

9/2/2025 10:47

Effective:

United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City MO, 64150 www.uffwholesale.com

	Lock Expirations	Lock Extensions				
15 Days	9/17/2025	2 days	0.100			
30 Days	10/2/2025	7 days	0.250			
45 Days	10/17/2025	15 days	0.375			
		30 days	0.625			

THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME" PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

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CON	IVENTION	AL 30/25Y	R FIXED	CC	NVENTION	NAL 20 YR	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.125	100.538	100.491	100.441	6.000	100.841	100.731	100.653	5.750	101.301	101.273	101.145	5.875	101.363	101.335	101.206
5.250	100.773	100.726	100.675	6.125	101.316	101.206	101.128	5.875	101.822	101.793	101.665	6.000	101.574	101.545	101.417
5.375	101.313	101.266	101.215	6.250	101.759	101.649	101.570	6.000	102.034	102.006	101.878	6.125	101.766	101.738	101.610
5.500	101.813	101.766	101.715	6.375	102.161	102.050	101.972	6.125	102.321	102.293	102.164	6.250	102.125	102.096	101.968
.625	102.188	102.142	102.091	6.500	101.889	101.843	101.678	6.250	102.485	102.449	102.393	6.375	102.523	102.495	102.366
5.750	102.262	102.207	102.148	6.625	102.227	102.169	102.048	6.375	102.984	102.956	102.827	6.500	102.724	102.695	102.567
.875	102.743	102.688	102.629	6.750	102.591	102.482	102.412	6.500	103.226	103.198	103.069	6.625	102.940	102.911	102.783
.000	103.186	103.131	103.072	6.875	102.926	102.817	102.747	6.625	103.505	103.477	103.348	6.750	103.181	103.153	103.024
.125	103.540	103.487	103.434	7.000	103.267	103.221	103.175	6.750	103.536	103.507	103.379	6.875	103.551	103.522	103.394
.250	103.726	103.679	103.628	7.125	103.671	103.625	103.578	6.875	103.995	103.967	103.838	7.000	103.699	103.670	103.542
	NV 30 YR				NV 20 YR				DNV 15 YR				NV 10 YR		
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.500	100.975	100.928	100.877	6.500	101.023	100.975	100.928	6.250	100.302	100.274	100.145	6.250	99.877	99.849	99.721
.625	101.396	101.342	101.283	6.625	101.446	101.396	101.342	6.375	100.715	100.686	100.558	6.375	100.184	100.155	100.027
.750	101.621	101.566	101.507	6.750	101.670	101.621	101.566	6.500	100.890	100.862	100.733	6.500	100.426	100.398	100.270
.875	101.945	101.890	101.831	6.875	101.995	101.945	101.890	6.625	101.109	101.080	100.952	6.625	100.649	100.621	100.492
.000	102.259	102.204	102.145	7.000	102.309	102.259	102.204	6.750	101.050	101.021	100.893	6.750	100.624	100.596	100.46
.125	102.529	102.474	102.416	7.125	102.579	102.529	102.474	6.875	101.420	101.392	101.263	6.875	100.904	100.875	100.74
.250	101.962	101.900	101.831	7.250	102.020	101.962	101.900	7.000	101.537	101.509	101.380	7.000	101.079	101.051	100.922
.375	102.267	102.204	102.136	7.375	102.324	102.267	102.204	7.125	101.682	101.653	101.525	7.125	101.238	101.210	101.081
.500	102.563	102.516	102.339	7.500	102.507	102.450	102.387	7.250	99.525	99.408	99.294	7.250	99.525	99.408	99.294
.625	102.759	102.712	102.534	7.625	102.644	102.587	102.524					-			
	SOER 5	5/6 ARMS			SOER 7	7/6 ARMS			SOER 1	LO/6 ARM	ς		Misc Price	Adjustme	nte
	301103	707111115			30110	707111113			30111.	.0/074141		No Impou	ınds (Non-CA)	rajustine	0.250
												I — ·	ınds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	30	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	: Program Da	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT	TV > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception	only)	1.500
	Lo	ss Payee	Clause		Lo	ck Desk H	lours			tact Us			Approv	ed States	
	United Fideli	, 0	•		8.3	0am - 5:00p	om CST		ail: locks@			1 ' '	A, CO, FL, GA		
			wy, Suite 27	5		nline Unitl 8			Lock Desk: (,		ME, MI, N	IN, MO, NC, I		
	Kar	nsas City, Mo	D 64150				,	ıl	nside Sales:	(816) 457-	-6300		SC, TN, TX	, VA, WA,W	



