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

Effective Date and Time
11/12/2026 1:15 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

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.990	95.330	95.305	95.185	95.012	94.683	94.103
6.125	95.970	95.945	95.825	95.652	95.323	94.743
6.250	96.769	96.744	96.624	96.429	96.105	95.533
6.375	97.300	97.275	97.187	96.992	96.685	96.125
6.500	97.938	97.913	97.825	97.630	97.323	96.763
6.625	98.520	98.495	98.354	98.159	97.705	97.095
6.750	99.288	99.263	99.091	98.896	98.429	97.809
6.875	99.747	99.722	99.550	99.377	98.924	98.313
6.990	100.182	100.157	99.986	99.813	99.359	98.748
7.125	100.647	100.622	100.450	100.277	99.823	99.213
7.250	101.072	101.047	100.875	100.702	100.249	99.638
7.375	101.497	101.472	101.330	101.190	100.761	100.181
7.500	101.971	101.946	101.804	101.555	101.126	100.546
7.625	102.305	102.280	102.138	101.889	101.460	100.880
7.750	102.265	102.240	102.003	101.629	101.205	100.633
7.875	102.599	102.574	102.359	101.984	101.578	101.018
7.990	102.827	102.802	102.587	102.213	101.807	101.246
8.125	103.161	103.136	102.921	102.547	102.063	101.433

Conforming 20 Year Fixed

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.500	94.519	94.509	94.389	94.216	93.887	93.307
5.625	95.135	95.125	95.005	94.832	94.503	93.923
5.750	95.822	95.812	95.692	95.497	95.173	94.600
5.875	96.415	96.405	96.317	96.122	95.816	95.255
5.990	96.986	96.976	96.888	96.693	96.386	95.826
6.125	97.552	97.542	97.400	97.206	96.752	96.142
6.250	98.197	98.187	98.015	97.820	97.354	96.733
6.375	98.748	98.738	98.566	98.393	97.940	97.329
6.500	99.264	99.254	99.082	98.909	98.455	97.845
6.625	99.759	99.749	99.577	99.404	98.951	98.340
6.750	99.814	99.804	99.632	99.459	99.005	98.395
6.875	100.278	100.268	100.127	99.986	99.557	98.977
6.990	100.685	100.675	100.534	100.285	99.856	99.275
7.125	101.126	101.116	100.975	100.726	100.297	99.716
7.250	101.042	101.032	100.795	100.421	99.997	99.425
7.375	101.430	101.420	101.205	100.831	100.425	99.864
7.500	101.789	101.779	101.564	101.190	100.783	100.223
7.625	102.128	102.118	101.902	101.528	101.045	100.414

Conforming 15 Year Fixed

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.125	95.689	95.664	95.590	95.481	95.380	95.279
5.250	96.309	96.284	96.210	96.101	96.000	95.899
5.375	96.751	96.726	96.653	96.544	96.442	96.342
5.500	97.186	97.161	97.087	96.979	96.877	96.777
5.625	97.645	97.620	97.524	97.416	97.314	97.214
5.750	98.125	98.100	98.004	97.895	97.794	97.693
5.875	98.552	98.527	98.431	98.322	98.221	98.120
5.990	98.955	98.930	98.834	98.726	98.624	98.524
6.125	99.338	99.313	99.174	99.032	98.903	98.783
6.250	99.686	99.661	99.522	99.380	99.251	99.131
6.375	99.999	99.974	99.835	99.694	99.564	99.444
6.500	100.299	100.274	100.135	99.993	99.864	99.744
6.625	100.576	100.551	100.412	100.270	100.141	100.021
6.750	100.857	100.832	100.698	100.546	100.409	100.289
6.875	101.232	101.207	101.073	100.921	100.784	100.664
7.000	101.512	101.487	101.353	101.201	101.064	100.944
7.125	101.699	101.674	101.540	101.387	101.251	101.130

Conforming 10 Year Fixed

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.750	94.538	94.513	94.440	94.331	94.229	94.129
4.875	95.008	94.983	94.910	94.801	94.699	94.599
5.000	95.551	95.526	95.453	95.344	95.242	95.142
5.125	95.926	95.901	95.828	95.719	95.617	95.517
5.250	96.663	96.638	96.542	96.434	96.332	96.232
5.375	97.225	97.200	97.104	96.996	96.894	96.793
5.500	97.391	97.366	97.270	97.162	97.060	96.960
5.625	97.653	97.628	97.532	97.424	97.322	97.222
5.750	98.173	98.148	98.009	97.867	97.738	97.618
5.875	98.538	98.513	98.374	98.232	98.103	97.983
5.990	98.903	98.878	98.739	98.597	98.468	98.348
6.125	99.084	99.059	98.920	98.778	98.649	98.529
6.250	99.485	99.460	99.321	99.179	99.050	98.930
6.375	99.821	99.796	99.662	99.510	99.373	99.253
6.500	100.100	100.075	99.941	99.789	99.652	99.532
6.625	100.293	100.268	100.134	99.982	99.845	99.725
6.750	100.686	100.661	100.527	100.375	100.238	100.118

High Balance 30 Year Fixed

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
6.125	96.410	96.385	96.243	96.049	95.595	94.984
6.250	97.257	97.232	97.061	96.866	96.399	95.779
6.375	97.848	97.823	97.651	97.478	97.025	96.414
6.500	98.372	98.347	98.175	98.002	97.549	96.938
6.625	98.881	98.856	98.684	98.511	98.058	97.447
6.750	99.498	99.473	99.302	99.129	98.675	98.064
6.875	99.978	99.953	99.811	99.671	99.242	98.662
6.990	100.404	100.379	100.238	99.989	99.560	98.980
7.125	100.876	100.851	100.710	100.461	100.032	99.452
7.250	101.296	101.271	101.034	100.660	100.236	99.664
7.375	101.727	101.702	101.487	101.113	100.707	100.146
7.500	102.066	102.041	101.826	101.452	101.046	100.485
7.625	102.385	102.360	102.145	101.771	101.287	100.657

High Balance 15 Year Fixed

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.500	93.638	93.613	93.540	93.431	93.329	93.229
5.625	94.220	94.195	94.122	94.013	93.911	93.811
5.750	94.613	94.588	94.515	94.406	94.304	94.204
5.875	95.013	94.988	94.915	94.806	94.704	94.604
5.990	95.358	95.333	95.237	95.129	95.027	94.927
6.125	95.946	95.921	95.825	95.717	95.615	95.514
6.250	96.276	96.251	96.155	96.047	95.945	95.845
6.375	96.669	96.644	96.548	96.440	96.338	96.238
6.500	96.914	96.889	96.750	96.608	96.479	96.359
6.625	97.288	97.263	97.124	96.982	96.853	96.733
6.750	97.594	97.569	97.430	97.288	97.159	97.039
6.875	97.847	97.822	97.683	97.541	97.412	97.292
6.990	96.192	96.167	96.026	95.777	95.348	94.767

Conventional Loan Level Price Adjustments

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 - 548,250	0.075	0.075
548,251 - 832,750	0.100	0.100

State Adjustments	20/25/30 Yr	10/15 Yr
PA FL TX	0.075	0.050
DC DE VA MD TN WV	0.025	0.000
CT NC NJ NH OR SC GA WA MN	0.000	0.000
AL CO	0.050	0.050
AZ ID MA MT ND	(0.100)	(0.075)
CA	(0.150)	(0.125)
SPECIAL - CA WA	0.100	0.100

Specialty Programs	30 Yr Term	< 30 Yr Term
DU Home Ready	0.000	0.000
LP Home Possible	0.000	0.000

Condo

~~All Condo Types~~

*Not Subject to LLPA Caps

Temporary Interest Rate Buydown	
Temporary Interest Rate Buydown	(0.125)

