

5/21/2025 9:58

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	6/5/2025	2 days	0.100
30 Days	6/20/2025	7 days	0.250
45 Days	7/5/2025	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

CO	$N \mid N \mid A$	$I \subseteq V$	ITI		$N \mid \Lambda \mid$	
CO	IN V		J	$\cup$	INAI	

									<i>-</i>			_			
COV	<b>IVENTION</b>	AL 30/25Y	'R FIXED	CC	OITMAYN	NAL 20 YF	FIXED	CC	ONVENTIO	NAL 15 Y	R FIXED	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
6.125	98.113	98.165	98.084	6.000	99.395	99.285	99.202	5.750	100.063	99.993	99.949	5.875	99.886	99.855	99.725
6.250	98.655	98.719	98.630	6.125	99.890	99.779	99.697	5.875	100.368	100.298	100.254	6.000	100.148	100.116	99.987
6.375	99.204	99.253	99.164	6.250	100.352	100.242	100.159	6.000	100.667	100.596	100.552	6.125	100.406	100.374	100.245
6.500	99.727	99.749	99.660	6.375	100.778	100.667	100.585	6.125	100.953	100.882	100.838	6.250	100.833	100.801	100.672
6.625	100.209	100.209	100.120	6.500	100.610	100.492	100.405	6.250	101.253	101.182	101.138	6.375	101.244	101.213	101.083
6.750	100.655	100.679	100.590	6.625	101.037	100.919	100.832	6.375	101.683	101.652	101.522	6.500	101.482	101.451	101.321
6.875	101.128	101.135	101.046	6.750	101.429	101.311	101.224	6.500	101.926	101.894	101.765	6.625	101.708	101.676	101.547
7.000	101.600	101.561	101.473	6.875	101.798	101.680	101.593	6.625	102.137	102.106	101.976	6.750	101.949	101.917	101.788
7.125	102.003	101.936	101.858	7.000	101.972	101.906	101.852	6.750	102.284	102.252	102.123	6.875	102.353	102.322	102.192
7.250	102.423	102.356	102.278	7.125	102.395	102.329	102.275	6.875	102.793	102.761	102.632	7.000	102.562	102.531	102.401
ÇC	NV 30 YR	FIXED HIG	SH BAL	CC	NV 20 YR	FIXED HIG	SH BAL	CC	NV 15 YR	FIXED HIG	SH BAL	CC	NV 10 YR	FIXED HIG	H BAL
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
6.500	99.356	99.311	99.164	6.500	99.318	99.230	99.124	6.250	98.975	98.943	98.814	6.250	98.569	98.538	98.408
6.625	99.762	99.656	99.523	6.625	99.850	99.762	99.656	6.375	99.408	99.376	99.247	6.375	98.899	98.867	98.738
6.750	99.361	99.296	99.239	6.750	99.381	99.293	99.187	6.500	99.609	99.577	99.448	6.500	99.171	99.139	99.010
6.875	99.789	99.729	99.665	6.875	99.740	99.652	99.546	6.625	99.777	99.745	99.616	6.625	99.412	99.380	99.251
7.000	100.313	100.253	100.097	7.000	100.167	100.079	99.970	6.750	99.781	99.749	99.620	6.750	99.375	99.344	99.214
7.125	100.582	100.522	100.404	7.125	100.519	100.431	100.322	6.875	100.208	100.177	100.047	6.875	99.700	99.668	99.539
7.250	100.813	100.736	100.736	7.250	100.708	100.620	100.511	7.000	100.372	100.341	100.211	7.000	99.934	99.902	99.773
7.375	101.160	101.089	101.096	7.375	100.990	100.902	100.793	7.125	100.503	100.471	100.342	7.125	100.146	100.114	99.985
7.500	101.310	101.364	101.354	7.500	101.214	101.126	101.017	7.250	98.375	98.262	98.148	7.250	98.375	98.262	98.148
7.625	101.563	101.512	101.349	7.625	101.387	101.299	101.190								
	SOFR 5	5/6 ARMS			SOFR	7/6 ARMS	;		SOFR 1	L0/6 ARM	S		Misc Price	Adjustme	nts
												No Impou	nds (Non-CA)		0.250
												No Impou	nds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	80	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT	V > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
				<b> </b>								<b> </b>			
	Lo	ss Payee	Clause		Lo	ck Desk F	lours		Con	tact Us			Approv	ed States	
	United Fideli	ty Funding C	Corp ISAOA A	TIMA	Q.3	0am - 5:00p	nm CST		ail: locks@		-	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	N, KS, KY, LA,
			kwy, Suite 27	5		nline Unitl 8			_ock Desk: (	,		ME, MI, N	1N, MO, NC, I		
	Kar	nsas City, M	O 64150			5		In	side Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	



