0.500)	
VA FICO Adjustments			
FICO 740+		0.150	
FICO 739 - 720		0.075	
FICO 719 - 700		0.075	
FICO 699-680		0.000	
FICO 679-660		0.000	
FICO 659-640		(0.150)	
FICO 639-620		(1.250)	
FICO 600-619		(1.750)	
FICO 580-599		(2.000)	

Extension Costs Per Day:		Admin Fees	
First Request	(0.020)	Underwriting Fee - Full Doc	\$1,199
Second Request	(0.020)	Underwriting Fee - IRRRL	\$695
Third Request	(0.040)	New Project Submission	\$795
Fourth Request	(0.040)		
Relock Fee	(0.125)		

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



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WHOLESALE

[illegible]

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



Effective Date and Time
10/30/2026 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
5.990	95.858	95.529	94.949	5.500	94.855	94.526	93.946	75,000 - 99,999	(0.500)	(0.500)		DU Home Ready	0.150	0.000
6.125	96.546	96.217	95.637	5.625	95.467	95.138	94.558	100,000 - 199,999	0.000	0.000		LP Home Possible	0.150	0.000
6.250	97.053	96.729	96.157	5.750	96.239	95.914	95.342	200,000 - 299,999	0.025	0.025				
6.375	97.719	97.412	96.852	5.875	96.881	96.575	96.014	300,000 - 399,999	0.050	0.050				
6.500	98.323	98.016	97.456	5.990	97.463	97.157	96.596	400,000 - 548,250	0.075	0.075				
6.625	98.815	98.362	97.751	6.125	97.978	97.524	96.914	548,251 - 832,750	0.100	0.100				
6.750	99.219	98.752	98.131	6.250	98.596	98.130	97.509	State Adjustments	20/25/30 Yr	10/15 Yr	Condo			
6.875	99.765	99.312	98.701	6.375	99.199	98.746	98.135	PA FL TX	0.075	0.050	All-Condo-Types			
6.990	100.198	99.744	99.134	6.500	99.738	99.284	98.674	DC DE VA MD TN WV	0.025	0.000	*Not Subject to LLPA Caps			
7.125	100.691	100.237	99.627	6.625	100.219	99.766	99.155	CT NC NJ NH OR SC GA WA MN	0.000	0.000				
7.250	100.975	100.521	99.911	6.750	100.162	99.708	99.098	AL CO	0.050	0.050				
7.375	101.438	101.009	100.429	6.875	100.692	100.263	99.683	AZ ID MA MT ND	(0.100)	(0.075)				
7.500	101.745	101.316	100.735	6.990	100.955	100.526	99.945	CA	(0.150)	(0.125)	Temporary Interest Rate Buydown			
7.625	102.131	101.702	101.122	7.125	101.378	100.949	100.368	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							
5.125	95.570	95.468	95.368	4.750	94.550	94.448	94.348							
5.250	96.246	96.145	96.044	4.875	94.994	94.892	94.792							
5.375	96.687	96.586	96.485	5.000	95.552	95.450	95.350							
5.500	97.120	97.018	96.918	5.125	95.909	95.807	95.707							
5.625	97.525	97.423	97.323	5.250	96.633	96.531	96.431							
5.750	98.008	97.906	97.806	5.375	97.188	97.086	96.985							
5.875	98.435	98.333	98.233	5.500	97.340	97.238	97.138							
5.990	98.838	98.737	98.636	5.625	97.630	97.528	97.428							
6.125	99.145	99.016	98.895	5.750	97.928	97.799	97.679							
6.250	99.493	99.364	99.243	5.875	98.328	98.199	98.079							

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 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.

