

10/3/2025 10:33

Effective:

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

| | Lock Expirations | Lock Exte | nsions |
|-------------------------------|------------------|-----------|--------|
| 15 Days | 10/18/2025 | 2 days | 0.100 |
| 30 Days | 11/2/2025 | 7 days | 0.250 |
| 15 Days 30 Days 45 Days | 11/17/2025 | 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

| | N I N | /FN | \frown | $I \wedge I$ |
|----|-------|-----|----------|--------------|
| CO | N۷ | /EN | UIN | IAL |

| | | | | | | | | | - | _ | | | | | |
|-------|-----------------|--|--------------|-------|-------------|-------------|-------------|-----------|--------------|-------------|----------|------------|-----------------|------------------|--------------|
| CON | IVENTION | L 30/25Y | R FIXED | CC | NVENTION | IAL 20 YR | FIXED | C | 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 |
| 5.750 | 99.847 | 99.844 | 99.776 | 5.250 | 100.008 | 99.911 | 99.811 | 5.000 | 99.763 | 99.747 | 99.624 | 5.125 | 99.737 | 99.720 | 99.597 |
| .875 | 100.467 | 100.408 | 100.298 | 5.375 | 100.519 | 100.422 | 100.322 | 5.125 | 100.038 | 100.022 | 99.899 | 5.250 | 100.179 | 100.163 | 100.040 |
| .000 | 101.014 | 100.955 | 100.845 | 5.500 | 100.269 | 100.169 | 100.077 | 5.250 | 100.533 | 100.516 | 100.394 | 5.375 | 100.601 | 100.585 | 100.462 |
| 5.125 | 101.494 | 101.436 | 101.376 | 5.625 | 100.780 | 100.680 | 100.588 | 5.375 | 101.065 | 101.049 | 100.926 | 5.500 | 100.849 | 100.833 | 100.710 |
| .250 | 101.320 | 101.261 | 101.201 | 5.750 | 101.259 | 101.158 | 101.066 | 5.500 | 101.316 | 101.299 | 101.176 | 5.625 | 101.059 | 101.042 | 100.920 |
| .375 | 101.774 | 101.715 | 101.655 | 5.875 | 101.705 | 101.604 | 101.512 | 5.625 | 101.523 | 101.507 | 101.384 | 5.750 | 101.040 | 101.024 | 100.897 |
| .500 | 102.236 | 102.177 | 102.117 | 6.000 | 101.402 | 101.352 | 101.177 | 5.750 | 101.384 | 101.367 | 101.245 | 5.875 | 101.433 | 101.416 | 101.294 |
| .625 | 102.660 | 102.601 | 102.541 | 6.125 | 101.743 | 101.692 | 101.518 | 5.875 | 101.895 | 101.879 | 101.756 | 6.000 | 101.636 | 101.619 | 101.497 |
| .750 | 102.497 | 102.447 | 102.394 | 6.250 | 102.015 | 101.909 | 101.817 | 6.000 | 102.102 | 102.086 | 101.963 | 6.125 | 101.858 | 101.842 | 101.715 |
| .875 | 102.952 | 102.902 | 102.850 | 6.375 | 102.391 | 102.284 | 102.192 | 6.125 | 102.342 | 102.326 | 102.203 | 6.250 | 102.264 | 102.247 | 102.121 |
| | | | | | | | | | | | | | | | |
| CO | NV 30 YR I | FIXED HIG | H BAL | CC | NV 20 YR | FIXED HIG | SH BAL | C | ONV 15 YR | FIXED HIG | SH BAL | CO | NV 10 YR | FIXED HIG | H BAL |
| 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 |
| .875 | 100.153 | 100.103 | 99.929 | 5.875 | 100.020 | 99.970 | 99.887 | 6.250 | 100.444 | 100.427 | 100.301 | 6.250 | 100.018 | 100.001 | 99.875 |
| .000 | 100.738 | 100.688 | 100.514 | 6.000 | 100.506 | 100.456 | 100.334 | 6.375 | 100.855 | 100.839 | 100.712 | 6.375 | 100.322 | 100.306 | 100.179 |
| .125 | 101.038 | 100.988 | 100.813 | 6.125 | 100.852 | 100.802 | 100.738 | 6.500 | 101.009 | 100.992 | 100.866 | 6.500 | 100.560 | 100.543 | 100.41 |
| .250 | 100.993 | 100.934 | 100.874 | 6.250 | 101.037 | 100.993 | 100.934 | 6.625 | 101.163 | 101.146 | 101.020 | 6.625 | 100.744 | 100.727 | 100.60 |
| .375 | 101.471 | 101.421 | 101.247 | 6.375 | 101.410 | 101.366 | 101.307 | 6.750 | 101.002 | 100.970 | 100.828 | 6.750 | 100.579 | 100.547 | 100.40 |
| .500 | 101.960 | 101.910 | 101.735 | 6.500 | 101.787 | 101.743 | 101.684 | 6.875 | 101.387 | 101.355 | 101.213 | 6.875 | 100.859 | 100.827 | 100.68 |
| .625 | 102.125 | 102.075 | 101.952 | 6.625 | 102.115 | 102.071 | 102.012 | 7.000 | 101.493 | 101.460 | 101.318 | 7.000 | 101.016 | 100.984 | 100.842 |
| .750 | 101.579 | 101.538 | 101.493 | 6.750 | 101.602 | 101.579 | 101.538 | 7.125 | 101.583 | 101.551 | 101.409 | 7.125 | 101.149 | 101.117 | 100.975 |
| .875 | 102.008 | 101.975 | 101.789 | 6.875 | 101.888 | 101.866 | 101.824 | 7.250 | 99.506 | 99.421 | 99.306 | 7.250 | 99.506 | 99.421 | 99.306 |
| .000 | 102.495 | 102.461 | 102.275 | 7.000 | 102.210 | 102.176 | 102.104 | | | | | ↓ | | | |
| | SOED E | 6/6 ARMS | | | SOED 7 | 7/6 ARMS | | | SOED 1 | l0/6 ARM | c | | Misc Price | Adjustma | ntc |
| | 30FK 3 | O ANIVIS | | | 30FK / | 70 ANIVIS | | | 30FK 1 | LU/O ANIVI | ა | No Impou | nds (Non-CA) | Aujustine | 0.250 |
| | | | | | | | | | | | | I — · | nds (CA Only) | | 0.250 |
| | | | | | | | | | | | | | er, LTV <= 75 | | 2.125 |
| | | | | | | | | | | | | | er, LTV 75.01-8 | 80 | 3.375 |
| | | | | | | | | | | | | I I | 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 | V > 75 | | 0.750 |
| | | | | | | | | | | | | FICO < 66 | | | 0.500 |
| | | | | | | | | | | | | Loan Amt | \$50K < \$100K | | 0.500 |
| | | | | | | | | | | | | Loan < \$5 | OK (exception o | only) | 1.500 |
| | | | | | | | | | | | | | | ., | |
| | | | | | | | | | | | | | | | |
| | Lo | ss Payee | Clause | · · | Lo | ck Desk H | lours | | Con | tact Us | | | Approv | ed States | |
| | United Fidelit | y Funding C | orp ISAOA A | TIMA | | 0 500 | CCT | Em | ail: locks@ | uffmortga | ge.com | AR, AZ, C | A, CO, FL, GA | , HI, IA, IL, IN | I, KS, KY, I |
| | 1300 NW | Briarcliff Pl | wy, Suite 27 | 5 | | 0am - 5:00p | | | Lock Desk: (| 816) 457-6 | 6440 | ME, MI, N | 1N, MO, NC, I | NE, NH, NM | NV, OK, |
| | Kar | 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150 Lock Online Unitl 8:00pm CST | | | :00btti C21 | 1. | side Sales: | (016) AE7 | 6200 | | SC TN TY | , VA, WA,W | | | |