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Effective:	5	/21/2025 9:5	58							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	\S					
	Purch	nase Mon	ey Loans	- LLPA	by Credit						Refinance			Credit Sco	ore/LTV
					.TV Rang	e						Ratio	LTV Rang	ie	
Credit Score			cable for	all loans	with tern	ns greate				Credit Score		Ap	plicable f	or all loans	
> - 700	<u>&gt;0%</u>	>30%	<b>&gt;60%</b> 0.000%	>70%	>75%	>80%	>85%	>90%	>95%	≥ = 780	<u>&gt;0%</u>	>30%	>60%	>70%	>75%
≥ = 780 760 – 779			0.000%							760 – 779	0.375% 0.375%		0.625% 0.875%	0.875% 1.250%	1.375% 1.875%
740 – 759			0.125%							740 – 759	0.375%		1.000%	1.625%	2.375%
720 – 739			0.250%					0.875%		720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719 680 – 699			0.375%							700 – 719 680 – 699	0.375% 0.375%		1.625% 2.000%	2.625%	3.250% 3.750%
660 – 679			0.025%							660 – 679	0.375%		2.750%	2.875% 4.000%	4.750%
640 - 659			1.125%							640 - 659	0.375%	1.375%	3.125%	4.625%	5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639	0.375%		3.375%	4.875%	5.125%
Add	itional LL	PAs by L	.oan Attri	bute App	olicable to	Purcha	se Money	Loans		Additional L	LPAs by L	oan Attri. Refinan		licable to (	Cash-out
Lasa Fastina				L	.TV Rang	е				Lasa Fastura			LTV Rang	je	
Loan Feature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loan Feature	>0%	>30%	>60%	>70%	>75%
Adjustable-rate			0.000%							Condo	0.000%	-	0.125%	0.125%	0.750%
Condo Investment	0.000%		0.125% 1.625%		0.750%					Investment Second home	1.125% 1.125%		1.625% 1.625%	2.125%	3.375%
Second home			1.625%							Manufactured	0.500%		0.500%	2.125% 0.500%	0.500%
Manufactured		0.500%	0.500%	0.500%	0.500%	0.500%				Two- to four-		0.000%			
home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	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%			1.125%				1.875%						
Limited Cash-out Refinances – LLPA by Credit Score/LTV Ratio															
	Lillitea	Casn-ou	t Refinan				e/LIV Ra	itio		All LLPA			_	lowing lo	ans
Credit Score	Limited			L	.TV Rang	е					Ho	meReady	<sup>®</sup> loans		
Credit Score		Applic	cable for	L all loans	.TV Rang with tern	e ns greate	r than 15	years	>95%	Loans to first-tir	Homebu	meReady yers with	<sup>®</sup> loans qualifying		00% area
Credit Score ≥ = 780	<u>&gt;0%</u>	Applio	cable for	L all loans >70%	.TV Rang with tern >75%	e ns greate >80%	r than 15	years >90%	>95% 0.375%	Loans to first-tir	Homebu	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
		Applic >30% 0.000%	cable for	L all loans >70% 0.125%	TV Rang with term >75% 0.500%	e ns greate >80% 0.625%	>85% 0.500%	years >90% 0.375%	>95% 0.375% 0.625%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780	<b>&gt;0%</b> 0.000%	Applic >30% 0.000%	>60% 0.000% 0.125%	L all loans >70% 0.125% 0.375%	TV Rang with term >75% 0.500%	e ns greate >80% 0.625%	>85% 0.500%	years >90% 0.375% 0.625%	0.375%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780 760 – 779	>0% 0.000% 0.000%	Applic >30% 0.000% 0.000%	>60% 0.000% 0.125%	L all loans >70% 0.125% 0.375%	TV Rang with tern >75% 0.500% 0.875% 1.125%	ens greate >80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750%	years >90% 0.375% 0.625% 1.000%	0.375% 0.625%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780 760 – 779 740 – 759	>0% 0.000% 0.000% 0.000%	<b>Applic</b> >30% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250%	L all loans >70% 0.125% 0.375% 0.750%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625%	ens greate >80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750% 1.125%	years >90% 0.375% 0.625% 1.000% 1.250%	0.375% 0.625% 1.000%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739	>0% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250%	75% 0.500% 0.875% 1.125% 1.625% 1.875%	ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125%	>85% 0.500% 0.750% 1.125% 1.500%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625%	0.375% 0.625% 1.000% 1.250%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719	>0% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	75% 0.500% 0.875% 1.125% 1.625% 1.875%	e >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	er than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	0.375% 0.625% 1.000% 1.250% 1.625%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699	>0% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500%	e >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000%	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875%	TV Rang with term >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875%	e >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000%	**************************************	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	cable for >60% 0.000% 0.125% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Application	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca	**Than 15**  >85%* 0.500%* 0.750%* 1.125%* 1.500%* 1.750%* 2.125%* 2.375%* 2.875%* 3.625%*	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	cable for >60% 0.000% 0.125% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Application	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca	**Than 15**  >85%* 0.500%* 0.750%* 1.125%* 1.500%* 1.750%* 2.125%* 2.375%* 2.875%* 3.625%*	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% n Attribut	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% Le Application	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang	e	**Than 15**  >85%* 0.500%* 0.750%* 1.125%* 1.500%* 1.750%* 2.125%* 2.375%* 2.875%* 3.625%* sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 669  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% s by Loat	cable for	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.125% 2.500% to Application >70% 0.000%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L TV Rang >75% 0.000%	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cate >80% 0.000%	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 2.125% 2.375% 2.875% 3.625% sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage Condo Investment	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% s by Loat	cable for	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% L >70% 0.000% 0.125%	TV Rang with term >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.875% 3.500% able to L. TV Rang >75% 0.000% 0.750%	e	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% efinances >90% 0.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage Condo	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat  >30% 0.000%	cable for	Lall loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 2.70% 0.000% 0.125% 2.125%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.250% 2.875% able to L TV Rang >75% 0.000% 0.750%	e   s greate   >80%   0.625%   1.000%   1.375%   2.125%   2.500%   3.375%   3.000%   3.875%   mited Cate   >80%   0.000%   4.125%	**Than 15  >85%  0.500%  0.750%  1.125%  1.500%  2.125%  2.375%  2.875%  3.625%  sh-out R  >85%  0.000%  4.125%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% efinance: >90% 0.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage  Condo  Investment property	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.0025% 0.250% 0.375% >30% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.625% 0.875% 1.125% 1.750% Attribut >60% 0.000% 1.625% 1.625%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% c Applic >70% 0.000% 0.125% 2.125% 2.125%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L TV Rang >75% 0.000% 0.750% 3.375%	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.3000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125%	**Than 15  >85%  0.500%  0.750%  1.125%  1.500%  2.125%  2.375%  2.875%  3.625%  sh-out R  >85%  0.000%  4.125%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage  Condo Investment property  Second home  Manufactured home  Two- to four-unit property	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat  >30% 0.000% 1.125%	cable for	Lall loans >70% 0.125% 0.750% 1.000% 1.250% 1.625% 2.125% 0.000% 0.125% 2.125% 2.125% 0.500%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000% 3.375% 0.500%	e s greate >80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.000% 3.375% 0.000% 0.750% 4.125% 0.500%	**Than 15  >85%  0.500%  0.750%  1.125%  1.500%  2.125%  2.375%  2.875%  3.625%  **Sh-out R**  >85%  0.000%  4.125%  4.125%  0.500%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.4.125% 0.500%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage  Condo  Investment property  Second home  Manufactured home  Two- to four-unit property  High-balance fixed-rate	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.250% 0.375% s by Loat  >30% 0.000% 1.125% 0.500%	Cable for   >60%   0.000%   0.125%   0.500%   0.625%   1.125%   1.750%   0.000%   0.125%   1.625%   1.625%   0.500%   0.375%   0.375%   0.375%   0.375%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.000%   0.375%   0.000%   0.375%   0.000%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%	Lall loans >70% 0.125% 0.750% 1.000% 1.250% 1.625% 2.125% 0.000% 0.125% 2.125% 2.125% 0.500%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000% 3.375% 0.500%	e	**Than 15  >85%  0.500%  0.750%  1.125%  1.500%  2.125%  2.375%  2.875%  3.625%  **Sh-out R**  >85%  0.000%  4.125%  4.125%  0.500%	years >90% 0.375% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% 0.750% 4.125% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.4.125% 0.500%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additiot  Loan Feature  Adjustable-rate mortgage  Condo  Investment property  Second home  Manufactured home  Manufactured home  Two- to four-unit property  High-balance	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500% 0.000%	Applic	Cable for   >60%   0.000%   0.125%   0.500%   0.625%   1.125%   1.750%   0.000%   0.125%   1.625%   1.625%   0.500%   0.375%   0.375%   0.375%   0.375%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.000%   0.375%   0.000%   0.375%   0.000%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%   0.375%   0.000%	Lall loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 0.000% 0.125% 2.125% 0.125% 0.125% 0.125% 0.125% 0.125% 0.500%	TV Rang with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to LitV Rang >75% 0.000% 3.375% 0.500% 1.000% 1.000%	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Cae >80% 0.000% 4.125% 4.125% 0.500% 1.000%	**Than 15 **>85%  0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% **Sh-out R**  **>85%  0.000% 4.125% 4.125% 0.500%  0.625% 1.000%	years >90% 0.375% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% 0.750% 4.125% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 4.125% 4.125% 0.500% 0.625% 1.000%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	<sup>®</sup> loans qualifying 6 AMI in h	income ≤1 gh-cost are	00% area