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						Con	form	ning	LLPA	۱S					
	Durck	ace Men	ov Loons	- LLPA	by Crodit			8		Cash-out Refinance Loans – LLPA by Credit Score/LTV					
	Purci	iase won	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	rable for	all loans	.TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	,
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780				0.000%					0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779	0.000%			0.250%						760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739				0.375%						740 – 759 720 – 739	0.375% 0.375%		1.000% 1.375%	1.625% 2.000%	2.375% 2.750%
700 – 719				0.875%						700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699	0.000%	0.000%	0.625%	1.125%	1.750%	1.875%	1.500%	1.375%	1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679				1.375%						660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639				1.500% 2.125%						640 - 659 ≤ 639	0.375%		3.125% 3.375%	4.625% 4.875%	5.125% 5.125%
									11.1 00 70	Additional L					
Add	litional LL	PAS Dy L	oan Attri	ibute App	oncable to	Purcha	se money	Loans				Refinan	ces		
Loan Feature				L	TV Rang	е				Loan Feature			LTV Rang	je	
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo				0.000% 0.125%						Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment				2.125%				4.125%		Second home	1.125%		1.625%	2.125%	3.375%
Second home				2.125%				4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
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	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%		-				
	Limited	Cash-ou	t Refinan	ices – LL	PA by Cr	edit Scor	e/LTV Ra	itio		All LLPA	s will be v	waived f	or the fo	llowing lo	ans
				L	TV Rang	е					Ho	meReady	[®] loans		
Credit Score				all loans						Loans to first-tir					
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		<u> </u>	<u>′</u>		igh-cost are	eas
≥ = 780	0.000%	_	_	0.125%				_	0.375%	Loa	ins meeting	Duty to S	serve requ	irements	
760 – 779	0.000%	0.000%			0.875%		0.750%		0.625%						
740 – 759	0.000%	0.000%					1.125%	1.000%	1.000%						
720 – 739 700 – 719	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
680 – 699	0.000%	0.000%	0.625%				1.750% 2.125%		1.625%						
660 – 679	0.000%	0.000%	1.125%						1.750% 2.125%						
640 - 659	0.000%	0.125%	1.375%	2.125%	2.875%				2.500%						
640 - 659 ≤ 639	0.000%	0.250%	1.750%	2.125%	3.500%	3.875%	3.625%	2.500%		i					
	nal LLPA									ĺ					
					.TV Rang										
Loan Feature	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
Adjustable-rate		0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%						
	0.000%	0.000%	0.00070	0.00070											
mortgage Condo						0.750%	0.750%	0.750%	0.750%	1					
Condo Investment		0.000%	0.125%		0.750%			0.750% 4.125%							
Condo Investment property	0.000%	0.000% 1.125%	0.125% 1.625%	0.125% 2.125%	0.750% 3.375%	4.125%	4.125%	4.125%	4.125%						
Condo Investment property Second home Manufactured	0.000%	0.000% 1.125%	0.125% 1.625% 1.625%	0.125% 2.125%	0.750% 3.375% 3.375%	4.125% 4.125%	4.125%	4.125% 4.125%	4.125%						
Condo Investment property Second home Manufactured home Two- to four-unit	0.000% 1.125% 1.125%	0.000% 1.125% 1.125% 0.500%	0.125% 1.625% 1.625% 0.500%	0.125% 2.125% 2.125% 0.500%	0.750% 3.375% 3.375% 0.500%	4.125% 4.125% 0.500%	4.125% 4.125% 0.500%	4.125% 4.125%	4.125% 4.125% 0.500%						
Condo Investment property Second home Manufactured home Two- to four-unit property High-balance	0.000% 1.125% 1.125% 0.500%	0.000% 1.125% 1.125% 0.500%	0.125% 1.625% 1.625% 0.500% 0.375%	0.125% 2.125% 2.125% 0.500%	0.750% 3.375% 3.375% 0.500%	4.125% 4.125% 0.500%	4.125% 4.125% 0.500%	4.125% 4.125% 0.500% 0.625%	4.125% 4.125% 0.500%						
Condo Investment property Second home Manufactured home Two- to four-unit property	0.000% 1.125% 1.125% 0.500% 0.000%	0.000% 1.125% 1.125% 0.500% 0.000%	0.125% 1.625% 1.625% 0.500% 0.375%	0.125% 2.125% 2.125% 0.500% 0.375% 0.750%	0.750% 3.375% 3.375% 0.500% 0.625% 1.000%	4.125% 4.125% 0.500% 0.625% 1.000%	4.125% 4.125% 0.500% 0.625% 1.000%	4.125% 4.125% 0.500% 0.625%	4.125% 4.125% 0.500% 0.625% 1.000%						