ARM Subordinate

financing

0.625%

0.625%

0.625%

0.875% 1.125%

1.125%

1.125%

1.875% 1.875%

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10/3/2025 10:33 Conforming LLPAs Cash-out Refinance Loans - LLPA by Credit Score/LTV Purchase Money Loans - LLPA by Credit Score/LTV Ratio Ratio LTV Range LTV Range **Credit Score** Applicable for all loans with terms greater than 15 years Credit Score Applicable for all loans >0% >30% | >60% | >70% | >75% | >80% | >85% | >90% >95% >0% >30% | >60% >70% >75% ≥ = 780 0.000% 0.000% | 0.000% | 0.000% | 0.375% | 0.375% | 0.250% | 0.250% | 0.125% ≥ = 780 0.375% 0.375% 0.625% 0.875% 1.375% 760 - 7790.000% | 0.000% | 0.000% | 0.250% | 0.625% | 0.625% | 0.500% | 0.500% | 0.250% 760 – 779 0.375% | 0.375% | 0.875% 1.250% 1.875% 0.000% | 0.000% | 0.125% | 0.375% | 0.875% | 1.000% | 0.750% | 0.625% | 0.500% 740 – 759 740 - 7590.375% 0.375% 1.000% 1.625% 720 - 739 0.000% | 0.000% | 0.250% | 0.750% | 1.250% | 1.250% | 1.000% | 0.875% | 0.750% 720 – 739 0.375% | 0.500% | 1.375% 2.000% 2.750%
 2.625%
 3.250%

 2.875%
 3.750%
 0.000% | 0.000% | 0.375% | 0.875% | 1.375% | 1.500% | 1.250% | 1.125% | 0.875% 0.375% | 0.500% | 1.625% 700 - 719700 - 7190.000% | 0.000% | 0.625% | 1.125% | 1.750% | 1.875% | 1.500% | 1.375% | 1.125% 0.375% 0.625% 2.000% 680 - 699680 - 699
 4.000%
 4.750%

 4.625%
 5.125%
 0.000% | 0.000% | 0.750% | 1.375% | 1.875% | 2.125% | 1.750% | 1.625% | 1.250% 0.375% | 0.875% | 2.750% 660 - 679660 - 679
 0.000%
 0.000%
 1.125%
 1.500%
 2.250%
 2.500%
 2.000%
 1.875%
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 0.000%
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 2.750%
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 2.625%
 2.250%
 1.750%
 640 - 659 640 - 659 0.375% | 1.375% | 3.125% ≤ 639 0.375% | 1.375% | 3.375% | 4.875% | 5.125% ≤ 639 Additional LLPAs by Loan Attribute Applicable to Cash-out Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans Refinances LTV Range LTV Range Loan Feature Loan Feature >30% | >60% | >70% | >75% | >80% | >85% | >90% | >95% >30% >60% >0% >70% >75% 0.000% | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% | 0.250% | 0.250% Adiustable-rate Condo 0.000% 0.000% 0.125% 0.125% 0.750% 0.000% | 0.000% | 0.125% | 0.125% | 0.750% | 0.750% | 0.750% | 0.750% | 0.750% 1.125% 1.625% 2.125% Condo Investment 1.125% 3.375% 3.375% Investment 1.125% | 1.125% | 1.625% | 2.125% | 3.375% | 4.125% | 4.125% | 4.125% | 4.125% | 4.125% Second home 1.125% 1.125% 1.625% 2.125% 4.125% Second home 1.125% 1.625% 2.125% 3.375% 4.125% 4.125% 4.125% Manufactured 0.500% 0.500% 0.500% 0.500% 1.125% 0.500% Manufactured Two- to four-0.500% 0.500% 0.500% 0.500% 0.500% 0.500% 0.500% 0.500% 0.500% 0.000% 0.000% 0.375% 0.375% 0.625% home unit property Two- to four-unit High-balance 0.000% 0.000% 0.375% 0.375% 0.625% 0.625% 0.625% 0.625% 0.625% 1.250% 1.250% 1.500% 1.500% 1.750% property fixed-rate High-balance High-balance 0.500% 0.500% 0.750% 1.000% 2.000% 2.000% 2.250% 3.250% 0.750% 1.000% 1.000% 1.000% 1.000% 2.250% fixed-rate ARM High-balance Subordinate 2.500% 1 250% 1 250% 1 500% 1 500% 2 500% 2 500% 2 750% 2 750% 0.625% 0.625% 0.625% 0.875% 1 125% ARM financina Subordinate 0.875% 1.125% 1.125% 0.625% 0.625% 0.625% 1.125% 1.875% 1.875% financing Limited Cash-out Refinances – LLPA by Credit Score/LTV Ratio All LLPAs will be waived for the following loans LTV Range HomeReady® loans Credit Score Applicable for all loans with terms greater than 15 years Loans to first-time homebuyers with qualifying income ≤100% area median income (AMI) or 120% AMI in high-cost areas >80% >85% >90% >30% >60% >70% >75% >95% <u>>0%</u> Loans meeting Duty to Serve requirements 0.000% 0.000% 0.000% 0.125% 0.500% 0.625% 0.500% 0.375% 0.375% > = 780 760 - 779 0.000% 0.000% 0.125% 0.375% 0.875% 0.750% 0.625% 0.625% 1.000% 740 - 759 0.000% 0.000% 0.250% 0.750% 1.125% 1.375% 1.125% 1.000% 1.000% 720 - 739 0.000% 0.000% 0.500% 1.000% 1.625% 1.750% 1.500% 1.250% 1.250% 700 – 719 0.000% 0.000% 0.625% 1.250% 1.875% 2.125% 1.750% 1.625% 1.625% 680 - 699 0.000% 0.000% 0.875% 1.625% 2.250% 2.500% 2.125% 1.750% 1 750% 660 - 679 0.000% 0.125% 1.125% 1.875% 2.500% 3.000% 2.375% 2.125% 2 125% 640 - 659 0.000% 0.250% 1.375% 2.125% 2.875% 3.375% 2.875% 2.500% 2.500% 1.750% 2.500% 3.500% 3.875% 3.625% 2.500% 2.500% ≤ 639 0.000% 0.375% Additional LLPAs by Loan Attribute Applicable to Limited Cash-out Refinances LTV Range Loan Feature >0% >30% >60% >70% >75% >80% >85% >90% >95% Adiustable-rate 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.250% 0.250% mortgage 0.000% 0.000% 0.125% 0.125% 0.750% 0.750% 0.750% 0.750% 0.750% Condo Investment 1 125% 1 125% 1 625% 2 125% 3 375% 4 125% 4 125% 4 125% 4 125% property Second home 1.125% 1.125% 1.625% 2.125% 3.375% 4.125% 4.125% 4 125% 4.125% Manufactured 0.500% 0.500% 0.500% 0.500% 0.500% 0.500% 0.500% 0.500% 0.500% home Two- to four-unit 0.000% 0.000% 0.375% 0.375% 0.625% 0.625% 0.625% 0.625% 0.625% property High-balance 0.500% 0.500% 0.750% 0.750% 1.000% 1.000% 1.000% 1.000% 1.000% fixed-rate High-balance 1 250% 1 250% 1 500% 1.500% 2 500% 2.500% 2 500% 2.750% 2 750%