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

 Lock Expirations
 Lock Extensions

 15 Days
 6/5/2025
 2 days
 0.100

 30 Days
 6/20/2025
 7 days
 0.250

 45 Days
 7/5/2025
 15 days
 0.375

 30 days
 0.625

Effective: 5/21/2025 9:58

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Effective	e:	5/21/2025								VW.UFFEAC	SLE.COM				
			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	5557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e Adjustme	ents
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
6.000	100.020	99.803	99.535	5.875	100.111	100.069	99.977	5.375	96.920	96.857	96.695	FICO 740	- 779		0.000
6.125	100.536	100.318	100.051	6.000	100.622	100.591	100.461	5.500	97.341	97.308	97.274	FICO 680			0.125
6.250	100.731	100.664	100.501	6.125	101.155	101.124	100.994	5.625	97.900	97.866	97.833	FICO 660			0.250
6.375	101.198	101.123	100.998	6.250	101.684	101.652	101.523	5.750	97.474	97.441	97.407	FICO 640			0.500
6.500 6.625	101.643 102.184	101.568 102.108	101.443 101.983	6.375 6.500	101.181 101.694	101.150 101.662	101.020 101.533	5.875 6.000	98.074 98.648	98.040 98.615	98.007 98.581	FICO 620	- 639		1.500
6.750	102.184	102.108	101.983	6.625	102.200	102.168	102.039	6.125	99.145	99.112	99.078	Non-Owr			0.500
6.875	102.525	102.510	102.472	6.750	102.694	102.108	102.533	6.250	97.333	97.270	97.108		ount \$50K < \$1	UUK	0.500
7.000	103.059	102.984	102.908	110.750	102.054	102.002	102.555	0.250	57.555	57.270	37.100	1	OK (exception		1.500
7.125	103.474	103.399	103.324									1	reamline Loan		0.250
				1				1					efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	F	HA 15 YR	Fixed Hig	h Bal	RL	JRAL HOUS	SING 30 Y	'R Fixed	Ï	USDA - Pric	e Adjustm	ents
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
6.250	100.143	100.076	99.913	6.250	97.409	97.377	97.248	6.250	100.781	100.714	100.551	FICO 740	- 779		0.000
6.375	100.506	100.431	100.305	6.375	97.486	97.429	97.369	6.375	100.713	100.646	100.483	FICO 700	- 739		0.125
6.500	100.991	100.916	100.790	6.500	97.716	97.660	97.600	6.500	101.297	101.230	101.067	FICO 680	- 699		0.250
6.625	101.421	101.346	101.220	6.625	97.927	97.893	97.810	6.625	101.825	101.758	101.595	FICO 660	- 679		0.375
6.750	101.541	101.474	101.330	6.750	98.419	98.387	98.258	6.750	102.334	102.267	102.105	FICO 640			0.875
6.875	101.273	101.198	101.123	6.875	98.268	98.220	98.166	6.875	101.957	101.907	101.760	FICO 620			1.500
7.000	101.746	101.671	101.596	7.000	98.423	98.375	98.321	7.000	102.516	102.466	102.319	CA Prope			0.150
7.125	102.162	102.086	102.011	7.125	98.562	98.513	98.460	7.125	103.057	103.007	102.859	11	50K (exception	)	1.500
7.250	102.281	102.230 100.817	102.083	7.250	98.375	98.262	98.148	7.250	103.531	103.480	103.333		finance Loans		0.125
7.375	100.851	100.817	100.657	┨├──				7.375	102.613	102.580	102.419	*Other Si	. Adjustments	may appiy	
							<u>/===</u>		A I T X	1 A		11			
						<u>GOV</u>	/ERN	<u>IIVIE</u>							