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Effective	e:	9/2/2025 10	0:47						WV	W.UFFEAG	ILE.COM				
			GOV	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA.	5/1 ARM			FHA - Price	e Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
5.000	101.547	101.446	101.046	5.875	101.124	101.096	100.967	5.375	99.520	99.457	99.295	FICO 740			0.000
.125	101.869	101.714	101.535	6.000	101.652	101.624	101.495	5.500	99.510	99.447	99.285	FICO 680			0.125
5.250	102.118	102.048	101.872	6.125	102.169	102.140	102.012	5.625	99.501	99.438	99.276	FICO 660			0.250
5.375	102.472	102.422	102.322	6.250	102.673	102.645	102.516	5.750	100.113	100.050	99.888	FICO 640			0.500
5.500	102.921	102.871	102.770	6.375	102.159	102.131	102.003	5.875	100.103	100.040	99.878	FICO 620	- 639		1.500
5.625	103.365 103.370	103.315 103.312	103.215	6.500	102.668	102.640	102.511	6.000	100.092 100.080	100.029	99.867	II			
5.750 5.875			103.253 103.129	6.625 6.750	103.169	103.141	103.013 103.506	6.125 6.250		100.017 100.004	99.899	Non-Owr		1001/	0.500
7.000	103.247 103.790	103.188 103.731	103.129	0.750	103.663	103.635	103.506	6.230	100.067	100.004	99.842	11	ount \$50K < \$1 50K (exception		0.500 1.500
7.125	104.169	104.111	104.052									1	treamline Loan		0.250
.125	10 1.105	10 11111	10 11052	+				1					efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	F	HA 15 YR	Fixed Hig	n Bal	RU	JRAL HOUS	ING 30 Y	R Fixed	П	USDA - Pric		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
5.250	101.781	101.710	101.535	6.250	98.472	98.430	98.380	6.250	102.418	102.348	102.172	FICO 740			0.000
.375	101.780	101.729	101.629	6.375	98.709	98.666	98.616	6.375	102.040	101.969	101.794	FICO 700	- 739		0.125
5.500	102.268	102.218	102.118	6.500	99.006	98.964	98.914	6.500	102.628	102.557	102.382	FICO 680	- 699		0.250
.625	102.603	102.553	102.452	6.625	99.219	99.176	99.127	6.625	103.148	103.077	102.902	FICO 660			0.375
.750	102.513	102.442	102.267	6.750	99.388	99.360	99.231	6.750	103.650	103.580	103.404	FICO 640	- 659		0.875
.875	101.934	101.876	101.817	6.875	99.485	99.443	99.393	6.875	102.856	102.774	102.583	FICO 620	- 639		1.500
.000	102.477	102.419	102.360	7.000	99.629	99.587	99.537	7.000	103.409	103.327	103.136	CA Prope	erty		0.150
7.125	102.857	102.798	102.740	7.125	99.774	99.732	99.682	7.125	103.944	103.862	103.671	Loan <\$	50K (exception)	1.500
7.250	102.713	102.630	102.440	7.250	99.525	99.408	99.294	7.250	104.383	104.300	104.110	All RD Re	finance Loans		0.125
7.375	101.145	101.090	100.929	<u> </u>				7.375	103.220	103.165	103.004	*Other S	t. Adjustments	may apply	
												Ш			
						GO∖	/ERN	IME	NT V	/ A					
		YR Fixed				YR Fixed				ARM 1/1	·			Fixed IRF	
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.000	101.652	101.624	101.495	6.000	101.528	101.310	101.046	5.750	100.113	100.050	99.888	6.000	101.528	101.310	101.043