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| | : 1 | .0/3/2025 10 | J.33 | | | | | | | | _ | | | | |
|--|--|--|---|--|--|--|---|----------------|-------------------------------|-------------------------------------|-------------------------------|--|---|--|---|
| | | (| GOVE | ERNI | MEN | T FH | A an | d US | SDA | | | | FHA #26 | 557000 | 06 |
| | FHA 30 | YR Fixed | | | FHA 15 | YR Fixed | | | FHA! | 5/1 ARM | | | FHA - Price | Adjustme | nts |
| Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | FICO >=78 | 30 | | 0.000 |
| .250 | 99.609 | 99.566 | 99.418 | 5.250 | 100.797 | 100.780 | 100.657 | 5.375 | 99.766 | 99.703 | 99.541 | FICO 740 | - 779 | | 0.000 |
| .375 | 100.013 | 99.945 | 99.827 | 5.375 | 100.028 | 100.012 | 99.889 | 5.500 | 99.756 | 99.693 | 99.531 | FICO 680 | - 739 | | 0.125 |
| .500 | 100.529 | 100.464 | 100.341 | 5.500 | 100.565 | 100.549 | 100.426 | 5.625 | 99.746 | 99.683 | 99.521 | FICO 660 | - 679 | | 0.250 |
| .625 | 101.075 | 101.009 | 100.880 | 5.625 | 101.094 | 101.077 | 100.954 | 5.750 | 100.357 | 100.294 | 100.132 | FICO 640 | - 659 | | 0.500 |
| .750 | 101.386 | 101.320 | 101.164 | 5.750 | 101.615 | 101.598 | 101.475 | 5.875 | 100.345 | 100.282 | 100.120 | FICO 620 | - 639 | | 1.500 |
| .875 | 101.295 | 101.250 | 101.155 | 5.875 | 101.259 | 101.242 | 101.116 | 6.000 | 100.331 | 100.268 | 100.106 | | | | |
| 5.000 | 101.851 | 101.805 | 101.710 | 6.000 | 101.774 | 101.757 | 101.631 | 6.125 | 100.317 | 100.254 | 100.092 | Non-Own | er | | 0.500 |
| 5.125 | 102.322 | 102.276 | 102.181 | 6.125 | 102.282 | 102.265 | 102.139 | 6.250 | 100.304 | 100.241 | 100.079 | Loan Amo | ount \$50K < \$10 | DOK | 0.500 |
| 5.250 | 102.415 | 102.369 | 102.274 | 6.250 | 102.783 | 102.767 | 102.640 | | | | | Loan < \$5 | OK (exception o | only) | 1.500 |
| 5.375 | 102.424 | 102.447 | 102.419 | 6.375 | 102.137 | 102.104 | 101.962 | | | | | All FHA St | reamline Loans | | 0.250 |
| | | | | | | | | | | | | All FHA Re | efinance Loans | | 0.125 |
| FH | HA 30 YR I | Fixed High | n Bal | F | HA 15 YR I | Fixed High | h Bal | RU | RAL HOUS | ING 30 Y | R Fixed | П | USDA - 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 >=78 | 30 | | 0.000 |
| 5.250 | 101.802 | 101.757 | 101.661 | 6.250 | 98.558 | 98.523 | 98.473 | 6.000 | 101.573 | 101.527 | 101.377 | FICO 740 | - 779 | | 0.000 |
| .375 | 101.731 | 101.754 | 101.727 | 6.375 | 98.744 | 98.708 | 98.659 | 6.125 | 102.112 | 102.065 | 101.915 | FICO 700 | - 739 | | 0.125 |
| .500 | 102.222 | 102.245 | 102.218 | 6.500 | 98.922 | 98.887 | 98.837 | 6.250 | 102.583 | 102.537 | 102.386 | FICO 680 | - 699 | | 0.250 |
| .625 | 102.488 | 102.510 | 102.483 | 6.625 | 99.119 | 99.084 | 99.034 | 6.375 | 101.845 | 101.815 | 101.681 | FICO 660 | - 679 | | 0.375 |
| 5.750 | 102.216 | 102.194 | 102.171 | 6.750 | 99.345 | 99.313 | 99.171 | 6.500 | 102.416 | 102.386 | 102.253 | FICO 640 | - 659 | | 0.875 |
| 5.875 | 101.935 | 101.913 | 101.890 | 6.875 | 99.398 | 99.363 | 99.313 | 6.625 | 102.918 | 102.888 | 102.754 | FICO 620 | - 639 | | 1.500 |
| 7.000 | 102.314 | 102.291 | 102.269 | 7.000 | 99.512 | 99.477 | 99.428 | 6.750 | 103.404 | 103.374 | 103.241 | CA Proper | rty | | 0.150 |
| 1.125 | 102.741 | 102.719 | 102.696 | 7.125 | 99.619 | 99.584 | 99.535 | 6.875 | 102.646 | 102.616 | 102.482 | I | 50K (exception) | | 1.500 |
| .250 | 102.457 | 102.427 | 102.294 | 7.250 | 99.506 | 99.421 | 99.306 | 7.000 | 103.182 | 103.152 | 103.019 | All RD Ref | inance Loans | | 0.125 |
| 7.375 | 100.629 | 100.570 | 100.403 | ll . | | | | 7.125 | 103.704 | 103.675 | 103.541 | *Other St | . Adjustments n | nay apply | |
| | | | | il — | | | | | | | | 1 | | | |
| | | | | | | \overline{GOV} | /ERN | MF | NT V | Ά | | | | | |
| | VA 15 | YR Fixed | | | | YR Fixed | | | | ARM 1/1, | /5 | | VA 30 YR | Fixed IRR | RL |
| 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 |
| 5.000 | 101.774 | 101.757 | 101.631 | 5.500 | 100.529 | 100.464 | 100.341 | 5.750 | 100.357 | 100.294 | 100.132 | 5.500 | 100.527 | 100.459 | 100.341 |
| 5.125 | 102.282 | 102.265 | 102.139 | 5.625 | 101.075 | 101.009 | 100.880 | 5.875 | 100.345 | 100.282 | 100.120 | 5.625 | 101.066 | 100.998 | 100.880 |
| 5.250 | 102.783 | 102.767 | 102.640 | 5.750 | 101.386 | 101.320 | 101.164 | 6.000 | 100.331 | 100.268 | 100.106 | 5.750 | 101.304 | 101.259 | 101.164 |
| 5.375 | 102.137 | 102.104 | 101.962 | 5.875 | 101.295 | 101.250 | 101.155 | 6.125 | 100.317 | 100.254 | 100.092 | 5.875 | 101.295 | 101.250 | 101.155 |
| 5.500 | 102.638 | 102.606 | 102.464 | 6.000 | 101.851 | 101.805 | 101.710 | 6.250 | 100.304 | 100.241 | 100.079 | 6.000 | 101.851 | 101.805 | 101.710 |
| 5.625 | 103.132 | 103.100 | 102.958 | 6.125 | 102.322 | 102.276 | 102.181 | | | | | 6.125 | 102.322 | 102.276 | 102.181 |
| 5.750 | 103.620 | 103.588 | 103.446 | 6.250 | 102.415 | 102.369 | 102.274 | | | | | 6.250 | 102.415 | 102.369 | 102.274 |
| | | | | 6.375 | 102.424 | 102.447 | 102.419 | | | | | 6.375 | 102.424 | 102.447 | 102.419 |
| | | | | 6.500 | 102.875 | 102.898 | 102.870 | | | | | 6.500 | 102.875 | 102.898 | 102.870 |
| | | | | 6.625 | | | 103.245 | | | | | 6.625 | | | 103.245 |
| | | | | | 103.250 | 103.273 | | ł | | | | 0.023 | 103.250 | 103.273 | 105.245 |
| V | 'A 15 YR F | ixed High | Bal | V | 103.250 /A 30 YR F | | | | VA 5/1 | L ARM HE | } | | 103.250 /A 30 YR Fi | | |
| late | 15-Day | 30-Day | 45-Day | Rate | /A 30 YR F 15-Day | ixed High 30-Day | Bal 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | <mark>/A 30 YR Fi</mark> 15-Day | xed IRRR 30-Day | L HB 45-Day |
| l ate 5.750 | 15-Day 100.900 | 30-Day 100.885 | 45-Day 100.819 | Rate 6.250 | /A 30 YR F 15-Day 101.802 | ixed High 30-Day 101.757 | Bal 45-Day 101.661 | 6.125 | 15-Day 100.317 | 30-Day 100.254 | 45-Day 100.092 | Rate 6.250 | /A 30 YR Fi 15-Day 101.802 | xed IRRR 30-Day 101.757 | L HB 45-Day 101.661 |
| Rate 5.750 5.875 | 15-Day 100.900 101.129 | 30-Day 100.885 101.114 | 45-Day 100.819 101.049 | Rate 6.250 6.375 | /A 30 YR F 15-Day 101.802 101.731 | ixed High 30-Day 101.757 101.754 | Bal 45-Day 101.661 101.727 | 11 | 15-Day | 30-Day | 45-Day | Rate 6.250 6.375 | /A 30 YR Fi 15-Day 101.802 101.731 | xed IRRR 30-Day 101.757 101.754 | L HB 45-Day 101.661 101.727 |
| late i.750 i.875 | 15-Day 100.900 | 30-Day 100.885 101.114 101.450 | 45-Day 100.819 | Rate 6.250 | /A 30 YR F 15-Day 101.802 | 30-Day 101.757 101.754 102.245 | Bal 45-Day 101.661 | 6.125 | 15-Day 100.317 | 30-Day 100.254 | 45-Day 100.092 | Rate 6.250 | /A 30 YR Fi 15-Day 101.802 | xed IRRR 30-Day 101.757 101.754 102.245 | 45-Day 101.661 101.727 102.218 |
| tate i.750 i.875 i.000 i.125 | 15-Day 100.900 101.129 101.465 101.779 | 30-Day 100.885 101.114 101.450 101.764 | 45-Day 100.819 101.049 101.385 101.699 | Rate 6.250 6.375 6.500 6.625 | /A 30 YR F 15-Day 101.802 101.731 102.222 102.488 | 30-Day 101.757 101.754 102.245 102.510 | Bal 45-Day 101.661 101.727 102.218 102.483 | 6.125 | 15-Day 100.317 | 30-Day 100.254 | 45-Day 100.092 | Rate 6.250 6.375 6.500 6.625 | /A 30 YR Fi 15-Day 101.802 101.731 102.222 102.488 | xed IRRR 30-Day 101.757 101.754 102.245 102.510 | 45-Day 101.661 101.727 102.218 102.483 |