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



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

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

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

FHA/USDA Programs - TBD Locks

FHA/USDA 30 Standard							FHA 15 Standard				
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day	
5.375				95.016	94.866	94.791	4.625	94.603	94.370	93.834	
5.500				95.754	95.610	95.535	4.750	95.183	94.761	94.692	
5.625				95.940	95.832	95.600	4.875	95.577	95.435	95.366	
5.750				97.002	96.852	96.777	4.990	95.488	95.318	95.243	
5.875				97.762	97.612	97.537	5.125	96.400	96.167	95.631	
5.990				98.261	98.113	98.007	5.250	97.566	97.035	96.935	
6.125				98.532	98.430	98.283	5.375	97.846	97.622	97.521	
6.250				98.851	98.701	98.626	5.500	98.392	98.168	98.023	
6.375				99.438	99.288	99.213					
6.500				100.175	100.003	99.866					
6.625				100.444	100.294	100.219					
6.750				100.941	100.800	100.523					



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

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VA Programs - TBD Locks

[illegible]

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



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

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

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SPEC PAYUPS

Conforming 30 Year Fixed																					
Rate	\$700,001 - \$832,750	\$800,001 - \$900,000	\$900,001 - \$1,000,000	\$1,000,001 - \$1,100,000	\$1,100,001 - \$1,200,000	\$1,200,001 - \$1,300,000	\$1,300,001 - \$1,400,000	\$1,400,001 - \$1,500,000	\$1,500,001 - \$1,600,000	\$1,600,001 - \$1,700,000	\$1,700,001 - \$1,800,000	\$1,800,001 - \$1,900,000	\$1,900,001 - \$2,000,000	\$2,000,001 - \$2,100,000	\$2,100,001 - \$2,200,000	\$2,200,001 - \$2,300,000	\$2,300,001 - \$2,400,000	\$2,400,001 - \$2,500,000	\$2,500,001 - \$2,600,000	\$2,600,001 - \$2,700,000	1- \$74,999
5.750	0.504	0.429	0.350	0.290	0.255	0.217	0.174	0.075	0.020	-0.043	-0.115	-0.096	-0.192	-0.267	-0.256	-0.405	-0.572	-0.809	-1.199	-1.509	-2.404
5.875	0.504	0.429	0.350	0.290	0.255	0.217	0.174	0.075	0.020	-0.043	-0.104	-0.028	-0.115	-0.198	-0.178	-0.373	-0.523	-0.724	-1.114	-1.424	-2.315
5.990	0.528	0.482	0.443	0.483	0.460	0.435	0.407	0.410	0.373	0.341	0.295	0.359	0.287	0.260	0.352	0.211	0.133	-0.087	-0.342	-0.480	-1.234