5.125	102.169	102.140	102.012	6.125	101.869	101.710	101.535	5.875	100.103	100.040	99.878	6.125	101.869	101.652	101.384
5.250 5.375	102.673 102.159	102.645 102.131	102.516 102.003	6.250	102.118 102.472	102.048 102.422	101.872 102.322	6.000	100.092 100.080	100.029 100.017	99.867 99.855	6.250 6.375	101.960 102.472	101.743 102.422	101.475 102.322
5.500	102.133	102.131	102.503	6.500	102.472	102.422	102.322	6.125	100.067	100.017	99.842	6.500	102.472	102.422	102.322
5.625	103.169	103.141	103.013	6.625	103.365	103.315	103.215	0.230	100.007	100.004	33.042	6.625	103.365	103.315	103.215
5.750	103.663	103.635	103.506	6.750	103.370	103.312	103.253					6.750	103.370	103.312	103.253
				6.875	103.247	103.188	103.129					6.875	103.247	103.188	103.129
				7.000	103.790	103.731	103.673					7.000	103.790	103.731	103.673
				7.125	104.169	104.111	104.052					7.125	104.169	104.111	104.052
late	VA 15 YR F 15-Day	30-Day	1 Bal 45-Day	Rate	/A 30 YR F 15-Day	-ixed High 30-Day	45-Day	Rate	VA 5/. 15-Day	1 ARM HE 30-Dav	45-Day	Rate	VA 30 YR F 15-Dav	30-Day	L HB 45-Day
.750	100.813	100.796	100.729	6.250	101.781	101.710	101.535	6.125	100.080	100.017	99.855	6.250	101.781	101.710	101.535
.875	101.048	101.031	100.965	6.375	101.780	101.729	101.629	6.250	100.067	100.004	99.842	6.375	101.780	101.729	101.629
.000	101.386	101.369	101.302	6.500	102.268	102.218	102.118	П				6.500	102.268	102.218	102.118
.125	101.684	101.667	101.600	6.625	102.603	102.553	102.452	П				6.625	102.603	102.553	102.452
.250	101.641	101.633	101.625	6.750	102.513	102.442	102.267	П				6.750	102.513	102.442	102.267
.375	101.562	101.553	101.545	6.875	101.934	101.876	101.817	П				6.875	101.934	101.876	101.817
5.500	101.997	101.989	101.980	7.000	102.477	102.419	102.360	П				7.000	102.477	102.419	102.360
5.625	102.162	102.154	102.145	7.125	102.857	102.798	102.740	П				7.125	102.857	102.798	102.740
5.750	99.388	99.360	99.231	7.250	102.713	102.630	102.440					7.250	102.713	102.630	102.440
				7.375	101.145	101.090	100.929	↓				7.375	101.145	101.090	100.929
			VA Price		ts			7-					8 P	-	9825
ICO>=74			0.000	VA Loans			0.250								
ICO 680			0.125	Non-Own			0.500			CE	RVING	THO	SE TH	ATSE	BVE
ICO 660			0.250		unt \$50K < \$1		0.500			SE			AIRRE		
ICO 640			2.000	Loan < \$50	OK (exception	only)	1.500					C V	S Utilities	ILO	
ICO 620	- 639		3.000												
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
		•	Corp ISAOA A	TIMA		0am - 5:00p		Em	ail: locks@		ge.com	AR, AZ, C	CA, CO, FL, GA		
			kwy, Suite 27	5	1	nline Unitl 8		1	Lock Desk: (ME, MI, N	ΛΝ, MO, NC,		
	Kar	nsas City, M	O 64150					l Ir	nside Sales:	(816) 457	-6300		SC, TN, TX	, va, wa,w	1
			@ 2024	and the state of	F 1: 0	A18 41 C 110 4	204 1 1 1		D C : 1	0 1 11 16	12 x 21 x 2				