| Rate 5.750 5.875 5.000 5.125 5.250 | 15-Day 100.900 101.129 101.465 101.779 101.572 | 30-Day 100.885 101.114 101.450 101.764 101.459 | 45-Day 100.819 101.049 101.385 101.699 101.346 | Rate 6.250 6.375 6.500 6.625 6.750 | /A 30 YR F 15-Day 101.802 101.731 102.222 102.488 102.216 | 30-Day 101.757 101.754 102.245 102.510 102.194 | Bal 45-Day 101.661 101.727 102.218 102.483 102.171 | 6.125 | 15-Day 100.317 | 30-Day 100.254 | 45-Day 100.092 | Rate 6.250 6.375 6.500 6.625 6.750 | /A 30 YR Fi 15-Day 101.802 101.731 102.222 102.488 102.216 | xed IRRR 30-Day 101.757 101.754 102.245 102.510 102.194 | 45-Day 101.661 101.727 102.218 102.483 102.171 |
| Rate 5.750 5.875 5.000 5.125 5.250 | 15-Day 100.900 101.129 101.465 101.779 101.572 101.491 | 30-Day 100.885 101.114 101.450 101.764 | 45-Day 100.819 101.049 101.385 101.699 101.346 101.265 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 | /A 30 YR F 15-Day 101.802 101.731 102.222 102.488 | 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 | Bal 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 | 6.125 | 15-Day 100.317 | 30-Day 100.254 | 45-Day 100.092 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 | /A 30 YR Fi 15-Day 101.802 101.731 102.222 102.488 | xed IRRR 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 | 45-Day 101.661 101.727 102.218 102.483 102.171 |
| Rate 5.750 5.875 5.000 5.125 5.250 5.375 | 15-Day 100.900 101.129 101.465 101.779 101.572 | 30-Day 100.885 101.114 101.450 101.764 101.459 | 45-Day 100.819 101.049 101.385 101.699 101.346 101.265 101.709 | Rate 6.250 6.375 6.500 6.625 6.750 | /A 30 YR F 15-Day 101.802 101.731 102.222 102.488 102.216 | 30-Day 101.757 101.754 102.245 102.510 102.194 | Bal 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 102.269 | 6.125 | 15-Day 100.317 | 30-Day 100.254 | 45-Day 100.092 | Rate 6.250 6.375 6.500 6.625 6.750 | /A 30 YR Fi 15-Day 101.802 101.731 102.222 102.488 102.216 | xed IRRR 30-Day 101.757 101.754 102.245 102.510 102.194 | 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 |
| i.750 i.875 i.000 i.125 i.250 i.375 i.500 i.625 | 15-Day 100.900 101.129 101.465 101.779 101.572 101.491 101.936 102.108 | 30-Day 100.885 101.114 101.450 101.764 101.459 101.378 101.822 101.994 | 45-Day 100.819 101.049 101.385 101.699 101.346 101.265 101.709 101.881 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 | /A 30 YR F 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 | 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 | Bal 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 102.269 102.696 | 6.125 | 15-Day 100.317 | 30-Day 100.254 | 45-Day 100.092 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 | /A 30 YR Fi 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 | xed IRRR 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 | 45-Day 101.66: 101.72: 102.218: 102.48: 102.17: 101.890: 102.696: |
| Rate 5.750 5.875 5.000 5.125 5.250 5.375 5.500 5.625 | 15-Day 100.900 101.129 101.465 101.779 101.572 101.491 101.936 | 30-Day 100.885 101.114 101.450 101.764 101.459 101.378 101.822 | 45-Day 100.819 101.049 101.385 101.699 101.346 101.265 101.709 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 | /A 30 YR F 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 102.457 | 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 102.427 | Bal 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 102.269 102.696 102.294 | 6.125 | 15-Day 100.317 | 30-Day 100.254 | 45-Day 100.092 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 | /A 30 YR Fi 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 | xed IRRR 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 102.427 | 45-Day 101.663 101.727 102.218 102.483 102.171 101.890 102.269 102.294 |
| .750 .875 .000 .125 .250 .375 .500 | 15-Day 100.900 101.129 101.465 101.779 101.572 101.491 101.936 102.108 | 30-Day 100.885 101.114 101.450 101.764 101.459 101.378 101.822 101.994 | 45-Day 100.819 101.049 101.385 101.699 101.346 101.265 101.709 101.881 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 | /A 30 YR F 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 | 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 | Bal 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 102.269 102.696 | 6.125 | 15-Day 100.317 | 30-Day 100.254 | 45-Day 100.092 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 | /A 30 YR Fi 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 | xed IRRR 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 | 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 102.269 102.294 |
| Nate 5.750 5.875 5.000 5.125 5.250 5.375 5.500 6.625 5.750 | 15-Day 100.900 101.129 101.465 101.779 101.572 101.491 101.936 102.108 | 30-Day 100.885 101.114 101.450 101.764 101.459 101.378 101.822 101.994 | 45-Day 100.819 101.049 101.385 101.699 101.346 101.265 101.709 101.881 99.171 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 | 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 102.457 100.629 | 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 102.427 | Bal 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 102.269 102.696 102.294 | 6.125 | 15-Day 100.317 | 30-Day 100.254 | 45-Day 100.092 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 | /A 30 YR Fi 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 | xed IRRR 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 102.427 | |
| 6.750 6.875 6.000 6.125 6.250 6.375 6.500 6.625 6.750 | 15-Day 100.900 101.129 101.465 101.779 101.572 101.491 101.936 102.108 99.345 | 30-Day 100.885 101.114 101.450 101.764 101.459 101.378 101.822 101.994 | 45-Day 100.819 101.049 101.385 101.699 101.346 101.265 101.709 101.881 99.171 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 | 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 102.457 100.629 | 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 102.427 | Bal 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 102.269 102.696 102.294 | 6.125 | 15-Day 100.317 | 30-Day 100.254 | 45-Day 100.092 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 | /A 30 YR Fi 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 | xed IRRR 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 102.427 | 45-Day 101.663 101.727 102.218 102.483 102.171 101.890 102.269 102.294 |