Second Home and Investment Property LTV Adjustments - 30Yr Fixed, FICO >= 680, and Loan Amount > 225,000

	0-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	>90%
Second Homes	0.000	0.350	0.500	0.500	0.500	0.000	0.000
Investment	0.000	0.000	0.000	0.000	0.000	0.000	0.000

**Applies to loan terms = 360 months, loan amounts > 225,000, and FICO > = 680

See Page 9 for LLPA Matrix

Adjustment Caps	
Home Ready / Home Possible	0.000
First Time Homebuyer	
<= 100% AMI	0.000
<=120% AMI High Cost	0.000

LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS

Escrow Waiver	(0.100)

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
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 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

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.375	94.100	94.065	93.924	93.906	93.756	93.681
5.500	94.814	94.779	94.681	94.643	94.500	94.424
5.625	94.993	94.958	94.874	94.774	94.666	94.434
5.750	96.233	96.198	96.086	96.053	95.903	95.828
5.875	97.152	97.117	96.992	96.766	96.616	96.541
5.990	97.573	97.538	97.413	97.265	97.117	97.011
6.125	98.075	98.040	97.915	97.730	97.628	97.481
6.250	98.660	98.625	98.437	98.383	98.233	98.158
6.375	99.304	99.269	99.086	99.026	98.876	98.801
6.500	99.942	99.907	99.809	99.738	99.566	99.429
6.625	100.213	100.178	100.005	99.935	99.785	99.710
6.750	100.629	100.594	100.453	100.397	100.256	99.979
6.875	100.943	100.908	100.720	100.632	100.421	100.331
6.990	101.435	101.400	101.161	101.102	100.961	100.834
7.125	101.501	101.466	101.232	101.141	100.991	100.916
7.250	102.136	102.101	101.872	101.776	101.626	101.551
7.375	101.465	101.430	101.161	101.056	100.622	100.407
7.500	102.038	102.003	101.734	101.629	101.195	100.980
7.625	102.213	102.178	101.809	101.704	101.450	101.419
7.750	102.444	102.409	101.948	101.831	101.681	101.606

FHA 15 Standard

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.625	94.130	94.105	94.018	93.784	93.551	93.015
4.750	94.704	94.679	94.585	94.476	94.054	93.985
4.875	94.945	94.920	94.826	94.782	94.641	94.572
4.990	94.934	94.909	94.709	94.568	94.398	94.323
5.125	96.051	96.026	95.939	95.705	95.472	94.936
5.250	96.977	96.952	96.851	96.743	96.212	96.112
5.375	97.099	97.074	97.018	96.979	96.755	96.654
5.500	97.526	97.501	97.445	97.405	97.181	97.036
5.625	97.936	97.911	97.824	97.590	97.358	96.821
5.750	98.048	98.023	97.947	97.886	97.697	97.565
5.875	98.505	98.480	98.404	98.343	98.154	98.022
5.990	98.533	98.508	98.400	98.291	98.114	98.039
6.125	99.156	99.131	99.022	98.913	98.577	98.502
6.250	99.143	99.118	98.956	98.728	98.578	98.503
6.375	99.344	99.319	99.157	98.988	98.736	98.573
6.500	99.331	99.306	99.210	99.127	98.875	98.667
6.625	99.586	99.561	99.638	99.675	98.798	98.590
6.750	99.746	99.721	99.640	99.559	99.184	98.621
6.875	99.944	99.919	99.838	99.757	99.382	98.819
7.000	100.375	100.350	100.269	100.188	99.813	99.250

FHA/USDA 30 Streamline

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.625	94.858	94.833	94.749	94.649	94.541	94.309
5.750	96.098	96.073	95.961	95.928	95.778	95.703
5.875	97.017	96.992	96.867	96.641	96.491	96.416
5.990	97.438	97.413	97.288	97.140	96.992	96.886
6.125	97.940	97.915	97.790	97.605	97.503	97.356
6.250	98.525	98.500	98.312	98.258	98.108	98.033
6.375	99.169	99.144	98.961	98.901	98.751	98.676
6.500	99.807	99.782	99.684	99.613	99.441	99.304
6.625	100.078	100.053	99.880	99.810	99.660	99.585
6.750	100.494	100.469	100.328	100.272	100.131	99.854
6.875	100.808	100.783	100.595	100.507	100.296	100.206
6.990	101.300	101.275	101.036	100.977	100.836	100.709
7.125	101.366	101.341	101.107	101.016	100.866	100.791
7.250	102.001	101.976	101.747	101.651	101.501	101.426
7.375	101.330	101.305	101.036	100.931	100.497	100.282
7.500	101.903	101.878	101.609	101.504	101.070	100.855
7.625	102.078	102.053	101.684	101.579	101.325	101.294
7.750	102.309	102.284	101.823	101.706	101.556	101.481

FHA 15 Streamline

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	94.820	94.795	94.701	94.657	94.516	94.447
4.990	94.809	94.784	94.584	94.443	94.273	94.198
5.125	95.926	95.901	95.814	95.580	95.347	94.811
5.250	96.852	96.827	96.726	96.618	96.087	95.987
5.375	96.974	96.949	96.893	96.854	96.630	96.529
5.500	97.401	97.376	97.320	97.280	97.056	96.911
5.625	97.811	97.786	97.699	97.465	97.233	96.696
5.750	97.923	97.898	97.822	97.761	97.572	97.440
5.875	98.380	98.355	98.279	98.218	98.029	97.897
5.990	98.408	98.383	98.275	98.166	97.989	97.914
6.125	99.031	99.006	98.897	98.788	98.452	98.377
6.250	99.018	98.993	98.831	98.603	98.453	98.378
6.375	99.219	99.194	99.032	98.863	98.611	98.448
6.500	99.206	99.181	99.085	99.002	98.750	98.542
6.625	99.461	99.436	99.513	99.550	98.673	98.465
6.750	99.621	99.596	99.515	99.434	99.059	98.496
6.875	99.819	99.794	99.713	99.632	99.257	98.694
7.000	100.250	100.225	100.144	100.063	99.688	99.125

FHA 30 HB Standard

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.875	97.548	97.523	97.439	97.339	97.231	96.999
5.990	97.969	97.944	97.832	97.799	97.649	97.574
6.125	98.271	98.246	98.121	97.895	97.745	97.670
6.250	98.704	98.679	98.554	98.406	98.258	98.151
6.375	99.387	99.362	99.237	99.052	98.950	98.803
6.500	100.039	100.014	99.826	99.772	99.622	99.547
6.625	100.509	100.484	100.301	100.241	100.091	100.016
6.750	100.925	100.900	100.802	100.731	100.559	100.422
6.875	101.339	101.314	101.141	101.071	100.921	100.846
6.990	101.831	101.806	101.665	101.609	101.468	101.191
7.125	101.897	101.872	101.684	101.596	101.385	101.295
7.250	102.005	101.980	101.741	101.682	101.541	101.414
7.375	101.200	101.175	100.941	100.850	100.700	100.625
7.500	101.493	101.468	101.239	101.143	100.993	100.918
7.625	101.781	101.756	101.487	101.382	100.948	100.732
7.750	99.704	99.679	99.410	99.305	98.871	98.656

FHA 30 HB Streamline

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.875	97.423	97.398	97.314	97.214	97.106	96.874
5.990	97.844	97.819	97.707	97.674	97.524	97.449
6.125	98.146	98.121	97.996	97.770	97.620	97.545
6.250	98.579	98.554	98.429	98.281	98.133	98.026
6.375	99.262	99.237	99.112	98.927	98.825	98.678
6.500	99.914	99.889	99.701	99.647	99.497	99.422
6.625	100.384	100.359	100.176	100.116	99.966	99.891
6.750	100.800	100.775	100.677	100.606	100.434	100.297
6.875	101.214	101.189	101.016	100.946	100.796	100.721
6.990	101.706	101.681	101.540	101.484	101.343	101.066
7.125	101.772	101.747	101.559	101.471	101.260	101.170
7.250	101.880	101.855	101.616	101.557	101.416	101.289
7.375	101.075	101.050	100.816	100.725	100.575	100.500
7.500	101.368	101.343	101.114	101.018	100.868	100.793
7.625	101.656	101.631	101.362	101.257	100.823	100.607
7.750	99.579	99.554	99.285	99.180	98.746	98.531

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)

Extension Costs Per Day:

First Request	(0.020)
Second Request	(0.020)
Third Request	(0.040)
Fourth Request	(0.040)
Relock Fee	(0.125)

Admin Fees

Underwriting Fee - Full Doc	$1,125
Underwriting Fee - Streamline	$695
FHA Single Unit Spot Approval	$695
FHA Established Full Project Approval	$795
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.