		YR Fixed				YR Fixed			•	ARM 1/1	•			Fixed IRF	
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
6.000	100.622	100.591	100.461	6.000	100.020	99.803	99.535	5.750	97.371	97.308	97.146	6.000	100.020	99.803	99.535
6.125	101.155	101.124	100.994	6.125	100.536	100.318	100.051	5.875	97.360	97.297	97.135	6.125	100.536	100.318	100.051
6.250 6.375	101.684 101.181	101.652 101.150	101.523 101.020	6.250 6.375	100.731 101.198	100.664 101.123	100.501 100.998	6.000 6.125	97.351 97.342	97.288 97.279	97.126 97.117	6.250 6.375	100.660 101.198	100.442 101.123	100.175 100.998
6.500	101.181	101.130	101.525	6.500	101.138	101.123	100.558	6.250	97.333	97.279	97.117	6.500	101.138	101.123	100.558
6.625	102.200	102.168	102.039	6.625	102.184	102.108	101.983	0.230	57.555	37.270	37.100	6.625	102.184	102.108	101.983
6.750	102.694	102.662	102.533	6.750	102.623	102.547	102.472					6.750	102.623	102.547	102.472
				6.875	102.586	102.510	102.435					6.875	102.586	102.510	102.435
				7.000	103.059	102.984	102.908					7.000	103.059	102.984	102.908
				7.125	103.474	103.399	103.324					7.125	103.474	103.399	103.324
Rate	VA 15 YR F 15-Day	ixed High 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 HI 30-Day	45-Day	Rate	/A 30 YR F 15-Day	ixed IRRR 30-Day	L HB 45-Day
5.750	99.833	99.792	99.700	6.250	100.143	100.076	99.913	6.125	97.042	96.979	96.817	6.250	100.143	100.076	99.913
5.875	100.111	100.069	99.977	6.375	100.506	100.431	100.305	6.250	97.033	96.970	96.808	6.375	100.506	100.431	100.305
6.000	100.484	100.442	100.350	6.500	100.991	100.916	100.790					6.500	100.991	100.916	100.790
6.125	100.826	100.784	100.692	6.625	101.421	101.346	101.220					6.625	101.421	101.346	101.220
6.250	100.740	100.731	100.723	6.750	101.541	101.474	101.330					6.750	101.541	101.474	101.330
6.375	100.696	100.687	100.679	6.875	101.273	101.198	101.123					6.875	101.273	101.198	101.123
6.500	101.167	101.159	101.151	7.000	101.746	101.671	101.596	П				7.000	101.746	101.671	101.596
6.625	101.354	101.346	101.338	7.125	102.162	102.086	102.011	П				7.125	102.162	102.086	102.011
6.750	98.419	98.387	98.258	7.250	102.281	102.230	102.083					7.250	102.281	102.230	102.083
				7.375	100.851	100.817	100.657	<b> </b>				7.375	100.851	100.817	100.657
			VA Price		ts									- 10 M	eli co
FICO>=74	0		0.000	VA Loans			0.250								
FICO 680	- 739		0.125	Non-Owne	er		0.500	=	**			-			-
FICO 660	- 679		0.250	Loan Amo	unt \$50K < \$1	OOK	0.500			SE	RVING				HAE
FICO 640			2.000	Loan < \$50	OK (exception	only)	1.500				VA	& VA	IRRE	ILS	
FICO 620	- 639		3.000												
			Class			-l- Dl-t	1							- 1 Ct - 1	
		ss Payee			Lo	ck Desk F	iours	_		tact Us		40.15		ed States	
	United Fideli		Corp ISAOA A kwy, Suite 27		8:3	0am - 5:00p	m CST					AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH,			
		nsas City, M		ی	Lock O	nline Unitl 8	:00pm CST	1	rside Sales:			IVIE, IVII, IV		, VA, WA,W	
								<u> </u>	.o.uc Jaics.	(210) 437	5500		,,	. , , •••	