| 6.750 6.875 6.000 6.125 6.250 6.375 6.500 6.625 6.750 | 15-Day 100.900 101.129 101.465 101.779 101.572 101.491 101.936 102.108 99.345 | 30-Day 100.885 101.114 101.450 101.764 101.459 101.378 101.822 101.994 | 45-Day 100.819 101.049 101.385 101.699 101.346 101.265 101.709 101.881 99.171 | Rate 6.250 6.375 6.500 6.625 6.75 7.000 7.125 7.250 7.375 VA Loans Non-Owne | /A 30 YR F 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 102.457 100.629 | 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 102.719 | Bal 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 102.269 102.696 102.294 100.403 | 6.125 | 15-Day 100.317 | 30-Day 100.254 100.241 | 45-Day 100.092 100.079 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 | /A 30 YR Fi 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 102.457 100.629 | xed IRRR 30-Day 101.757 101.754 102.2515 102.194 101.913 102.291 102.719 102.427 100.570 | 45-Day 101.661 101.727 102.218 102.483 102.177 101.890 102.269 102.294 100.403 |
| 5.750 5.875 5.000 5.125 5.250 5.375 5.500 5.625 5.750 | 15-Day 100.900 101.129 101.465 101.779 101.491 101.936 102.108 99.345 | 30-Day 100.885 101.114 101.450 101.764 101.459 101.378 101.822 101.994 | 45-Day 100.819 101.049 101.385 101.699 101.346 101.265 101.709 101.881 99.171 VA Price A | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou | /A 30 YR F 15-Day 101.802 101.731 102.222 102.282 102.314 102.741 102.457 100.629 ts | 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 102.427 100.570 | Bal 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 102.269 102.696 102.294 100.403 | 6.125 | 15-Day 100.317 | 30-Day 100.254 100.241 | 45-Day 100.092 100.079 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 | /A 30 YR Fi 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 102.457 100.629 | xed IRRR 30-Day 101.757 101.754 102.245 102.510 102.191 101.913 102.291 102.719 102.427 100.570 | 45-Day 101.66: 101.72: 102.218 102.48: 102.17: 101.89(102.26: 102.294 100.40: |
| 3.750 5.875 6.000 5.125 5.250 5.375 6.625 6.625 6.750 CCO>=740 CCO 680 - CCO | 15-Day 100.900 101.129 101.465 101.779 101.572 101.491 101.936 102.108 99.345 | 30-Day 100.885 101.114 101.450 101.764 101.459 101.378 101.822 101.994 | 45-Day 100.819 101.049 101.385 101.699 101.346 101.265 101.709 101.881 99.171 VA Price A 0.000 0.125 0.250 2.000 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou | /A 30 YR F 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 102.457 100.629 | 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 102.427 100.570 | Bal 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 102.269 102.696 102.294 100.403 | 6.125 | 15-Day 100.317 | 30-Day 100.254 100.241 | 45-Day 100.092 100.079 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 | /A 30 YR Fi 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 102.457 100.629 | xed IRRR 30-Day 101.757 101.754 102.245 102.510 102.191 101.913 102.291 102.719 102.427 100.570 | 45-Day 101.66: 101.72: 102.218 102.48: 102.17: 101.89(102.26: 102.294 100.40: |
| | 15-Day 100.900 101.129 101.465 101.779 101.572 101.491 101.936 102.108 99.345 | 30-Day 100.885 101.114 101.450 101.764 101.459 101.378 101.822 101.994 | 45-Day 100.819 101.049 101.385 101.699 101.346 101.265 101.709 101.881 99.171 VA Price A 0.000 0.125 0.250 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou | /A 30 YR F 15-Day 101.802 101.731 102.222 102.282 102.314 102.741 102.457 100.629 ts | 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 102.427 100.570 | Bal 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 102.269 102.269 102.294 100.403 | 6.125 | 15-Day 100.317 | 30-Day 100.254 100.241 | 45-Day 100.092 100.079 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 | /A 30 YR Fi 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 102.457 100.629 | xed IRRR 30-Day 101.757 101.754 102.245 102.510 102.191 101.913 102.291 102.719 102.427 100.570 | 45-Day 101.661 101.727 102.218 102.483 102.177 101.890 102.269 102.294 100.403 |
| .750 .875 .000 .125 .250 .375 .500 .625 .750 | 15-Day 100.900 101.129 101.465 101.779 101.572 101.491 101.936 102.108 99.345 | 30-Day 100.885 101.114 101.450 101.764 101.459 101.378 101.822 101.994 99.313 | 45-Day 100.819 101.049 101.385 101.699 101.346 101.265 101.709 101.881 99.171 VA Price A 0.000 0.125 0.250 2.000 3.000 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou | 7A 30 YR F 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 102.457 100.629 ts er unt \$50K < \$10K (exception | 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 102.427 100.570 | Bal 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 102.269 102.696 102.294 100.403 | 6.125 | 15-Day 100.317 100.304 | 30-Day 100.254 100.241 | 45-Day 100.092 100.079 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 | /A 30 YR Fi 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 102.457 100.629 | xed IRRR 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 102.427 100.570 | 45-Day 101.661 101.727 102.218 102.483 102.177 101.890 102.269 102.294 100.403 |
| 3.750 3.875 3.000 3.125 3.250 3.375 3.500 3.625 3.750 3.750 3.750 3.750 | 15-Day 100.900 101.129 101.465 101.779 101.572 101.491 101.936 102.108 99.345 | 30-Day 100.885 101.114 101.450 101.764 101.459 101.378 101.822 101.994 99.313 | 45-Day 100.819 101.049 101.385 101.699 101.346 101.265 101.709 101.881 99.171 VA Price A 0.000 0.125 0.250 2.000 3.000 Clause | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan < \$50 | /A 30 YR F 15-Day 101.802 101.731 102.222 102.282 102.314 102.741 102.457 100.629 ts er LO LO | 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 102.427 100.570 | 1 Bal 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 102.269 102.696 102.294 100.403 0.250 0.500 0.500 1.500 | 6.125 | 15-Day 100.317 100.304 | 30-Day 100.254 100.241 | 45-Day 100.092 100.079 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 | /A 30 YR Fi 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 102.457 100.629 | xed IRRR 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 102.427 100.570 | 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 102.269 102.269 102.294 |
| | 15-Day 100.900 101.129 101.465 101.779 101.572 101.491 101.936 102.108 99.345 | 30-Day 100.885 101.114 101.450 101.764 101.459 101.378 101.822 101.994 99.313 | 45-Day 100.819 101.049 101.385 101.699 101.346 101.265 101.709 101.881 99.171 VA Price A 0.000 0.125 0.250 2.000 3.000 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou Loan < \$50 | /A 30 YR F 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 102.457 100.629 ts cr cr cr cr cr cr cr cr cr c | 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 102.427 100.570 | Bal 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 102.269 102.696 102.294 100.403 0.250 0.500 0.500 1.500 | 6.125 6.250 | 15-Day 100.317 100.304 | 30-Day 100.254 100.241 | 45-Day 100.092 100.079 | Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 | /A 30 YR Fi 15-Day 101.802 101.731 102.222 102.488 102.216 101.935 102.314 102.741 102.457 100.629 | xed IRRR 30-Day 101.757 101.754 102.245 102.510 102.194 101.913 102.291 102.719 102.427 100.570 | 45-Day 101.661 101.727 102.218 102.483 102.171 101.890 102.265 102.294 100.403 |