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

VA Programs

VA 30 Standard

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.375	93.793	93.768	93.670	93.632	93.469	93.335
5.500	94.440	94.415	94.331	94.258	94.096	94.021
5.625	94.791	94.766	94.682	94.549	94.399	94.324
5.750	95.974	95.949	95.908	95.865	95.779	95.520
5.875	96.792	96.767	96.642	96.419	96.269	96.194
5.990	97.213	97.188	97.063	96.895	96.745	96.670
6.125	97.715	97.690	97.592	97.543	97.393	97.318
6.250	98.274	98.249	98.152	98.080	97.921	97.660
6.375	98.991	98.966	98.869	98.797	98.657	98.367
6.500	99.479	99.454	99.356	99.285	99.094	98.881
6.625	99.853	99.828	99.710	99.484	99.230	99.079
6.750	100.269	100.244	100.056	99.968	99.791	99.378
6.875	100.583	100.558	100.370	100.282	100.124	99.913
6.990	101.075	101.050	100.899	100.692	100.551	100.139
7.125	101.141	101.116	100.965	100.792	100.642	100.567
7.250	101.612	101.587	101.318	101.213	100.779	100.504
7.375	101.049	101.024	100.755	100.650	100.216	99.941
7.500	101.536	101.511	101.242	101.137	100.703	100.428
7.625	101.778	101.753	101.338	101.233	101.026	100.951
7.750	102.045	102.020	101.598	101.582	101.332	101.197

VA 15 Standard

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.625	93.930	93.905	93.780	93.655	93.530	93.280
4.750	94.536	94.511	94.386	94.261	94.136	93.886
4.875	94.745	94.720	94.595	94.470	94.345	94.095
4.990	94.734	94.709	94.584	94.459	94.334	94.084
5.125	95.851	95.826	95.701	95.576	95.451	95.201
5.250	96.652	96.627	96.502	96.377	96.252	96.002
5.375	96.823	96.798	96.673	96.548	96.423	96.173
5.500	97.264	97.239	97.114	96.989	96.864	96.614
5.625	97.736	97.711	97.586	97.461	97.336	97.086
5.750	97.823	97.798	97.673	97.548	97.423	97.173
5.875	98.245	98.220	98.095	97.970	97.845	97.595
5.990	98.333	98.308	98.183	98.058	97.933	97.683
6.125	98.956	98.931	98.806	98.681	98.556	98.306
6.250	98.943	98.918	98.793	98.668	98.543	98.293

VA 30 IRRRL

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.750	95.849	95.824	95.783	95.740	95.654	95.395
5.875	96.667	96.642	96.517	96.294	96.144	96.069
5.990	97.088	97.063	96.938	96.770	96.620	96.545
6.125	97.590	97.565	97.467	97.418	97.268	97.193
6.250	98.149	98.124	98.027	97.955	97.796	97.535
6.375	98.866	98.841	98.744	98.672	98.532	98.242
6.500	99.354	99.329	99.231	99.160	98.969	98.756
6.625	99.728	99.703	99.585	99.359	99.105	98.954
6.750	100.144	100.119	99.931	99.843	99.666	99.253
6.875	100.458	100.433	100.245	100.157	99.999	99.788
6.990	100.950	100.925	100.774	100.567	100.426	100.014
7.125	101.016	100.991	100.840	100.667	100.517	100.442
7.250	101.487	101.462	101.193	101.088	100.654	100.379
7.375	100.924	100.899	100.630	100.525	100.091	99.816
7.500	101.411	101.386	101.117	101.012	100.578	100.303
7.625	101.653	101.628	101.213	101.108	100.901	100.826
7.750	101.920	101.895	101.473	101.457	101.207	101.072

VA 30 CASHOUT >90%

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.750	94.755	94.730	94.689	94.646	94.560	94.301
5.875	95.225	95.200	95.075	94.852	94.702	94.627
5.990	95.737	95.712	95.587	95.419	95.269	95.194
6.125	96.127	96.102	96.004	95.955	95.805	95.730
6.250	96.855	96.830	96.733	96.661	96.502	96.241
6.375	97.522	97.497	97.400	97.328	97.188	96.898
6.500	98.010	97.985	97.887	97.816	97.625	97.412
6.625	98.275	98.250	98.132	97.906	97.652	97.501
6.750	98.476	98.451	98.263	98.175	97.998	97.586
6.875	98.906	98.881	98.693	98.605	98.447	98.236
6.990	99.407	99.382	99.231	99.024	98.883	98.471
7.125	99.646	99.621	99.470	99.297	99.147	99.072
7.250	100.093	100.068	99.799	99.694	99.260	98.985
7.375	99.530	99.505	99.236	99.131	98.697	98.422
7.500	100.017	99.992	99.723	99.618	99.184	98.909
7.625	100.259	100.234	99.819	99.714	99.507	99.432
7.750	100.726	100.701	100.279	100.263	100.013	99.878

VA 30 HB Standard

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.750	96.155	96.145	96.104	96.061	95.975	95.716
5.875	97.333	97.323	97.198	96.975	96.825	96.750
5.990	97.754	97.744	97.619	97.451	97.301	97.226
6.125	98.056	98.046	97.948	97.899	97.749	97.674
6.250	98.546	98.536	98.439	98.367	98.208	97.947
6.375	99.253	99.243	99.145	99.074	98.934	98.644
6.500	99.858	99.848	99.750	99.679	99.487	99.275
6.625	100.144	100.134	100.016	99.790	99.536	99.385
6.750	100.560	100.550	100.362	100.274	100.097	99.684
6.875	100.874	100.864	100.676	100.588	100.430	100.219
6.990	101.366	101.356	101.205	100.998	100.857	100.445
7.125	101.432	101.422	101.271	101.098	100.948	100.873
7.250	101.540	101.530	101.261	101.156	100.722	100.447
7.375	100.797	100.787	100.518	100.413	99.979	99.703
7.500	100.915	100.905	100.636	100.532	100.097	99.822
7.625	101.141	101.131	100.715	100.611	100.404	100.329
7.750	99.224	99.214	98.792	98.775	98.525	98.391

VA 30 HB IRRRL

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.750	96.030	96.020	95.979	95.936	95.850	95.591
5.875	97.208	97.198	97.073	96.850	96.700	96.625
5.990	97.629	97.619	97.494	97.326	97.176	97.101
6.125	97.931	97.921	97.823	97.774	97.624	97.549
6.250	98.421	98.411	98.314	98.242	98.083	97.822
6.375	99.128	99.118	99.020	98.949	98.809	98.519
6.500	99.733	99.723	99.625	99.554	99.362	99.150
6.625	100.019	100.009	99.891	99.665	99.411	99.260
6.750	100.435	100.425	100.237	100.149	99.972	99.559
6.875	100.749	100.739	100.551	100.463	100.305	100.094
6.990	101.241	101.231	101.080	100.873	100.732	100.320
7.125	101.307	101.297	101.146	100.973	100.823	100.748
7.250	101.415	101.405	101.136	101.031	100.597	100.322
7.375	100.672	100.662	100.393	100.288	99.854	99.578
7.500	100.790	100.780	100.511	100.407	99.972	99.697
7.625	101.016	101.006	100.590	100.486	100.279	100.204
7.750	99.099	99.089	98.667	98.650	98.400	98.266