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
 6/20/2025
 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:	5/21/2025 9:	58	
	., ,		NON-QM:
Residentia	ll 30 Yr Fixed		DSCR
11.500	109.617	11.500	110.776
11.375	109.367	11.375	110.510
11.250	109.117	11.250	110.245
11.125	108.867	11.125	109.979
11.000	108.617	11.000	109.714
10.875	108.367	10.875	109.448
10.750	108.117	10.750	109.182
10.625	107.867	10.625	108.917
10.500	107.617	10.500	108.651
10.375	107.367	10.375	108.385
10.250	107.117	10.250	108.120
10.125	106.867	10.125	107.854
10.000	106.617	10.000	107.589
9.875	106.367	9.875	107.323
9.750	106.117	9.750	107.057
9.625	105.867	9.625	106.792
9.500	105.617	9.500	106.526
9.375	105.367	9.375	106.260
9.250	105.117	9.250	105.995
9.125	104.867	9.125	105.729
9.000	104.617	9.000	105.464
8.875	104.367	8.875	105.182
8.750	104.117	8.750	104.901
8.625		8.625	104.620
	103.867		
8.500	103.617	8.500	104.339
8.375	103.367	8.375	104.057
8.250	103.117	8.250	103.776
8.125	102.835	8.125	103.494
8.000	102.554	8.000	103.213
7.875	102.242	7.875	102.901
7.750	101.929	7.750	102.588
7.625	101.554	7.625	102.213
7.500	101.179	7.500	101.838
7.375	100.804	7.375	101.463
7.250	100.429	7.250	101.026
7.125	100.054	7.125	100.588
7.000	99.679	7.000	100.088
6.875	99.242	6.875	99.588
6.750	98.804	6.750	99.026
6.625	98.304	6.625	98.463
6.500	97.804	6.500	97.901
6.375	97.242	6.375	97.276
6.250	96.679	6.250	96.588
6.125	96.054	6.125	95.901
6.000	95.429	6.000	95.213
5.875	94.742	5.875	94.463
5.750	94.054	5.750	93.713
5.625	93.367	5.625	92.963
5.525	02.600	5.525	02.303

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

5.500

92.213

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

92.680

5.500

PLUS	(Tighter credit b	ox, k	pest	prici	ing)					
	Credit Score	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
	>= 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									
	620 - 639									
	>= 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
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0 04 EE	== 04 50	CO 04 CE	CE OI EO	50 of 55	== 04 00	00.04.05	OF 04 00
	Credit LLPA	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
	UPB <= 250K	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm >\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.125	-0.250	-0.250	-0.500 -0.625	-0.625		-
		-0.250	-0.123	-0.230	-0.625	-0.500	-0.623		-	-
	>\$3.0mm, <=\$3.5mm	-0.230	-0.230	-0.300	-0.623					-
	DTI 50.01 - 55	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 LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325
22110	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
	Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-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
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property	Non - Warrantable Condo	-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	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	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 Do
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Do
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Do
WVOE	FNMA Form 1005	Alt-Do
	Self Employed Borrowers	
Qualifying Income		
Full Documentation	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification	Full Do
Streamlined Documentation	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Do
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Do
12M/24M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL	Alt-Do
12M PnL	CPA/EA/CTEC Prepared (12M PnL)	Alt-Do

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@ullinortgage.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

 Lock Expirations
 Lock Extensions

 Days
 6/20/2025
 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-QM

	Residential 30YR Fixed							
Rate	30 Day							
6.750%	98.950							
6.875%	99.450							
6.990%	99.950							
7.125%	100.450							
7.250%	100.856							
7.375%	101.231							
7.500%	101.606							
7.625%	101.981							
7.750%	102.325							
7.875%	102.638							
7.990%	102.950							
8.125%	103.263							
8.250%	103.513							
8.375%	103.763							
8.500%	104.013							
8.625%	104.263							
8.750%	104.513							
8.875%	104.763							
8.990%	105.013							
9.125%	105.263							
9.250%	105.513							
9.375%	105.763							
9.500%	106.013							
May VCD 101 0	00 - up to 1 75MM							

Max YSP 101.000 - up to 1.75MM Max YSP 100.500 - 1.75MM to 2MM Max YSP 100.000 - 2MM to 3MM

NON-Q							
In	vestor 30YR Fixed						
Rate	30 Day						
6.750%	99.375						
6.875%	99.875						
6.990%	100.375						
7.125%	100.875						
7.250%	101.375						
7.375%	101.813						
7.500%	102.250						
7.625%	102.625						
7.750%	103.000						
7.875%	103.375						
7.990%	103.750						
8.125%	104.125						
8.250%	104.500						
8.375%	104.813						
8.500%	105.125						
8.625%	105.438						
8.750%	105.688						
8.875%	105.938						
8.990%	106.188						
9.125%	106.438						
9.250%	106.688						
9.375%	106.938						
9.500%	107.188						
Max YSP w No	Prepay 100.000						

Max YSP W No Pre

Investor NQM LLPAs												
			Othe	r								
LTV												
Short Term Rental	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A					
I/O	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A					
Cash-Out   FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	N/A					
Cash-Out   FICO < 720	-0.500	-0.500	-0.500	-0.625	-0.875	-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	-1.000	N/A					
Loan Amt <\$150K	-0.750	-0.875	-1.000	-1.250	-1.250	-1.250	-1.500					
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375					
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					