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 | 11/2/2025 | 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: | 10/3/2025 10 | :33 | | |
|---------------|--------------|--------|---------|---|
| | | | NON-QM: | - |
| Residential 3 | 30 Yr Fixed | | DSCR | |
| 11.500 | 110.887 | 11.500 | 112.605 | |
| 11.375 | 110.637 | 11.375 | 112.355 | |
| 11.250 | 110.387 | 11.250 | 112.105 | |
| 11.125 | 110.137 | 11.125 | 111.855 | |
| 11.000 | 109.887 | 11.000 | 111.605 | |
| 10.875 | 109.637 | 10.875 | 111.355 | |
| 10.750 | 109.387 | 10.750 | 111.105 | |
| 10.625 | 109.137 | 10.625 | 110.855 | |
| 10.500 | 108.887 | 10.500 | 110.605 | |
| 10.375 | 108.637 | 10.375 | 110.355 | |
| 10.250 | 108.387 | 10.250 | 110.105 | |
| 10.125 | 108.137 | 10.125 | 109.855 | |
| 10.000 | 107.887 | 10.000 | 109.605 | |
| 9.875 | 107.637 | 9.875 | 109.355 | |
| 9.750 | 107.387 | 9.750 | 109.105 | |
| 9.625 | 107.137 | 9.625 | 108.855 | |
| 9.500 | 106.887 | 9.500 | 108.605 | |
| 9.375 | 106.637 | 9.375 | 108.355 | |
| 9.250 | 106.387 | 9.250 | 108.105 | |
| 9.125 | 106.137 | 9.125 | 107.855 | |
| 9.000 | 105.887 | 9.000 | 107.605 | |
| 8.875 | 105.637 | 8.875 | 107.355 | |
| 8.750 | 105.387 | 8.750 | 107.105 | |
| 8.625 | 105.137 | 8.625 | 106.855 | |
| 8.500 | 104.887 | 8.500 | 106.605 | |
| 8.375 | 104.637 | 8.375 | 106.355 | |
| 8.250 | 104.387 | 8.250 | 106.105 | |
| 8.125 | 104.137 | 8.125 | 105.824 | |
| 8.000 | 103.887 | 8.000 | 105.511 | |
| 7.875 | 103.605 | 7.875 | 105.199 | |
| 7.750 | 103.324 | 7.750 | 104.886 | |
| 7.625 | 103.012 | 7.625 | 104.574 | |
| 7.500 | 102.699 | 7.500 | 104.199 | |
| 7.375 | 102.324 | 7.375 | 103.824 | |
| 7.250 | 101.949 | 7.250 | 103.386 | |
| 7.125 | 101.574 | 7.125 | 102.949 | |
| 7.000 | 101.199 | 7.000 | 102.449 | |
| 6.875 | 100.762 | 6.875 | 101.949 | |
| 6.750 | 100.324 | 6.750 | 101.386 | |
| 6.625 | 99.887 | 6.625 | 100.824 | |
| 6.500 | 99.449 | 6.500 | 100.199 | |
| 6.375 | 98.949 | 6.375 | 99.574 | |
| 6.250 | 98.449 | 6.250 | 98.886 | |
| 6.125 | 97.886 | 6.125 | 98.198 | |
| 6.000 | 97.324 | 6.000 | 97.511 | |
| 5.875 | 96.699 | 5.875 | 96.761 | |
| 5.750 | 96.074 | 5.750 | 96.011 | |
| 5.625 | 95.386 | 5.625 | 95.261 | |
| 5.500 | 94.699 | 5.500 | 94.511 | |