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 - 832,750	0.100
832,751 - 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:

First Request	(0.020)
Second Request	(0.020)
Third Request	(0.040)
Fourth Request	(0.040)
Relock Fee	(0.125)

Admin Fees

Underwriting Fee - Full Doc	$1,199
Underwriting Fee - IRRRL	$695
New Project Submission	$795

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

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

Conventional ARM Products

Agency 10/6 SOFR ARM 5-1-5

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
4.875	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
5.125	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
5.375	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
5.625	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
5.875	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
6.125	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
6.375	85.000	85.000	85.000	85.000	85.000	85.000

Agency 7/6 SOFR ARM 5-1-5

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.500	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
5.750	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
6.000	85.000	85.000	85.000	85.000	85.000	85.000
6.125	85.000	85.000	85.000	85.000	85.000	85.000
6.250	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
6.500	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
6.750	86.000	86.000	86.000	86.000	86.000	86.000
6.875	87.000	87.000	87.000	87.000	87.000	87.000
7.000	88.000	88.000	88.000	88.000	88.000	88.000

Agency 5/6 SOFR ARM 2-1-5

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.875	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
6.125	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
6.375	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
6.625	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
6.875	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
7.125	85.000	85.000	85.000	85.000	85.000	85.000

Agency 10/6 SOFR ARM 5-1-5 High Balance

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
5.000	85.000	85.000	85.000	85.000	85.000	85.000
5.125	85.000	85.000	85.000	85.000	85.000	85.000
5.250	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
5.500	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
5.750	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
6.000	85.000	85.000	85.000	85.000	85.000	85.000

Agency 7/6 SOFR ARM 5-1-5 High Balance

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.500	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
5.750	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
6.000	85.000	85.000	85.000	85.000	85.000	85.000
6.125	85.000	85.000	85.000	85.000	85.000	85.000
6.250	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
6.500	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

Agency 5/6 SOFR ARM 2-1-5 High Balance

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.000	85.000	85.000	85.000	85.000	85.000	85.000
5.125	85.000	85.000	85.000	85.000	85.000	85.000
5.250	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
5.500	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
5.750	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
6.000	85.000	85.000	85.000	85.000	85.000	85.000
6.125	85.000	85.000	85.000	85.000	85.000	85.000

**See Page 9

Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9
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	
DC DE VA MD TN WV	0.025	0.000	
CT NC NJ NH OR SC GA WA MN	0.000	0.000	
AL CO	(0.050)	(0.025)	
AZ ID MA MT ND	(0.100)	(0.075)	
CA	(0.150)	(0.125)	

**See Page 9

SUBORDINATE FINANCING: All terms

CASH OUT: All terms

Admin Fees:

Underwriting	$1,595
Condo New Project Approval	$700
Condo Established Project	$295
Condo Limited Review	$0
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.

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

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

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

Effective Date and Time
11/12/2026 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

Rate	60-Day	75-Day	90-Day
5.990	94.462	94.133	93.553
6.125	95.102	94.773	94.193
6.250	95.879	95.555	94.983
6.375	96.442	96.135	95.575
6.500	97.080	96.773	96.213
6.625	97.609	97.155	96.545
6.750	98.346	97.879	97.259
6.875	98.827	98.374	97.763
6.990	99.263	98.809	98.198
7.125	99.727	99.273	98.663
7.250	100.152	99.699	99.088
7.375	100.640	100.211	99.631
7.500	101.005	100.576	99.996
7.625	101.339	100.910	100.330

Conforming 20 Year Fixed

Rate	60-Day	75-Day	90-Day
5.500	93.666	93.337	92.757
5.625	94.282	93.953	93.373
5.750	94.947	94.623	94.050
5.875	95.572	95.266	94.705
5.990	96.143	95.836	95.276
6.125	96.656	96.202	95.592
6.250	97.270	96.804	96.183
6.375	97.843	97.390	96.779
6.500	98.359	97.905	97.295
6.625	98.854	98.401	97.790
6.750	98.909	98.455	97.845
6.875	99.436	99.007	98.427
6.990	99.735	99.306	98.725
7.125	100.176	99.747	99.166

Conventional Loan Level Price Adjustments

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 - 548,250	0.075	0.075
548,251 - 832,750	0.100	0.100

State Adjustments	20/25/30 Yr	10/15 Yr
PA FL TX	0.075	0.050
DC DE VA MD TN WV	0.025	0.000
CT NC NJ NH OR SC GA WA MN	0.000	0.000
AL CO	0.050	0.050
AZ ID MA MT ND	(0.100)	(0.075)
CA	(0.150)	(0.125)
SPECIAL - CA WA	0.100	0.100

Specialty Programs	30 Yr Term	< 30 Yr Term
DU Home Ready	0.150	0.000
LP Home Possible	0.150	0.000

Condo
~~All Condo Types~~
*Not Subject to LLPA Caps

Temporary Interest Rate Buydown	
Temporary Interest Rate Buydown	(0.125)

Second Home and Investment Property LTV Adjustments - n/a Primary Residence Only

Conforming 15 Year Fixed

Rate	60-Day	75-Day	90-Day
5.125	94.931	94.830	94.729
5.250	95.551	95.450	95.349
5.375	95.994	95.892	95.792
5.500	96.429	96.327	96.227
5.625	96.866	96.764	96.664
5.750	97.345	97.244	97.143
5.875	97.772	97.671	97.570
5.990	98.176	98.074	97.974
6.125	98.482	98.353	98.233
6.250	98.830	98.701	98.581

Conforming 10 Year Fixed

Rate	60-Day	75-Day	90-Day
4.750	93.781	93.679	93.579
4.875	94.251	94.149	94.049
5.000	94.794	94.692	94.592
5.125	95.169	95.067	94.967
5.250	95.884	95.782	95.682
5.375	96.446	96.344	96.243
5.500	96.612	96.510	96.410
5.625	96.874	96.772	96.672
5.750	97.317	97.188	97.068
5.875	97.682	97.553	97.433

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**See Page 9

**See Page 9

High Balance 30 Year Fixed

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
6.125				95.499	95.045	94.434
6.250				96.316	95.849	95.229
6.375				96.928	96.475	95.864
6.500				97.452	96.999	96.388
6.625				97.961	97.508	96.897
6.750				98.579	98.125	97.514
6.875				99.121	98.692	98.112
6.990				99.439	99.010	98.430
7.125				99.911	99.482	98.902
7.250				100.110	99.686	99.114
7.375				100.563	100.157	99.596
7.500				100.902	100.496	99.935

High Balance 15 Year Fixed

Rate	60-Day	75-Day	90-Day
5.500	92.881	92.779	92.679
5.625	93.463	93.361	93.261
5.750	93.856	93.754	93.654
5.875	94.256	94.154	94.054
5.990	94.579	94.477	94.377

HomeReady/Home Possible Adjustment Caps	LTV<=80	LTV>80
FICO Score		
>=680	(1.500)	0.000
<680	(1.500)	(1.500)

LLPA CAPS APPLY TO ALL CONV ADJUSTMENTS ABOVE EXCEPT FOR ESCROW WAIVER, STATE, AND LOAN AMOUNT ADJUSTMENTS

Escrow Waiver (0.100)