		Pr	ice Adjustm	ents						
Residential NQM LLPAs										
			Full Dod	:						
FICOxLTV	55	60	65	70	75	80	85	90		
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.375	-4.625		
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.500	-4.750		
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.000	-5.250		
720	0.375	0.250	0.250	0.000	-0.250	-0.875	-3.000	N/A		
700	0.250	0.125	0.000	-0.375	-0.625	-1.875	-4.000	N/A		
680	-0.250	-0.375	-0.750	-1.250	-2.000	-2.875	-6.250	N/A		
660	-1.375	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A		
FICO ITV			atement ,	_		00	0.5	- 00		
FICOxLTV	55	60	65	70	75	80	85	90		
780 760	0.625	0.500 0.375	0.500 0.375	0.375	0.250 0.125	0.000 -0.125	-1.500	-4.875		
740	_	0.375	0.375	0.250	0.125	-0.125	-1.625 -2.125	-5.000		
740	0.375	0.250	0.250	0.250	-0.250	-1.000	-3.250	-5.500 N/A		
720	0.375	0.250	0.230	-0.375	-0.250	-2.000	-4.250	N/A		
680	-0.250	-0.375	-0.750	-1.375	-2.125	-3.000	-6.500	N/A		
660	-1.375	-1.500	-0.730	-2.625	-3.500	-5.125	N/A	N/A		
000	-1.575		ntial NQN			-3.123	N/A	IN/A		
LTV	55	60	65	70	75	80	85	90		
1/0	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A		
Cash-Out   FICO ≥ 720	-0.375	-0.375	-0.375	-0.625	-0.875	-1.375	N/A	N/A		
Cash-Out   FICO < 720	-0.750	-0.750	-0.750	-1.000	-1.250	N/A	N/A	N/A		
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A		
2-4 Unit	-0.250	-0.250	-0.250	-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	-1.000	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	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500		
Loan Amt <\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000		
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
Loan Amt > \$2.0M	-0.250	-0.250	-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	-0.375	-0.375	-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	-0.500	-0.750	-0.750		
			IQM LLF x / 3 Yr Pr							
FICOxLTV	50	55	60	65	70	75	80			
780	0.750	0.625	0.625	0.375	0.125	-0.250	-0.875			
760	0.625	0.500	0.375	0.250	0.000	-0.375	-1.250			
740	0.500	0.375	0.250	0.250	-0.250	-0.500	-1.625			
720	0.375	0.250	0.250	0.000	-0.500	-1.000	-2.375			
700	0.250	0.250	0.000	-0.250	-1.000	-1.750	-3.250			
680	0.000	-0.250	-0.500	-0.750	-1.500	-2.750	N/A			
660	0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A			
FN	-1.000	-1.250	-1.750	-2.250	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 th						
· ,		Qualify over th	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 ame 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 am 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
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Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty  Investment Highlights Decupancy Property Types Oan Program  DSCR Calculation	in	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 further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- contized perio- continue perio-	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes  dos, Non Warra  O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute 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% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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 (I) 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. ird = % of ame ure; OR 3-yea ment Penalty her 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 > \$500,000 re t MTG Note, M t/Title Lien inc bunt prepaid (I) r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents	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%, 1' structure; OR 2-Year penalty with 5%, 1' structure; OR 2-Year penalty with 5%, 1' structure; OR 2-Year penalty wit	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.  Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix LTV 70% or Units): Max 1	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%, 1' structure; OR 2-Year penalty with 5%, 1' structure; OR 2-Year penalty with 5%, 1' structure; OR 2-Year penalty wit	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 fi Investment On 1% stepdown f 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	6/20/2025	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	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.888	110.263	109.513
9.875	110.638	110.013	109.263
9.750	110.388	109.763	109.013
9.625	110.138	109.513	108.763
9.500	109.888	109.263	108.513
9.375	109.638	109.013	108.263
9.250	109.388	108.763	108.013
9.125	109.138	108.513	107.763
9.000	108.888	108.263	107.513
8.875	108.638	108.013	107.263
8.750	108.388	107.763	107.013
8.625	108.138	107.513	106.763
8.500	107.888	107.263	106.513
8.375	107.638	107.013	106.263
8.250	107.388	106.763	106.013
8.125	106.994	106.369	105.619
8.000	106.600	105.975	105.225
7.875	106.206	105.581	104.831
7.750	105.799	105.174	104.424
7.625	105.379	104.754	104.004
7.500	104.946	104.321	103.571
7.375	104.500	103.875	103.125
7.250	104.040	103.415	102.665
7.125	103.566	102.941	102.191
7.000	103.079	102.454	101.704
6.875	102.578	101.953	101.203
6.750	102.063	101.474	100.724
6.625	101.536	101.012	100.262
6.500	100.995	100.539	99.789
6.375	100.441	100.055	99.305
6.250	99.875	99.559	98.809
6.125	99.296	99.053	98.303
6.000	98.705	98.536	97.786
5.875	98.101	97.976	97.226
5.750	97.485	97.360	96.610
5.625	96.857	96.732	95.982
5.500	96.217	96.092	95.342
5.375	95.564	95.439	94.689
5.250	94.902	94.777	94.027
5.125	94.229	94.104	93.354
5.000	93.547	93.422	92.672
1			