Non-QM UW Fee \$1,499 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

 Lock Expirations
 Lock Extensions

 0 Days
 10/2/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

Must be manually priced by calling or emailing the lock desk at this time***

Effective:	9/2/2025 10:4	17	
			NON-QM:
Resident	ial 30 Yr Fixed		DSCR
11.500	110.997	11.500	113.096
11.375	110.747	11.375	112.830
11.250	110.497	11.250	112.565
11.125	110.247	11.125	112.299
11.000	109.997	11.000	112.034
10.875	109.747	10.875	111.768
10.750	109.497	10.750	111.502
10.625	109.247	10.625	111.237
10.500	108.997	10.500	110.971
10.375	108.747	10.375	110.705
10.250	108.497	10.250	110.440
10.125	108.247	10.125	110.174
10.000	107.997	10.000	109.909
9.875	107.747	9.875	109.643
9.750	107.497	9.750	109.377
9.625	107.247	9.625	109.112
9.500	106.997	9.500	108.846
9.375	106.747	9.375	108.580
9.250	106.497	9.250	108.315
9.125	106.247	9.125	108.049
9.000	105.997	9.000	107.784
8.875	105.747	8.875	107.502
8.750	105.497	8.750	107.221
8.625	105.247	8.625	106.940
8.500	104.997	8.500	106.659
8.375	104.747	8.375	106.377
8.250	104.497	8.250	106.096
8.125	104.215	8.125	105.814
8.000	103.934	8.000	105.533
7.875	103.622	7.875	105.221
7.750	103.309	7.750	104.908
7.625	102.934	7.625	104.533
7.500	102.559	7.500	104.158
7.375	102.184	7.375	103.783
7.250	101.809	7.250	103.346
7.125	101.434	7.125	102.908
7.000	101.059	7.000	102.408
6.875	100.622	6.875	101.908
6.750	100.184	6.750	101.346
6.625	99.684	6.625	100.783
6.500	99.184	6.500	100.221
6.375	98.622	6.375	99.596
6.250	98.059	6.250	98.908
6.125	97.434	6.125	98.221
6.000	96.809	6.000	97.533
5.875	96.122	5.875	96.783
5.750	95.434	5.750	96.033
5.625	94.747	5.625	95.283
5.500	94.060	5.500	94.533

94.060	5.500		94.533
Residential	Full Doc	Alt Doc	Inv W/PPP
Min Price	99.500	99.500	99.500
Max Price	103.000	103.000	103.000

DSCR	No PPP	1 yr PPP	2-4 PPP	5 yr PPP
Min Price	99.500	99.500	99.500	99.500
Max Price	103.000	103.500	104.000	104.500

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
		1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
		0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc		0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
		0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
		-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	620 - 639									
	Credit LLPA	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
Loan Size		0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
		0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
		-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
		0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
LLPAs	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
		-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	
		-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	_
Property		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	_
LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	_
		0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
		0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc		0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
LLPAs		0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc		0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
LLPAs		0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

Qualifying Income		
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doc
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
WVOE	FNMA Form 1005	Alt-Doc
	Self Employed Borrowers	
Qualifying Income		
Full Documentation	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification	Full Doc
Streamlined Documentation	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
12M/24M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL	Alt-Doc
12M PnL	CPA/EA/CTEC Prepared (12M PnL)	Alt-Doc

Prepay Penalty Price								
Investor Only								
5 year	1.000							
4 year	0.500							
3 year	0.000							
2 year	-0.375							
1 year	-0.750							
None	-1.125							

Minimum Loan Size \$150,000

_								
	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
	>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
	760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
DSCR	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
DSCR	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
	660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
	640 - 659							
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
Loan Size	>=\$2.0mm, <\$2.5mm							
	>=2.5mm, <\$3.0mm							
	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
DSCR	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
Dock	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event	FC/SS/DIL/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
		0.250	0.250	0.250	0.250	0.250	0.250	0.250
	Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Type	Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
LLPAs	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
		-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
		-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
		0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
Property		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
LLPAs		-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
		0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
		0.250	0.250	0.250	0.250	0.250	0.250	0.250

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@ullillortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,
1300 NW Briarcliff Pkwy, Suite 275	I nck Desk: (X16) 45 /-644()	KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,
Kansas City, MO 64150	, ,	NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,
	Inside Sales: (816) 457-6300	WI, WA