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
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 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
11/12/2026 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

Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.375				93.356	93.206	93.131
5.500				94.093	93.950	93.874
5.625				94.224	94.116	93.884
5.750				95.503	95.353	95.278
5.875				96.216	96.066	95.991
5.990				96.715	96.567	96.461
6.125				97.180	97.078	96.931
6.250				97.833	97.683	97.608
6.375				98.476	98.326	98.251
6.500				99.188	99.016	98.879
6.625				99.385	99.235	99.160
6.750				99.847	99.706	99.429

FHA 15 Standard

Rate	60-Day	75-Day	90-Day
4.625	93.234	93.001	92.465
4.750	93.926	93.504	93.435
4.875	94.232	94.091	94.022
4.990	94.018	93.848	93.773
5.125	95.155	94.922	94.386
5.250	96.193	95.662	95.562
5.375	96.429	96.205	96.104
5.500	96.855	96.631	96.486

FHA 30 HB Standard

Rate	60-Day	75-Day	90-Day
5.875	96.789	96.681	96.449
5.990	97.249	97.099	97.024
6.125	97.345	97.195	97.120
6.250	97.856	97.708	97.601
6.375	98.502	98.400	98.253
6.500	99.222	99.072	98.997
6.625	99.691	99.541	99.466
6.750	100.181	100.009	99.872
6.875	100.521	100.371	100.296
6.990	101.059	100.918	100.641

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

		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)

Extension Costs Per Day:

First Request	(0.020)
Second Request	(0.020)
Third Request	(0.040)
Fourth Request	(0.040)
Relock Fee	(0.125)

Admin Fees

Underwriting Fee - Full Doc	$1,125
Underwriting Fee - Streamline	$695
FHA Single Unit Spot Approval	$695
FHA Established Full Project Approval	$795
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.

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

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

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

Effective Date and Time
11/12/2026 10:30 AM

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

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

VA Programs - TBD Locks

VA 30 Standard

Rate	60-Day	75-Day	90-Day
5.375	93.082	92.919	92.785
5.500	93.708	93.546	93.471
5.625	93.999	93.849	93.774
5.750	95.315	95.229	94.970
5.875	95.869	95.719	95.644
5.990	96.345	96.195	96.120
6.125	96.993	96.843	96.768
6.250	97.530	97.371	97.110
6.375	98.247	98.107	97.817
6.500	98.735	98.544	98.331
6.625	98.934	98.680	98.529
6.750	99.418	99.241	98.828
6.875	99.732	99.574	99.363
6.990	100.142	100.001	99.589
7.125	100.242	100.092	100.017

VA 15 Standard

Rate	60-Day	75-Day	90-Day
4.625	93.105	92.980	92.730
4.750	93.711	93.586	93.336
4.875	93.920	93.795	93.545
4.990	93.909	93.784	93.534
5.125	95.026	94.901	94.651
5.250	95.827	95.702	95.452
5.375	95.998	95.873	95.623
5.500	96.439	96.314	96.064
5.625	96.911	96.786	96.536
5.750	96.998	96.873	96.623
5.875	97.420	97.295	97.045
5.990	97.508	97.383	97.133

VA 30 HB Standard

Rate	60-Day	75-Day	90-Day
5.875	96.539	96.431	96.199
5.990	96.999	96.849	96.774
6.125	97.095	96.945	96.870
6.250	97.606	97.458	97.351
6.375	98.252	98.150	98.003
6.500	98.972	98.822	98.747
6.625	99.441	99.291	99.216
6.750	99.931	99.759	99.622
6.875	100.271	100.121	100.046
6.990	100.809	100.668	100.391

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		
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	(2.000)
20 Year Term	(0.250)
Non-Owner Occ.	NA
VA IRRRL CLTV > 100%	NA
Cash Out LTV, CLTV or HCLTV > 90 inclusive of funding	NA

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:

First Request	(0.020)
Second Request	(0.020)
Third Request	(0.040)
Fourth Request	(0.040)
Relock Fee	(0.125)

Admin Fees

Underwriting Fee - Full Doc	$1,199
Underwriting Fee - IRRRL	$695
New Project Submission	$795

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

Effective Date and Time
11/12/2026 10:30 AM

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

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

SPEC PAYUPS

Conforming 30 Year Fixed

Rate	$700,001 - $832,750	$600,001 - $700,000	$500,001 - $600,000	$475,001 - $500,000	$450,001 - $475,000	$425,001 - $450,000	$400,001 - $425,000	$375,001 - $400,000	$350,001 - $375,000	$325,001 - $350,000	$300,001 - $325,000	$275,001 - $300,000	$250,001 - $275,000	$225,001 - $250,000	$200,001 - $225,000	$175,001 - $200,000	$150,001 - $175,000	$125,001 - $150,000	$110,001 - $125,000	$85,001 - $110,000	$75,000 - $85,000	1- $74,999
5.750	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	-3.904
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	-3.815
5.990	0.365	0.312	0.262	0.298	0.272	0.242	0.209	0.100	0.050	-0.009	-0.076	-0.142	-0.230	-0.247	-0.237	-0.444	-0.584	-0.895	-1.222	-1.477	-1.955	-3.455
6.125	0.403	0.350	0.300	0.336	0.310	0.280	0.247	0.171	0.109	0.063	-0.005	-0.071	-0.165	-0.177	-0.272	-0.334	-0.488	-0.842	-1.064	-1.216	-1.934	-3.434
6.250	0.162	0.108	0.058	0.092	0.066	0.028	-0.005	-0.065	-0.115	-0.110	-0.153	-0.132	-0.134	-0.181	-0.279	-0.322	-0.549	-0.708	-0.976	-1.025	-1.279	-2.779
6.375	0.270	0.217	0.167	0.201	0.175	0.135	0.102	0.001	-0.040	-0.014	-0.063	-0.060	-0.061	-0.087	-0.182	-0.244	-0.457	-0.599	-0.867	-0.916	-1.171	-2.671
6.500	0.284	0.230	0.180	0.216	0.190	0.151	0.118	0.044	0.026	0.012	-0.055	-0.015	-0.083	-0.086	-0.172	-0.255	-0.447	-0.589	-0.857	-0.906	-1.160	-2.660
6.625	0.298	0.244	0.194	0.170	0.144	0.115	0.082	0.029	-0.042	-0.026	-0.039	-0.033	-0.063	-0.069	-0.141	-0.170	-0.323	-0.572	-0.840	-0.889	-1.143	-2.643
6.750	0.110	0.057	0.007	0.043	0.017	-0.023	-0.056	-0.137	-0.153	-0.083	-0.009	0.052	0.059	-0.007	-0.091	-0.147	-0.308	-0.606	-0.851	-1.017	-1.293	-2.793
6.875	0.212	0.159	0.109	0.145	0.119	0.079	0.046	0.007	-0.058	-0.040	0.054	0.102	0.109	0.044	-0.028	-0.052	-0.233	-0.529	-0.761	-0.899	-1.174	-2.674
6.990	0.279	0.226	0.176	0.152	0.126	0.096	0.063	0.028	-0.023	0.019	0.104	0.163	0.172	0.118	0.036	0.004	-0.175	-0.460	-0.671	-0.825	-1.101	-2.601
7.125	0.309	0.255	0.205	0.181	0.155	0.126	0.093	0.052	0.028	0.064	0.150	0.210	0.230	0.202	0.139	0.126	-0.043	-0.297	-0.555	-0.698	-1.071	-2.571
7.250	0.253	0.199	0.149	0.186	0.159	0.120	0.087	0.007	-0.038	-0.097	0.081	0.085	0.071	0.086	-0.013	-0.090	-0.202	-0.512	-0.769	-0.969	-1.489	-2.989
7.375	0.277	0.224	0.174	0.210	0.184	0.154	0.121	0.090	0.064	0.012	0.122	0.164	0.141	0.125	0.026	-0.052	-0.146	-0.458	-0.738	-0.964	-1.409	-2.909
7.500	0.284	0.230	0.180	0.216	0.190	0.151	0.118	0.108	0.074	0.036	0.112	0.134	0.130	0.124	0.044	-0.085	-0.222	-0.537	-0.800	-1.030	-1.427	-2.927
7.625	0.299	0.245	0.195	0.231	0.205	0.176	0.143	0.187	0.189	0.112	0.195	0.249	0.242	0.252	0.190	0.079	-0.058	-0.353	-0.586	-0.806	-1.423	-2.923
7.750	0.284	0.315	0.265	0.241	0.215	0.186	0.153	0.132	0.092	0.064	0.004	0.007	-0.041	-0.101	-0.204	-0.350	-0.568	-0.883	-1.109	-1.335	-1.749	-3.249
7.875	0.375	0.421	0.371	0.348	0.321	0.292	0.259	0.239	0.198	0.170	0.110	0.114	0.065	0.005	-0.098	-0.244	-0.461	-0.777	-1.003	-1.228	-1.643	-3.143
7.990	0.529	0.576	0.526	0.502	0.476	0.446	0.413	0.393	0.353	0.324	0.264	0.268	0.220	0.160	0.057	-0.089	-0.307	-0.622	-0.848	-1.074	-1.489	-2.989
8.125	0.596	0.636	0.586	0.563	0.536	0.507	0.474	0.454	0.413	0.385	0.325	0.329	0.280	0.220	0.117	-0.029	-0.246	-0.562	-0.788	-1.013	-1.428	-2.928