6.125	0.421	0.375	0.336	0.376	0.353	0.328	0.300	0.351	0.310	0.278	0.218	0.181	0.170	0.175	0.272	0.167	0.127	-0.114	-0.242	-0.263	-1.013
6.250	0.367	0.321	0.284	0.322	0.300	0.266	0.238	0.292	0.279	0.301	0.338	0.361	0.425	0.397	0.394	0.305	0.224	0.062	-0.074	-0.080	-2.323
6.375	0.332	0.286	0.247	0.286	0.264	0.229	0.200	0.250	0.264	0.276	0.313	0.339	0.404	0.396	0.384	0.288	0.218	0.039	-0.086	-0.101	-2.302
6.500	0.378	0.332	0.293	0.333	0.310	0.275	0.247	0.261	0.277	0.216	0.268	0.273	0.351	0.344	0.353	0.268	0.210	0.021	-0.071	-0.105	-2.343
6.625	0.279	0.233	0.194	0.233	0.211	0.176	0.147	0.150	0.199	0.211	0.279	0.315	0.396	0.395	0.430	0.352	0.344	0.145	0.066	0.067	-2.142
6.750	0.372	0.326	0.287	0.327	0.304	0.269	0.241	0.244	0.260	0.324	0.421	0.481	0.541	0.543	0.484	0.491	0.439	0.311	0.118	0.088	-2.148
6.875	0.313	0.267	0.228	0.268	0.245	0.210	0.182	0.283	0.242	0.300	0.416	0.462	0.521	0.524	0.474	0.510	0.438	0.308	0.122	0.048	-2.206
6.990	0.321	0.275	0.236	0.276	0.253	0.218	0.196	0.256	0.296	0.359	0.467	0.522	0.581	0.592	0.532	0.558	0.483	0.362	0.193	0.125	-2.187
7.125	0.225	0.196	0.173	0.173	0.152	0.147	0.177	0.269	0.306	0.389	0.496	0.553	0.621	0.656	0.612	0.654	0.586	0.491	0.270	0.261	-2.045
7.250	0.335	0.289	0.250	0.289	0.267	0.232	0.203	0.244	0.296	0.300	0.402	0.422	0.451	0.514	0.457	0.396	0.376	0.111	-0.061	-0.067	-2.800
7.375	0.412	0.366	0.327	0.366	0.344	0.319	0.290	0.337	0.312	0.326	0.418	0.478	0.497	0.529	0.472	0.410	0.409	0.142	-0.052	-0.082	-2.304
7.500	0.429	0.383	0.344	0.383	0.361	0.326	0.297	0.405	0.359	0.373	0.465	0.505	0.544	0.586	0.548	0.436	0.394	0.125	-0.051	-0.084	-2.324
7.625	0.439	0.393	0.354	0.394	0.371	0.346	0.318	0.332	0.416	0.403	0.505	0.577	0.611	0.669	0.649	0.553	0.510	0.258	0.112	0.088	-2.144
7.750	0.536	0.491	0.451	0.491	0.469	0.433	0.405	0.435	0.372	0.329	0.291	0.256	0.215	0.171	0.206	0.005	-0.208	-0.392	-0.603	-0.412	-3.201
7.875	0.473	0.427	0.388	0.427	0.405	0.376	0.347	0.433	0.413	0.376	0.314	0.317	0.243	0.182	0.235	0.085	-0.075	-0.277	-0.502	-0.365	-3.110
7.990	0.534	0.488	0.449	0.489	0.466	0.431	0.403	0.540	0.498	0.419	0.382	0.349	0.261	0.281	0.306	0.098	-0.081	-0.307	-0.523	-0.338	-3.122
8.125	0.588	0.542	0.503	0.542	0.520	0.495	0.466	0.494	0.562	0.558	0.424	0.451	0.298	0.279	0.311	0.139	0.015	-0.123	-0.355	-0.257	-2.964