Non-QM UW Fee \$1,499

United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

2 days 7 days 15 days 0.100 0.250 0.375 30 days 0.625

Must be manually priced by calling or emailing the lock desk at this time***

NON-QM

	Residential 30YR Fixed				Investor 30YR Fixed	
Rate	30 Day			Rate	30 Day	
6.375%	97.400			6.375%	98.775	
6.500%	98.650			6.500%	99.775	
6.625%	99.400			6.625%	100.400	
6.750%	100.050			6.750%	100.920	
6.875%	100.575			6.875%	101.420	
6.990%	100.975			6.990%	101.850	
7.125%	101.350			7.125%	102.264	
7.250%	101.725			7.250%	102.678	
7.375%	102.100			7.375%	103.108	
7.500%	102.425			7.500%	103.510	
7.625%	102.675			7.625%	103.869	
7.750%	102.925			7.750%	104.182	
7.875%	103.175			7.875%	104.557	
7.990%	103.425			7.990%	104.861	
8.125%	103.675			8.125%	105.166	
8.250%	103.925			8.250%	105.463	
8.375%	104.175			8.375%	105.760	
8.500%	104.425			8.500%	106.041	
8.625%	104.675			8.625%	106.322	
8.750%	104.925			8.750%	106.604	
8.875%	105.175			8.875%	106.885	
8.990%	105.425			8.990%	107.150	
9.125%	105.675			9.125%	107.416	
Max	x Price (Owner Occ / 3Yr+ PPP)	101.500		Max Price (3	BYr PPP)	101.500
	Max Price (2 Yr PPP)		Max Price (2	2Yr PPP)	101.000	
	Max Price (1 Yr PPP)	- 1	Max Price (1	100.500		
	Max Price (No Prepay)	M	ax Price (No	o Prepay)	99.500	

		Inve	stor NQN	1 LLPAs			
			Othe	r			
LTV	50	55	60	65	70	75	80
Short Term Rental	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A
Cash-Out FICO ≥ 720	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A
Cash-Out FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Loan Amt <\$250K	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500

			ica Adiustra	ante				
			ice Adjustmential NQN					
		reside	Full Do		•			
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
		Bank St	tatement ,	/ No Rati	io			
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
LTV			ntial NQN			00	O.F.	00
LTV I/O	-0.250	-0.250	-0.250	70 -0.500	75 -0.625	80 -0.875	85 N/A	90 N/A
	-0.250		-0.250			-0.875	N/A N/A	N/A N/A
Cash-Out FICO ≥ 720 Cash-Out FICO < 720	-0.250	-0.250 -0.375	-0.250	-0.375 -0.625	-0.875 -1.250	-1.375 N/A	N/A N/A	N/A N/A
2nd Home	0.000	0.000	-0.373	-0.823	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.123	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500	-0.500		-0.500	-0.500	-0.500	-0.750	-0.750
	DSC	R ≥ 1.00	IQM LLF x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O	Qualify over the fully amortized period - 360 Months							
· ,			e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Di Ratio C - Debt Consolidatio epayment Penalty	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of arm ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (prepaid with Matrices for St Homes dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner Occupied Inly 4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. crity. crity = % of am- crity. crity. crity = % of am-	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for if Investment On 1% stepdown if see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

Lock Expirations		Lock Extensions	
30 Days	10/2/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Must be manually priced by calling or emailing the lock desk at this time***

Non-Agency Investor/Second Home (AUS)