| 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 | | | | | | | | | |
| | 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 | EE 04 C0 | CO 04 CE | CE Od EO | 50 od 55 | == 04 00 | 00.04.05 | 05.04.00 |
| | 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 >\$2.0mm, <=\$2.5mm | 0.000 | 0.000 | -0.125 | -0.250 | -0.250 | -0.250 -0.500 | -0.250 -0.625 | -1.000 | -1.500 |
| Loan Size | >\$2.5mm, <=\$3.0mm | 0.000 | -0.125 | -0.123 | -0.250 | -0.500 | -0.625 | -0.623 | | |
| | >\$3.0mm, <=\$3.5mm | -0.250 | -0.125 | -0.500 | -0.625 | -0.500 | -0.023 | | | |
| | - \$5.0mm, \-\$5.0mm | -0.250 | -0.250 | -0.500 | -0.025 | | | | | |
| | 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 | 0.000 | 0.000 |
| | 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 | 0.075 |
| | 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 LLPAs | Non - Warrantable Condo | -0.375 | -0.375 | -0.500 | -0.500 | -0.625 | -0.750 | -0.750 | - | - |
| LLFAS | 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 | 0.000 | |
| | 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
 11/2/2025
 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-QM

| | Residential 30YR Fixed | | | | Investor 30YR Fixed | |
|--------|------------------------------|---------|---|---------------|---------------------|---------|
| Rate | 30 Day | | | Rate | 30 Day | |
| 6.375% | 98.325 | | | 6.375% | 99.450 | |
| 6.500% | 99.275 | | | 6.500% | 100.350 | |
| 6.625% | 99.975 | | | 6.625% | 100.850 | |
| 6.750% | 100.575 | | | 6.750% | 101.350 | |
| 6.875% | 101.025 | | | 6.875% | 101.825 | |
| 6.990% | 101.475 | | | 6.990% | 102.275 | |
| 7.125% | 101.850 | | | 7.125% | 102.775 | |
| 7.250% | 102.250 | | | 7.250% | 103.225 | |
| 7.375% | 102.625 | | | 7.375% | 103.675 | |
| 7.500% | 102.950 | | | 7.500% | 104.100 | |
| 7.625% | 103.200 | | | 7.625% | 104.475 | |
| 7.750% | 103.475 | | | 7.750% | 104.850 | |
| 7.875% | 103.725 | | | 7.875% | 105.225 | |
| 7.990% | 103.975 | | | 7.990% | 105.585 | |
| 8.125% | 104.225 | | | 8.125% | 105.935 | |
| 8.250% | 104.475 | | | 8.250% | 106.275 | |
| 8.375% | 104.725 | | | 8.375% | 106.575 | |
| 8.500% | 104.975 | | | 8.500% | 106.875 | |
| 8.625% | 105.225 | | | 8.625% | 107.156 | |
| 8.750% | 105.475 | | | 8.750% | 107.438 | |
| 8.875% | 105.725 | | | 8.875% | 107.719 | |
| 8.990% | 105.975 | | | 8.990% | 107.984 | |
| 9.125% | 106.225 | | | 9.125% | 108.250 | |
| Max | Price (Owner Occ / 3Yr+ PPP) | 101.500 | | Max Price (3 | Yr PPP) | 101.500 |
| | Max Price (2 Yr PPP) | 101.000 | 1 | Max Price (2 | 101.000 | |
| | Max Price (1 Yr PPP) | 100.000 | 1 | Max Price (1 | 100.500 | |
| | Max Price (No Prepay) | 99.500 | M | lax Price (No | Prepay) | 99.500 |