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
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	-5.126
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	-4.681
5.375	0.650	0.590	0.532	0.440	0.408	0.371	0.327	0.194	0.138	0.075	0.000	-0.111	-0.216	-0.297	-0.556	-0.738	-1.014	-1.628	-1.823	-2.048	-3.054	-4.554
5.500	0.554	0.494	0.436	0.410	0.380	0.348	0.311	0.138	0.082	0.019	-0.056	-0.119	-0.224	-0.403	-0.564	-0.746	-1.022	-1.809	-2.103	-2.352	-3.306	-4.806
5.625	0.718	0.658	0.600	0.583	0.562	0.537	0.506	0.360	0.317	0.214	0.117	0.111	0.005	-0.142	-0.308	-0.548	-0.858	-1.501	-1.961	-2.132	-3.142	-4.642
5.750	0.718	0.658	0.600	0.474	0.444	0.412	0.375	0.311	0.258	0.143	0.116	-0.165	-0.224	-0.182	-0.456	-0.839	-0.938	-1.522	-1.655	-1.893	-2.850	-4.350
5.875	0.368	0.308	0.250	0.124	0.094	0.062	0.025	-0.088	-0.144	-0.207	-0.282	-0.508	-0.620	-0.579	-0.850	-1.180	-1.323	-1.885	-2.106	-2.250	-3.271	-4.771
5.990	0.311	0.251	0.193	0.167	0.137	0.105	0.068	-0.098	-0.161	-0.224	-0.299	-0.362	-0.467	-0.471	-0.781	-0.989	-1.265	-1.935	-2.142	-2.294	-3.343	-4.843
6.125	0.455	0.395	0.337	0.255	0.236	0.216	0.191	0.084	0.007	-0.042	-0.111	-0.210	-0.285	-0.410	-0.582	-0.799	-1.137	-1.620	-2.019	-2.163	-3.184	-4.684
6.250	0.758	0.698	0.640	0.580	0.557	0.486	0.440	0.320	0.272	0.207	0.186	0.085	0.020	-0.085	-0.259	-0.400	-0.591	-1.127	-1.380	-1.511	-2.513	-4.013
6.375	0.843	0.783	0.725	0.599	0.569	0.537	0.500	0.387	0.336	0.268	0.260	0.136	0.071	-0.009	-0.208	-0.349	-0.497	-1.041	-1.306	-1.426	-2.428	-3.928
6.500	0.664	0.604	0.546	0.446	0.416	0.384	0.347	0.234	0.219	0.176	0.122	0.120	0.055	-0.103	-0.224	-0.365	-0.621	-1.212	-1.449	-1.564	-2.606	-4.106
6.625	0.785	0.725	0.667	0.541	0.511	0.479	0.442	0.364	0.311	0.242	0.233	0.114	0.049	-0.067	-0.183	-0.352	-0.554	-0.962	-1.333	-1.465	-2.485	-3.985
6.750	0.724	0.664	0.606	0.480	0.450	0.418	0.381	0.268	0.212	0.149	0.074	-0.067	-0.154	-0.150	-0.356	-0.584	-0.522	-1.006	-1.239	-1.383	-2.404	-3.904
6.875	0.820	0.760	0.702	0.576	0.546	0.514	0.477	0.364	0.308	0.245	0.329	0.166	0.097	0.119	-0.086	-0.280	-0.253	-0.749	-0.969	-1.114	-2.135	-3.635
6.990	0.494	0.434	0.376	0.350	0.320	0.288	0.267	0.192	0.205	0.172	0.132	0.133	0.102	0.082	-0.056	-0.220	-0.515	-0.953	-1.030	-1.176	-2.320	-3.820
7.125	0.667	0.607	0.549	0.523	0.493	0.485	0.569	0.507	0.503	0.494	0.488	0.528	0.519	0.501	0.387	0.246	0.033	-0.484	-0.686	-0.847	-1.858	-3.358
7.250	0.843	0.783	0.725	0.599	0.569	0.537	0.500	0.387	0.331	0.268	0.352	0.141	0.058	0.143	-0.063	-0.292	-0.229	-0.726	-0.946	-1.090	-2.112	-3.612
7.375	0.718	0.658	0.600	0.474	0.444	0.412	0.375	0.417	0.363	0.299	0.310	-0.056	0.012	0.101	-0.135	-0.457	-0.506	-1.054	-1.337	-1.595	-2.504	-4.004
7.500	0.718	0.658	0.600	0.474	0.444	0.412	0.375	0.262	0.213	0.143	0.155	-0.056	-0.139	-0.032	-0.281	-0.598	-0.657	-1.207	-1.471	-1.615	-2.653	-4.153
7.625	0.718	0.658	0.600	0.474	0.444	0.412	0.375	0.398	0.439	0.374	0.304	-0.055	-0.121	-0.006	-0.081	-0.597	-0.667	-1.207	-1.471	-1.615	-2.590	-4.090
7.750	0.718	0.658	0.600	0.474	0.444	0.412	0.375	0.262	0.236	0.143	0.186	-0.025	-0.124	-0.002	-0.281	-0.597	-0.666	-1.207	-1.471	-1.615	-2.649	-4.149