	Conforming Balance	Agency Jumbo	Agency Balance			
Rate	FIX 30	FIX 30	FIX 30			Credit Score / CLTV
10.000	112.035	111.410	110.660			>= 780
9.875	111.785	111.160	110.410			760 - 779
9.750	111.535	110.910	110.160			740 - 759
9.625	111.285	110.660	109.910		Purchase Money Loans	720 - 739
9.500	111.035	110.410	109.660		Loans	700 - 719
9.375	110.785	110.160	109.410			680 - 699
9.250	110.535	109.910	109.160			660 - 679
9.125	110.285	109.660	108.910			>= 780
9.000	110.035	109.410	108.660			760 - 779
8.875	109.785	109.160	108.410		Limited Cash-Out	740 - 759
8.750	109.535	108.910	108.160		Refinance	720 - 739
8.625	109.285	108.660	107.910		Neimanee	700 - 719
8.500	109.035	108.410	107.660			680 - 699
8.375	108.785	108.160	107.410			660 - 679
8.250	108.535	107.910	107.160			>= 780
8.125	108.208	107.583	106.833			760 - 779
8.000	107.880	107.255	106.505			740 - 759
7.875	107.553	106.928	106.178		Cash-Out Refinance	720 - 739
7.750	107.205	106.580	105.830			700 - 719
7.625	106.838	106.213	105.463			680 - 699
7.500	106.450	105.825	105.075			660 - 679
7.375	106.043	105.418	104.668			
7.250	105.614	104.989	104.239			Credit Score / CLTV
7.125	105.166	104.541	103.791			Investor
7.000	104.696	104.071	103.321		Loan Type LLPAs	Second Home
6.875	104.206	103.581	102.831			DTI Ratio > 40%
6.750	103.698	103.073	102.323	Purchase Money		
6.625	103.170	102.545	101.795	Loans & Limited	Agency Jumbo	High Balance Fixed - Rate
6.500	102.624	101.999	101.249	Cash-Out Refinance	Balances*	
6.375	102.059	101.470	100.720			2 - 4 Unit Property
6.250	101.478	100.962	100.212		Property LLPAs	Condo / Coop
6.125	100.880	100.439	99.689			Manufactured Homes
6.000	100.266	99.902	99.152			Investor
5.875	99.636	99.351	98.601		Loan Type LLPAs	Second Home
5.750	98.993	98.788	98.038		Eddii Type EE 75	DTI Ratio > 40%
5.625	98.336	98.211	97.461			
5.500	97.666	97.541	96.791	Cash-Out Refinance	0 ,	High Balance Fixed - Rate
5.375	96.982	96.857	96.107		Balances*	
5.250	96.284	96.159	95.409			2 - 4 Unit Property
5.125	95.573	95.448	94.698		Property LLPAs	Condo / Coop
5.000	94.848	94.723	93.973			Manufactured Homes
					Mortgages with	Credit Score / CLTV
					Subordinate	CLTV > LTV & FICO >= 720

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
	>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
D	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
	>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
Keimance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
	700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
		_						

		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	LOAN Type LLPAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purchase Money									
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
Cash-Out Refinance	Balances*								
		2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
	LUAII TYPE LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
	Balances*								
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		

Mortgages with	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
Financing	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125

Program Notes						
Program Name	Non-Agency Investor/2nd Home					
Min Loan Amt	150k					
Max Loan Amt	Agency Limits or 2.25MM					
Max Price	103.000					
Min Price	99.500					

Loss Payee Clause	Contact Us	Approved States		
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO,		
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,		
Kansas City, MO 64150	Inside Sales: (816) 457-6300	WI, WA		



United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

30 Days 10/2/2025

2 days 0.100 7 days 0.250 15 days 0.375 30 days 0.625

Effective: 9/2/2025 10:47

FIXED SECONDS

RESI	DENTIAL	IN	VESTOR
Rate	30 Day	Rate	30 Day
12.625	113.500	13.375	112.500
12.500	113.250	13.250	112.375
12.375	113.000	13.125	112.250
12.250	112.750	13.000	112.125
12.125	112.500	12.875	112.000
12.000	112.250	12.750	111.875
11.875	112.000	12.625	111.625
11.750	111.750	12.500	111.375
11.625	111.500	12.375	111.125
11.500	111.250	12.250	110.875
11.375	111.000	12.125	110.625
11.250	110.750	12.000	110.375
11.125	110.500	11.875	110.125
11.000	110.250	11.750	109.875
10.875	110.000	11.625	109.625
10.750	109.750	11.500	109.375
10.625	109.500	11.375	109.125
10.500	109.250	11.250	108.875
10.375	109.000	11.125	108.625
10.250	108.750	11.000	108.375
10.125	108.375	10.875	108.125
10.000	108.000	10.750	107.875
9.875	107.625	10.625	107.625
9.750	107.250	10.500	107.375
9.625	106.875	10.375	107.125
9.500	106.500	10.250	106.875
9.375	106.125	10.125	106.500
9.250	105.750	10.000	106.125
9.125	105.375	9.875	105.750
9.000	105.000	9.750	105.375
8.875	104.625	9.625	105.000
8.750	104.250	9.500	104.625
8.625	103.750	9.375	104.250
8.500	103.250	9.250	103.750
8.375	102.750	9.125	103.250
8.250	102.250	9.000	102.750
8.125	101.750	8.875	102.250
8.000	101.000	8.750	101.500
7.875	100.250	8.625	100.750
7.750	99.500	8.500	100.000
7.625	98.750		

	RESIDENTIAL PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
١.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
FULL DOC	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
爿	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
(12 (760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
핕	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
m	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Ĭ	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
OAN AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
A	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ΙÓΑ	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
百	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
-	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
8	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
L	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