FHA 30 Year Fixed																					
Rate	\$700,001 - \$832,750	\$800,001 - \$900,000	\$900,001 - \$1,000,000	\$1,000,001 - \$1,100,000	\$1,100,001 - \$1,200,000	\$1,200,001 - \$1,300,000	\$1,300,001 - \$1,400,000	\$1,400,001 - \$1,500,000	\$1,500,001 - \$1,600,000	\$1,600,001 - \$1,700,000	\$1,700,001 - \$1,800,000	\$1,800,001 - \$1,900,000	\$1,900,001 - \$2,000,000	\$2,000,001 - \$2,100,000	\$2,100,001 - \$2,200,000	\$2,200,001 - \$2,300,000	\$2,300,001 - \$2,400,000	\$2,400,001 - \$2,500,000	\$2,500,001 - \$2,600,000	\$2,600,001 - \$2,700,000	1- \$74,999
5.125	0.504	0.429	0.350	0.290	0.255	0.217	0.174	0.125	0.070	0.007	-0.065	-0.075	-0.175	-0.345	-0.492	-0.650	-0.886	-1.448	-2.040	-2.450	-3.626
5.250	0.504	0.429	0.350	0.247	0.205	0.156	0.099	0.116	0.061	-0.002	-0.074	-0.071	-0.154	-0.274	-0.421	-0.549	-0.775	-1.089	-1.596	-2.266	-3.181
5.375	0.657	0.597	0.539	0.498	0.465	0.427	0.384	0.350	0.281	0.205	0.141	0.016	-0.096	-0.112	-0.361	-0.643	-0.800	-1.301	-1.453	-1.570	-4.013
5.500	0.556	0.511	0.467	0.447	0.419	0.388	0.349	0.323	0.279	0.226	0.132	0.069	-0.034	-0.174	-0.330	-0.550	-0.910	-1.391	-1.582	-1.723	-4.138
5.625	0.650	0.617	0.588	0.574	0.550	0.524	0.493	0.454	0.417	0.321	0.238	0.244	0.153	0.024	-0.118	-0.329	-0.707	-1.191	-1.628	-1.740	-4.227
5.750	0.657	0.597	0.539	0.413	0.383	0.351	0.314	0.307	0.260	0.205	0.141	-0.080	-0.171	-0.112	-0.361	-0.715	-0.782	-1.309	-1.408	-1.514	-3.925
5.875	0.461	0.401	0.343	0.239	0.209	0.173	0.131	0.114	0.064	0.009	-0.055	-0.188	-0.297	-0.308	-0.557	-0.842	-0.964	-1.466	-1.656	-1.686	-4.144
5.990	0.434	0.374	0.316	0.294	0.268	0.239	0.204	0.184	0.104	0.053	-0.017	-0.095	-0.192	-0.194	-0.443	-0.682	-0.987	-1.432	-1.676	-1.712	-4.171
6.125	0.525	0.465	0.433	0.424	0.405	0.383	0.357	0.356	0.285	0.244	0.185	0.100	0.039	-0.068	-0.217	-0.405	-0.703	-1.128	-1.585	-1.621	-4.079
6.250	0.650	0.586	0.523	0.483	0.458	0.388	0.341	0.328	0.257	0.309	0.260	0.301	0.212	0.090	-0.064	-0.174	-0.389	-0.713	-1.142	-1.333	-3.792
6.375	0.657	0.597	0.539	0.413	0.383	0.351	0.314	0.307	0.266	0.215	0.177	0.240	0.186	0.082	-0.089	-0.193	-0.365	-0.691	-1.110	-1.302	-3.775
6.500	0.642	0.583	0.525	0.415	0.404	0.348	0.318	0.334	0.297	0.343	0.316	0.392	0.344	0.255	0.123	0.005	-0.171	-0.465	-0.881	-1.293	-3.679
6.625	0.657	0.597	0.539	0.413	0.383	0.351	0.314	0.319	0.260	0.329	0.313	0.382	0.341	0.282	0.175	0.104	-0.054	-0.352	-0.804	-1.152	-3.653
6.750	0.523	0.461	0.401	0.372	0.339	0.503	0.584	0.568	0.517	0.503	0.555	0.495	0.442	0.346	0.158	-0.014	-0.311	-0.731	-1.206	-1.360	-3.828
6.875	0.657	0.597	0.539	0.503	0.476	0.649	0.739	0.732	0.731	0.699	0.752	0.705	0.670	0.601	0.421	0.266	-0.015	-0.421	-0.903	-1.332	-3.490
6.990	0.552	0.503	0.478	0.468	0.447	0.628	0.727	0.748	0.748	0.707	0.782	0.738	0.738	0.677	0.524	0.384	0.120	-0.284	-0.752	-1.081	-3.557
7.125	0.658	0.647	0.642	0.643	0.630	0.820	0.931	0.963	0.944	0.927	1.034	1.028	1.048	0.988	0.857	0.737	0.491	0.104	-0.360	-0.735	-3.156
7.250	0.657	0.597	0.539	0.413	0.383	0.351	0.314	0.607	0.369	0.571	0.268	0.283	-0.026	0.053	0.068	-0.442	-0.443	-0.895	-1.056	-1.696	-3.259
7.375	0.600	0.540	0.482	0.362	0.337	0.309	0.257	0.402	0.203	0.148	0.084	0.012	-0.085	-0.123	-0.266	-0.617	-0.635	-1.118	-1.424	-1.634	-3.984
7.500	0.515	0.492	0.471	0.465	0.448	0.428	0.373	0.432	0.348	0.408	0.219	0.148	0.099	0.001	-0.160	-0.347	-0.568	-1.096	-1.350	-1.434	-3.874
7.625	0.657	0.597	0.539	0.413	0.383	0.351	0.314	0.361	0.274	0.232	0.172	0.117	0.088	0.010	-0.131	-0.300	-0.568	-1.013	-1.389	-1.577	-4.079
7.750	0.657	0.597	0.539	0.413	0.383	0.351	0.314	0.307	0.260	0.205	0.141	-0.080	-0.171	-0.112	-0.361	-0.715	-0.768	-1.276	-1.519	-1.577	-4.079