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
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	-4.645
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	-4.552
5.375	0.918	0.858	0.800	0.715	0.685	0.653	0.616	0.522	0.466	0.403	0.328	0.255	0.150	0.011	-0.259	-0.402	-0.717	-1.105	-1.621	-1.737	-2.192	-3.692
5.500	0.918	0.858	0.800	0.774	0.744	0.712	0.675	0.502	0.446	0.383	0.308	0.245	0.140	-0.039	-0.200	-0.382	-0.658	-1.318	-1.761	-1.944	-2.458	-3.958
5.625	0.918	0.858	0.800	0.766	0.736	0.704	0.667	0.522	0.466	0.403	0.328	0.255	0.150	0.011	-0.153	-0.365	-0.666	-1.105	-1.621	-1.737	-2.192	-3.692
5.750	0.918	0.858	0.800	0.704	0.674	0.642	0.605	0.522	0.466	0.403	0.328	0.255	0.150	0.011	-0.370	-0.402	-0.858	-1.105	-1.598	-1.706	-2.145	-3.645
5.875	0.570	0.510	0.452	0.357	0.329	0.299	0.264	0.195	0.142	0.069	-0.001	-0.093	-0.183	-0.333	-0.587	-0.746	-1.106	-1.435	-1.920	-2.028	-2.493	-3.993
5.990	0.661	0.601	0.543	0.517	0.487	0.455	0.418	0.245	0.238	0.126	0.097	0.005	-0.085	-0.235	-0.451	-0.639	-0.915	-1.368	-1.828	-1.945	-2.455	-3.955
6.125	0.749	0.689	0.631	0.576	0.546	0.514	0.477	0.393	0.345	0.270	0.206	0.136	0.059	-0.049	-0.198	-0.396	-0.710	-1.187	-1.645	-1.837	-2.314	-3.814
6.250	1.069	1.010	0.952	0.923	0.891	0.855	0.813	0.676	0.612	0.539	0.485	0.397	0.308	0.161	-0.118	-0.237	-0.618	-0.880	-1.337	-1.473	-1.919	-3.419
6.375	1.043	0.983	0.925	0.829	0.799	0.767	0.730	0.647	0.591	0.528	0.473	0.404	0.303	0.167	-0.169	-0.226	-0.627	-0.866	-1.359	-1.459	-1.891	-3.391
6.500	1.043	0.983	0.925	0.899	0.869	0.837	0.800	0.631	0.578	0.517	0.443	0.385	0.283	0.106	-0.052	-0.231	-0.505	-1.020	-1.437	-1.526	-2.051	-3.551
6.625	0.934	0.874	0.816	0.790	0.760	0.728	0.691	0.522	0.482	0.450	0.406	0.354	0.292	0.200	0.066	-0.119	-0.419	-0.879	-1.334	-1.522	-1.953	-3.453
6.750	0.638	0.578	0.520	0.433	0.403	0.371	0.334	0.438	0.443	0.382	0.281	0.277	0.227	-0.269	-0.411	-0.517	-0.762	-1.019	-1.450	-1.681	-2.168	-3.668
6.875	0.835	0.775	0.717	0.691	0.661	0.629	0.592	0.501	0.496	0.419	0.279	0.214	0.232	0.091	-0.263	-0.256	-0.718	-0.846	-1.376	-1.568	-2.007	-3.507
6.990	0.844	0.784	0.726	0.700	0.670	0.638	0.601	0.432	0.378	0.316	0.243	0.186	0.083	-0.095	-0.254	-0.426	-0.709	-0.973	-1.442	-1.728	-2.094	-3.594
7.125	1.017	0.957	0.899	0.873	0.843	0.811	0.774	0.605	0.551	0.489	0.452	0.385	0.279	0.252	0.092	-0.070	-0.347	-0.790	-1.117	-1.608	-1.771	-3.271
7.250	1.043	0.983	0.925	0.829	0.799	0.767	0.730	0.647	0.640	0.528	0.500	0.484	0.511	0.226	-0.144	-0.051	-0.473	-0.674	-1.179	-1.335	-1.717	-3.217
7.375	0.918	0.858	0.800	0.704	0.674	0.642	0.605	0.564	0.707	0.403	0.359	0.294	0.415	0.081	-0.211	-0.230	-0.472	-0.745	-1.246	-1.547	-1.801	-3.301
7.500	0.918	0.858	0.800	0.704	0.674	0.642	0.605	0.522	0.466	0.403	0.398	0.347	0.197	0.081	-0.281	-0.300	-0.739	-0.988	-1.231	-1.604	-1.850	-3.350
7.625	0.918	0.858	0.800	0.704	0.674	0.642	0.605	0.576	0.520	0.457	0.359	0.348	0.251	0.152	-0.025	-0.178	-0.448	-0.702	-1.321	-1.510	-1.997	-3.497
7.750	0.918	0.858	0.800	0.704	0.674	0.642	0.605	0.522	0.466	0.438	0.360	0.295	0.250	0.113	-0.291	-0.300	-0.748	-0.987	-1.412	-1.604	-2.051	-3.551

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	0.055	-0.002	-0.054	-0.080	-0.109	-0.139	-0.175	-0.294	-0.345	-0.403	-0.471	-0.536	-0.633	-0.814	-0.938	-1.126	-1.378	-1.732	-2.021	-2.229	-2.645	-4.145
5.250	0.068	0.014	-0.036	0.001	-0.026	-0.055	-0.088	-0.197	-0.248	-0.306	-0.374	-0.439	-0.536	-0.763	-0.841	-1.045	-1.297	-1.651	-1.990	-2.198	-2.742	-4.242
5.375	0.151	0.098	0.048	0.084	0.058	0.028	-0.005	-0.114	-0.164	-0.222	-0.290	-0.356	-0.452	-0.680	-0.757	-0.961	-1.214	-1.567	-1.906	-2.115	-2.673	-4.173
5.500	0.060	0.005	-0.045	-0.069	-0.096	-0.126	-0.160	-0.282	-0.334	-0.397	-0.466	-0.527	-0.628	-0.789	-0.933	-1.137	-1.390	-1.743	-2.082	-2.291	-2.712	-4.212
5.625	0.083	0.030	-0.019	-0.031	-0.057	-0.086	-0.119	-0.229	-0.279	-0.337	-0.405	-0.471	-0.567	-0.758	-0.872	-1.076	-1.329	-1.682	-2.021	-2.230	-2.661	-4.161
5.750	0.093	0.039	-0.011	0.026	-0.001	-0.030	-0.063	-0.172	-0.223	-0.281	-0.349	-0.414	-0.511	-0.738	-0.816	-1.020	-1.272	-1.626	-1.965	-2.173	-2.616	-4.116
5.875	0.175	0.121	0.071	0.108	0.081	0.052	0.019	-0.090	-0.141	-0.199	-0.267	-0.332	-0.429	-0.656	-0.734	-0.938	-1.190	-1.544	-1.883	-2.091	-2.532	-4.032
6.000	0.077	0.023	-0.027	0.009	-0.017	-0.046	-0.079	-0.189	-0.239	-0.297	-0.365	-0.431	-0.527	-0.748	-0.832	-1.036	-1.289	-1.642	-1.954	-2.163	-2.578	-4.078
6.125	0.045	-0.008	-0.058	-0.022	-0.048	-0.078	-0.111	-0.220	-0.270	-0.328	-0.396	-0.462	-0.558	-0.774	-0.863	-1.067	-1.320	-1.673	-1.984	-2.193	-2.608	-4.108
6.250	0.217	0.164	0.114	0.150	0.124	0.094	0.061	-0.048	-0.098	-0.156	-0.224	-0.290	-0.386	-0.614	-0.691	-0.895	-1.148	-1.501	-1.840	-2.049	-2.515	-4.015
6.375	0.323	0.270	0.220	0.256	0.230	0.200	0.167	0.058	0.008	-0.051	-0.119	-0.184	-0.280	-0.508	-0.585	-0.789	-1.042	-1.395	-1.719	-1.928	-2.344	-3.844
6.500	0.354	0.300	0.250	0.286	0.260	0.231	0.198	0.088	0.038	-0.020	-0.088	-0.154	-0.250	-0.478	-0.555	-0.759	-1.012	-1.365	-1.697	-1.906	-2.321	-3.821
6.625	0.284	0.230	0.180	0.198	0.171	0.142	0.109	0.000	-0.051	-0.109	-0.177	-0.242	-0.339	-0.498	-0.531	-0.707	-0.979	-1.357	-1.704	-1.912	-2.328	-3.828
6.750	0.354	0.300	0.250	0.286	0.260	0.231	0.198	0.088	0.038	-0.020	-0.088	-0.154	-0.250	-0.478	-0.555	-0.759	-1.012	-1.365	-1.704	-1.913	-2.436	-3.936
6.875	0.354	0.300	0.250	0.286	0.260	0.231	0.198	0.088	0.038	-0.020	-0.088	-0.154	-0.250	-0.478	-0.555	-0.759	-1.012	-1.365	-1.704	-1.913	-2.347	-3.847
7.000	0.354	0.300	0.250	0.286	0.260	0.231	0.198	0.088	0.038	-0.020	-0.088	-0.154	-0.250	-0.478	-0.555	-0.759	-1.012	-1.365	-1.704	-1.913	-2.330	-3.830
7.125	0.023	-0.003	-0.021	-0.027	-0.044	-0.059	-0.078	-0.183	-0.222	-0.271	-0.331	-0.372	-0.470	-0.612	-0.579	-0.754	-1.024	-1.464	-1.882	-2.258	-2.956	-4.456