	INVESTOR PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)		
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)		
ی	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
불	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
۱"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)			
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)				
⋤	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
2	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
ST	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
Ľ	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
OAN AMOUNT	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
8	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
l_	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ᄐ	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
8	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
ື	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

Stand Alone Second \$1,395 Piggyback Second \$995

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	AL AD A7 CA CO EL CA ID IA II IN IKC IN IA A15 AN A10 AND
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	Wis, Ne, Ne, Ne, Ni, Ni, Ni, Oli, Oli, Oli, I A, Se, III, IX, VA, Wi, WA



United Fidelity Funding 1300 NW Briarcliff Prkwy Kansas City, MO 64150 www.uffwholesale.com
 Lock Expirations
 Lock Extensions

 30 Days
 10/2/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 9/2/2025 10:47

FHA with DPA Seconds

30 Year Fixed						
Rate	15 Day	30 Day	45 Day			
7.875	100.758	100.700	100.325			
7.750	100.658	100.600	100.225			
7.625	99.867	99.809	99.434			
7.500	99.764	99.706	99.331			
7.375	99.651	99.593	99.218			
7.250	99.529	99.471	99.096			

Underwriting Fee \$1,095

Standard pricing requires a repayable second on a 10-year term with a note rate 2% above the first mortgage note rate. Standard pricing applies to repayable 3.5% DPA. (See LLPAs for all other DPA options)

Loan Level Pricing Adjustments					
Repayable 3.5%	#	0.000			
Repayable 5%	#	-0.750			
Manufactured Home (Double Wide)	#	-0.250			
2 Units	#	-0.250			
Manual Underwrite	#	-0.250			
Exceed Income Limits (>135% AMI)	#	-0.250			
High Balance	#	-2.500			

State Pricing Adjustments		
3.5% DPA SC - Loan Amount <\$100,000		-1.500
3.5% DPA SC - Loan Amount >=\$100,000 and <\$120.000	-1.000	
3.5% DPA SC - Loan Amount >=\$120,000 and <\$140,000	-0.500	
5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000	-0.500	
5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000	-1.250	
5% DPA SC & AK Loan Amount <\$80,000 and >=70,000	-2.125	
5% DPA SC & AK Loan Amount <\$70,0000	-3.000	

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	10, 112, 111, 10, 117, 1111, 011, 011, 011, 171, 36, 117, 171, 171, 171, 171



United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City MO, 64150 www.uffwholesale.com

	Lock Expirations	Lock Extensions	
15 Days	9/17/2025	2 days	0.100
30 Days	10/2/2025	7 days	0.250
45 Days	10/17/2025	15 days	0.375
		30 days	0.625

Effective: 9/2/2025 10:47 THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

Administration and Appraisal Fees

Admin Fees		Admin Waiver Fee			
Conventional	\$1,395	\$50k - \$75K	1.650	> \$225K - \$250K	0.430
FHA	\$1,395	> \$75K - \$100K	1.100	> \$250K - \$300K	0.390
VA	\$1,395	>\$100K - \$125K	0.950	> \$300K - \$350K	0.330
RD	\$1,395	>\$125K - \$150K	0.750	> \$350K - \$417K	0.280
		> \$150K - \$175K	0.600	>\$417K - \$600K	0.220
Non-appraisal	\$895	>\$175K - \$200K	0.520	> \$600K - \$900K	0.170
(Streamlines,	IRRRLS)	> \$200K - \$225K	0.480	> \$900K	0.000





Appraisal Cost Schedule			
1004MC (FHA/USDA)	\$475	1025 URAR for 2-4 Units	\$475
1004MC (Conventional	\$475	2075 Drive by	\$200
1004D/442 Final Inspection	\$100	2016 Operating Income Statement	\$100
1073MC URAR Condo	\$475	1007 Schedule of Rents	\$100
1025MC URAR for 2-4 Unit (FHA	\$550	2000 Field Review Appraisal	\$250

Appraisal Desk (816) 457-6349

Extra costs for drive time or complicated assignments may apply. Please contact our Appraisal Desk for a quote

All Refer Eligible Per Automated Findings (UW Exception form required)

United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150

Lock Desk Hours

8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST

Contact Us Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300

Approved States AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH, SC, TN, TX, VA, WA,WI