VA 30 Year Fixed																					
Rate	\$700,001 - \$832,750	\$800,001 - \$900,000	\$900,001 - \$1,000,000	\$1,000,001 - \$1,100,000	\$1,100,001 - \$1,200,000	\$1,200,001 - \$1,300,000	\$1,300,001 - \$1,400,000	\$1,400,001 - \$1,500,000	\$1,500,001 - \$1,600,000	\$1,600,001 - \$1,700,000	\$1,700,001 - \$1,800,000	\$1,800,001 - \$1,900,000	\$1,900,001 - \$2,000,000	\$2,000,001 - \$2,100,000	\$2,100,001 - \$2,200,000	\$2,200,001 - \$2,300,000	\$2,300,001 - \$2,400,000	\$2,400,001 - \$2,500,000	\$2,500,001 - \$2,600,000	\$2,600,001 - \$2,700,000	1- \$74,999
5.125	0.504	0.429	0.350	0.290	0.255	0.217	0.174	0.125	0.070	0.007	-0.065	-0.075	-0.175	-0.345	-0.492	-0.650	-0.886	-1.579	-1.862	-2.422	-3.145
5.250	0.504	0.429	0.350	0.290	0.255	0.217	0.174	0.205	0.150	0.087	0.015	0.051	-0.049	-0.169	-0.315	-0.454	-0.669	-0.954	-1.394	-2.272	-3.052