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	0.520	0.466	0.416	0.392	0.366	0.337	0.304	0.369	0.353	0.360	0.348	0.350	0.324	0.266	0.320	0.216	0.028	-0.274	-0.555	-0.766	-1.216	-2.716
6.125	0.779	0.725	0.675	0.651	0.625	0.596	0.563	0.550	0.507	0.458	0.400	0.357	0.324	0.266	0.510	0.346	0.093	-0.249	-0.530	-0.740	-1.174	-2.674
6.250	1.111	1.058	1.008	0.984	0.958	0.928	0.895	0.883	0.840	0.790	0.733	0.689	0.608	0.508	0.557	0.393	0.140	-0.213	-0.483	-0.686	-1.126	-2.626
6.375	1.072	1.018	0.968	0.945	0.918	0.889	0.856	0.843	0.800	0.751	0.693	0.650	0.568	0.468	0.584	0.420	0.167	-0.147	-0.380	-0.584	-1.025	-2.525
6.500	0.991	0.938	0.888	0.864	0.838	0.808	0.775	0.763	0.720	0.671	0.613	0.570	0.488	0.388	0.511	0.347	0.129	-0.180	-0.413	-0.617	-1.058	-2.558
6.625	0.859	0.805	0.755	0.732	0.705	0.676	0.643	0.630	0.587	0.538	0.480	0.437	0.381	0.326	0.708	0.544	0.291	-0.062	-0.349	-0.553	-0.975	-2.475
6.750	1.344	1.290	1.240	1.217	1.190	1.161	1.128	1.115	1.072	1.023	0.965	0.922	0.840	0.740	0.831	0.666	0.414	0.061	-0.229	-0.437	-0.853	-2.353
6.875	1.308	1.255	1.205	1.181	1.155	1.125	1.092	1.080	1.037	0.987	0.930	0.886	0.805	0.705	0.858	0.694	0.441	0.088	-0.201	-0.410	-0.825	-2.325
7.000	1.324	1.270	1.220	1.196	1.170	1.141	1.108	1.095	1.052	1.003	0.945	0.902	0.820	0.720	0.871	0.706	0.454	0.101	-0.188	-0.397	-0.813	-2.313
7.125	1.240	1.186	1.136	1.113	1.086	1.057	1.024	1.011	0.969	0.919	0.861	0.818	0.736	0.636	0.870	0.706	0.453	0.100	-0.189	-0.398	-0.813	-2.313
7.250	1.296	1.243	1.193	1.169	1.143	1.113	1.080	1.068	1.025	0.975	0.918	0.875	0.793	0.693	0.840	0.676	0.424	0.070	-0.219	-0.427	-0.843	-2.343
7.375	1.299	1.245	1.195	1.172	1.145	1.116	1.083	1.070	1.027	0.978	0.920	0.877	0.795	0.695	0.860	0.696	0.443	0.090	-0.199	-0.408	-0.823	-2.323
7.500	1.296	1.242	1.192	1.169	1.142	1.113	1.080	1.067	1.025	0.975	0.917	0.874	0.792	0.692	0.778	0.614	0.361	0.008	-0.281	-0.490	-0.905	-2.405
7.625	1.290	1.236	1.186	1.163	1.136	1.107	1.074	1.061	1.019	0.969	0.911	0.868	0.786	0.686	0.844	0.680	0.427	0.074	-0.215	-0.424	-0.839	-2.339
7.750	1.452	1.399	1.349	1.325	1.299	1.269	1.236	1.224	1.181	1.131	1.074	1.031	0.949	0.849	0.747	0.583	0.331	-0.023	-0.249	-0.475	-0.889	-2.389
7.875	1.470	1.417	1.367	1.343	1.317	1.287	1.254	1.242	1.199	1.149	1.092	1.049	0.967	0.867	0.767	0.603	0.351	0.027	-0.199	-0.425	-0.839	-2.339
7.990	1.582	1.529	1.479	1.455	1.429	1.399	1.366	1.354	1.311	1.262	1.204	1.161	1.079	0.979	0.892	0.727	0.475	0.128	-0.098	-0.324	-0.739	-2.239
8.125	1.592	1.539	1.489	1.465	1.439	1.409	1.376	1.364	1.321	1.272	1.214	1.171	1.089	0.989	0.926	0.762	0.509	0.188	-0.038	-0.263	-0.678	-2.178

Floridia 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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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 LLPAs

Purchase - FICO/LTV LLPAs (Mortgage > 15 Year Terms)

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

Purchase - LLPAs by Product Feature (All Terms)

Product Feature	LTV Range <= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance - ARM	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Non Cashout Refinance - FICO/LTV LLPAs (Mortgage > 15 Year Terms)

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

Non Cashout Refinance - LLPAs by Product Feature (All Terms)

Product Feature	LTV Range <= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance - ARM	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Cashout Refinance - FICO/LTV LLPAs (All Mortgage Terms)

FICO Range	LTV Range <= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=780	-0.375	-0.375	-0.625	-0.875	-1.375	n/a	n/a	n/a	n/a
760-779	-0.375	-0.375	-0.875	-1.250	-1.875	n/a	n/a	n/a	n/a
740-759	-0.375	-0.375	-1.000	-1.625	-2.375	n/a	n/a	n/a	n/a
720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750	n/a	n/a	n/a	n/a
700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250	n/a	n/a	n/a	n/a
680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750	n/a	n/a	n/a	n/a
660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750	n/a	n/a	n/a	n/a
640 - 659	-0.375	-1.375	-3.125	-4.625	-5.125	n/a	n/a	n/a	n/a
620 - 639	-0.375	-1.375	-3.375	-4.875	-5.125	n/a	n/a	n/a	n/a
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

Cashout Refinance - LLPAs by Product Feature (All Terms)

Product Feature	LTV Range <= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a	n/a
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	n/a	n/a	n/a	n/a
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.125	-0.125	-0.750	n/a	n/a	n/a	n/a
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a	n/a	n/a
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	n/a	n/a	n/a	n/a
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	n/a	n/a	n/a	n/a
High Balance - Fixed Rate	-1.250	-1.250	-1.500	-1.500	-1.750	n/a	n/a	n/a	n/a
High Balance - ARM	-2.000	-2.000	-2.250	-2.250	-3.250	n/a	n/a	n/a	n/a
DTI > 40%	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a	n/a

Pricing Specials

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%
Purchase Special	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Refinance Special	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Temporary Interest Rate Buydown	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Escrow Waiver	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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 - 548,250	0.075	0.075
548,251 - 832,750	0.100	0.100
> 832,750	0.000	0.000

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.

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

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)

Admin Fees:

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

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

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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.