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

		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
		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
	Loan Type LLFAS	DTI Ratio > 40%	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
Cash-Out Refinance	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					
		Investor	-1.125	-1.125	-1.625	-2.125	
	Laca Time II DAs	Second Home	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLPAs	DTI Ratio > 40%	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	
	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	
		Manufactured Homes					

Mortgages with	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125
Financing	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-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				
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United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

 Lock Expirations
 Lock Extens

 30 Days
 6/20/2025
 2 days

 7 days
 7 days

7 days 0.250 15 days 0.375 30 days 0.625

0.100

Effective: 5/21/2025 9:58

# **FIXED SECONDS**

RES	IDENTIAL	IN	VESTOR
Rate	30 Day	Rate	30 Day
12.750	112.375	13.500	111.500
12.625	112.125	13.375	111.375
12.500	111.875	13.250	111.250
12.375	111.625	13.125	111.125
12.250	111.375	13.000	111.000
12.125	111.125	12.875	110.875
12.000	110.875	12.750	110.625
11.875	110.625	12.625	110.375
11.750	110.375	12.500	110.125
11.625	110.125	12.375	109.875
11.500	109.875	12.250	109.625
11.375	109.625	12.125	109.375
11.250	109.375	12.000	109.125
11.125	109.125	11.875	108.875
11.000	108.875	11.750	108.625
10.875	108.625	11.625	108.375
10.750	108.375	11.500	108.125
10.625	108.125	11.375	107.875
10.500	107.875	11.250	107.625
10.375	107.625	11.125	107.375
10.250	107.250	11.000	107.125
10.125	106.875	10.875	106.875
10.000	106.500	10.750	106.625
9.875	106.125	10.625	106.375
9.750	105.750	10.500	106.125
9.625	105.375	10.375	105.875
9.500	105.000	10.250	105.500
9.375	104.625	10.125	105.125
9.250	104.250	10.000	104.750
9.125	103.875	9.875	104.375
9.000	103.500	9.750	104.000
8.875	103.125	9.625	103.625
8.750	102.625	9.500	103.250
8.625	102.125	9.375	102.750
8.500	101.625	9.250	102.250
8.375	101.125	9.125	101.750
8.250	100.625	9.000	101.250
8.125	99.875	8.875	100.500
8.000	99.125	8.750	99.750
7.875	98.375	8.625	99.000
7.750	97.625		_•

				RESI	IDENTIAL PRIC	E 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)
یا	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)
🗒	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)
17	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
붑	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
₩	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)	
BANK STATEMENT (12	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
~	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
Ļ	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)
볼	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
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
₫	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
듬	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)			
ğ	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
4	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	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	1013, NC, NC, NC, NN, NN, NN, ON, ON, ON, TA, SC, TN, TA, VA, WI, WA



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

	Lock Expirations	Lock E	xtensions
30 Days	6/20/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		20 days	0.625

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# FHA with DPA Seconds

30 Year Fixed					
Rate	15 Day	30 Day	45 Day		
7.875	101.429	101.374	100.999		
7.750	101.328	101.274	100.899		
7.625	100.537	100.483	100.108		
7.500	100.435	100.380	100.005		
7.375	100.321	100.267	99.892		
7.250	100.199	100.144	99.769		

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	AL
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	116, 112, 111, 113, 114, 1111, 111, 111, 111, 11



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

	Lock Expirations	Lock Extensions	
15 Days	6/5/2025	2 days	0.100
30 Days	6/20/2025	7 days	0.250
45 Days	7/5/2025	15 days	0.375
		30 days	0.625

Effective: 5/21/2025 9:58

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)

0.500

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

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