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
5.125	0.625	0.579	0.540	0.579	0.557	0.532	0.503	0.506	0.470	0.427	0.378	0.335	0.265	0.069	0.032	-0.120	-0.304	-0.560	-0.820	-0.835	-2.107	-3.607
5.250	0.456	0.410	0.371	0.410	0.388	0.363	0.334	0.337	0.301	0.258	0.209	0.166	0.096	-0.100	-0.137	-0.289	-0.473	-0.729	-0.989	-1.004	-2.276	-3.776
5.375	0.541	0.495	0.456	0.495	0.473	0.448	0.419	0.422	0.386	0.343	0.294	0.251	0.181	-0.015	-0.052	-0.204	-0.388	-0.644	-0.904	-0.919	-2.191	-3.691
5.500	0.397	0.350	0.312	0.324	0.301	0.276	0.248	0.251	0.214	0.172	0.122	0.079	0.009	-0.176	-0.223	-0.376	-0.559	-0.816	-1.076	-1.091	-2.324	-3.824
5.625	0.458	0.412	0.373	0.412	0.390	0.365	0.336	0.339	0.303	0.260	0.211	0.168	0.098	-0.098	-0.135	-0.287	-0.471	-0.727	-0.987	-1.002	-2.254	-3.754
5.750	0.406	0.360	0.321	0.361	0.338	0.313	0.285	0.287	0.251	0.208	0.159	0.116	0.046	-0.150	-0.187	-0.339	-0.523	-0.779	-1.039	-1.054	-2.326	-3.826
5.875	0.462	0.416	0.377	0.416	0.394	0.369	0.340	0.343	0.307	0.264	0.215	0.172	0.102	-0.094	-0.131	-0.283	-0.467	-0.723	-0.983	-0.998	-2.270	-3.770
6.000	0.460	0.415	0.375	0.415	0.393	0.367	0.339	0.342	0.305	0.263	0.214	0.170	0.100	-0.095	-0.132	-0.285	-0.468	-0.725	-0.985	-0.999	-2.271	-3.771
6.125	0.363	0.321	0.287	0.269	0.247	0.224	0.197	0.189	0.153	0.107	0.054	0.024	-0.057	-0.177	-0.301	-0.488	-0.672	-0.928	-1.188	-1.203	-2.286	-3.786
6.250	0.420	0.374	0.335	0.375	0.352	0.327	0.299	0.302	0.265	0.223	0.173	0.130	0.060	-0.136	-0.172	-0.325	-0.508	-0.765	-1.025	-1.040	-2.254	-3.754
6.375	0.481	0.435	0.396	0.435	0.413	0.388	0.359	0.362	0.326	0.283	0.234	0.191	0.121	-0.075	-0.112	-0.264	-0.448	-0.704	-0.964	-0.979	-2.251	-3.751
6.500	0.491	0.445	0.406	0.446	0.423	0.398	0.370	0.373	0.336	0.294	0.245	0.201	0.131	-0.064	-0.101	-0.254	-0.437	-0.694	-0.954	-0.968	-2.240	-3.740
6.625	0.375	0.330	0.290	0.330	0.308	0.282	0.254	0.257	0.220	0.178	0.129	0.085	0.015	-0.109	-0.008	-0.136	-0.341	-0.625	-0.966	-1.084	-1.736	-3.236
6.750	0.459	0.413	0.374	0.414	0.392	0.366	0.338	0.341	0.304	0.262	0.213	0.169	0.099	-0.096	-0.133	-0.286	-0.469	-0.726	-0.986	-1.000	-2.038	-3.538
6.875	0.465	0.419	0.380	0.420	0.397	0.372	0.344	0.347	0.310	0.268	0.218	0.175	0.105	-0.091	-0.127	-0.280	-0.463	-0.720	-0.980	-0.995	-2.055	-3.555
7.000	0.465	0.419	0.380	0.420	0.397	0.372	0.344	0.347	0.310	0.268	0.218	0.175	0.105	-0.091	-0.127	-0.280	-0.463	-0.720	-0.980	-0.995	-2.040	-3.540
7.125	0.422	0.401	0.390	0.385	0.371	0.358	0.343	0.347	0.320	0.284	0.239	0.217	0.143	0.028	0.099	-0.029	-0.235	-0.583	-0.927	-1.116	-1.709	-3.209
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
5.990	0.410	0.364	0.325	0.280	0.257	0.207	0.179	0.147	0.110	0.043	-0.032	-0.090	-0.160	-0.245	0.198	0.060	-0.148	-0.455	-0.765	-1.030	-0.582	-2.082
6.125	0.490	0.444	0.405	0.360	0.337	0.287	0.259	0.227	0.190	0.123	0.048	-0.010	-0.080	-0.166	0.278	0.140	-0.068	-0.375	-0.685	-0.950	-0.502	-2.002
6.250	0.769	0.723	0.684	0.639	0.617	0.566	0.538	0.506	0.469	0.402	0.328	0.269	0.199	0.114	0.557	0.419	0.211	-0.096	-0.406	-0.670	-0.222	-1.722
6.375	0.711	0.665	0.626	0.580	0.558	0.508	0.479	0.447	0.411	0.343	0.269	0.211	0.141	0.055	0.498	0.361	0.152	-0.154	-0.464	-0.729	-0.281	-1.781
6.500	0.667	0.621	0.582	0.537	0.514	0.464	0.436	0.403	0.367	0.299	0.225	0.167	0.097	0.011	0.454	0.317	0.108	-0.198	-0.508	-0.773	-0.325	-1.825
6.625	0.735	0.689	0.650	0.604	0.582	0.532	0.503	0.471	0.435	0.367	0.293	0.235	0.165	0.079	0.522	0.385	0.176	-0.130	-0.440	-0.705	-0.257	-1.757
6.750	0.973	0.927	0.888	0.843	0.820	0.770	0.742	0.710	0.673	0.606	0.532	0.473	0.403	0.318	0.761	0.623	0.415	0.108	-0.202	-0.466	-0.018	-1.518
6.875	0.934	0.888	0.849	0.804	0.781	0.731	0.703	0.671	0.634	0.567	0.492	0.434	0.364	0.279	0.722	0.584	0.376	0.069	-0.241	-0.506	-0.058	-1.558
7.000	0.949	0.903	0.864	0.819	0.796	0.746	0.718	0.685	0.649	0.581	0.507	0.449	0.379	0.293	0.736	0.599	0.390	0.084	-0.226	-0.491	-0.043	-1.543
7.125	0.907	0.861	0.822	0.777	0.754	0.704	0.676	0.643	0.607	0.539	0.465	0.407	0.337	0.251	0.694	0.557	0.348	0.042	-0.268	-0.533	-0.085	-1.585
7.250	1.064	1.018	0.979	0.933	0.911	0.861	0.832	0.800	0.764	0.696	0.622	0.564	0.494	0.408	0.851	0.714	0.505	0.199	-0.111	-0.376	0.072	-1.428
7.375	1.041	0.995	0.956	0.910	0.888	0.838	0.809	0.777	0.741	0.673	0.599	0.541	0.471	0.385	0.828	0.691	0.482	0.176	-0.134	-0.399	0.049	-1.451
7.500	1.036	0.990	0.951	0.905	0.883	0.833	0.804	0.772	0.736	0.668	0.594	0.536	0.466	0.380	0.823	0.686	0.477	0.171	-0.139	-0.404	0.044	-1.456
7.625	1.064	1.018	0.979	0.934	0.911	0.861	0.833	0.801	0.764	0.697	0.622	0.564	0.494	0.408	0.852	0.714	0.506	0.199	-0.111	-0.376	0.072	-1.428
7.750	0.831	0.786	0.746	0.701	0.679	0.628	0.600	0.568	0.531	0.464	0.390	0.331	0.261	0.176	0.619	0.481	0.273	-0.034	-0.344	-0.608	-0.160	-1.660
7.875	0.783	0.737	0.698	0.652	0.630	0.580	0.551	0.519	0.483	0.415	0.341	0.283	0.213	0.127	0.570	0.433	0.224	-0.082	-0.392	-0.657	-0.209	-1.709
7.990	0.788	0.742	0.703	0.658	0.635	0.585	0.557	0.525	0.488	0.421	0.347	0.288	0.218	0.133	0.576	0.438	0.230	-0.077	-0.387	-0.651	-0.203	-1.703
8.125	0.820	0.774	0.735	0.689	0.667	0.617	0.588	0.556	0.520	0.452	0.378	0.320	0.250	0.164	0.607	0.470	0.261	-0.045	-0.355	-0.620	-0.172	-1.672
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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6.875																						
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.																						

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 LLPA's										
Purchase - FICO/TV LLPA's (Mortgage > 15 Year Terms)										
LTV Range										
FICO 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%	97.00%
>=780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125	-0.125
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/TV LLPA's (Mortgage > 15 Year Terms)										
LTV Range										
FICO 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%	97.00%
>=780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	-0.375
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/TV LLPA's (All Mortgage Terms)										
LTV Range										
FICO 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%	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										
LTV Range										
Product Feature	<= 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%	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	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cumulative LLPA Caps										
HomeReady / Home Possible										0.000
FTHB with AMI at or below 100% or 120% in designated High Cost Areas										0.000
Duty to Serve loans for Manufactured Housing and High Needs Rural Areas										0.000
Loan Amount Adjustments										
20/25/30 Yr 10/15 Yr										
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 - 549,250	0.075	0.075								
549,251 - 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)										
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

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.