| | Investor NQM 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 |

| | | Pr | ice Adjustm | ents | | | | |
|--------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------|------------|
| Residential NQM LLPAs | | | | | | | | |
| | | | Full Doo | | | | | |
| 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 |
| | | | atement , | | | | | |
| 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 |
| 1777 | | | ntial NQN | | | | | |
| LTV | 55 | 60 | 65 | 70 | 75 | 80 | 85 | 90 |
| 1/0 | -0.250 | -0.250 | -0.250 | -0.500 | -0.625 | -0.875 | N/A | N/A |
| Cash-Out FICO ≥ 720 | -0.250 | -0.250 | -0.250 | -0.375 | -0.875 | -1.375 | N/A | N/A |
| Cash-Out FICO < 720 | -0.375 | -0.375 | -0.375 | -0.625 | -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 | -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 1 Yr PPP | -2.000 -1.000 | -2.000 -1.000 | -2.000 -1.000 | -2.000 -1.000 | -2.000 -1.000 | -2.000 -1.000 | N/A | N/A N/A |
| | | | | | | | N/A | |
| 2 Yr PPP 3 Yr PPP | -0.500 | -0.500 0.000 | -0.500 0.000 | -0.500 0.000 | -0.500 0.000 | -0.500 | N/A N/A | N/A N/A |
| | 0.000 | | | | | 0.000 | | |
| 4 Yr PPP 5 Yr PPP | 0.375 | 0.375 | 0.375 0.625 | 0.375 | 0.375 | 0.375 | N/A N/A | N/A N/A |
| | 0.023 | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.250 | -0.500 |
| Loan Amt <\$150K Loan Amt <\$250K | 0.000 | 0.000 | 0.000 | 0.000 | -0.230 | -0.230 | -0.230 | -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 | -0.500 | -0.750 | -0.750 |
| 1033 | | | IQM LLF | | 0.500 | 0.500 | 0.750 | 0.750 |
| DSCR ≥ 1.00x / 3 Yr Prepay | | | | | | | | |
| 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 | l |
| | | | | | | | | |

| | 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, max LTV 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 District Control C | 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 ount 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 |
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| 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 |
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| ax Cash Out b Ratio C - Debt Consolidation repayment Penalty vestment Highlights ccupancy operty Types ban Program SCR Calculation ross Rents Defined inleased / Vacant Holi igible Payoffs rst Time Investors lax Cash Out | mes | Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid | e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa fee structual Prepayr Non Owr Onhome, 2 d - 30 Year F d Loans: (let Rents f termined territies (2+ Lien, Proprovers with art of the label of the label ly; Standa fee structual ly fee and the label ly fee and the label ly; Standa fee structual ly fee and the label ly; Standa fee structual | ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea | d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (| equires 720+ FIGUINING RESERVATION RESERVA | 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 2-Year penalty with 3%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% structure; OR 2-Year penalty with 2% structure; OR 2-Year penalty with 2% structure; OR 2-Y | DTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Ol ceipt. stepdown fee structure; Ol |
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| Tax Cash Out Io Ratio C - Debt Consolidation repayment Penalty Investment Highlights Ioccupancy roperty Types Ioan Program ISCR Calculation Iross Rents Defined Inleased / Vacant Holi Inligible Payoffs Irist Time Investors Inax Cash Out | mes United Fi | Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid | e fully am = \$1,000,1 must cover payoff of further cla lity; Standaree structural Prepayr Non Own payoff of d to a structural Prepayr On the structu | ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea | d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (| equires 720+ FIGUINING RESERVATION RESERVA | irrement & 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 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% structure; OR 2-Year | DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol ceipt. 6 stepdown fee structure; Ol ceipt. 6 stepdown fee structure; Ol s nortgage.com) 457-6440 |



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 | 11/2/2025 | 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)

| 9.625 111.260 110.635 109.885 109.885 9.500 111.010 110.385 109.635 9.375 110.760 110.135 109.385 9.250 110.510 109.885 109.135 9.251 110.260 109.635 108.885 9.200 110.010 109.385 108.635 8.875 109.760 109.135 108.385 |
|---|
| 9.875 111.760 111.135 110.385 9.750 111.510 110.885 110.135 9.625 111.260 110.635 109.885 9.500 111.101 110.385 109.635 9.375 110.760 110.135 109.385 9.250 110.510 109.885 109.135 9.125 110.260 109.635 108.885 9.000 110.010 109.385 108.635 8.875 109.760 109.135 108.385 8.750 109.510 108.885 108.135 |
| 9.750 111.510 110.885 110.135 9.625 111.260 110.635 109.885 9.500 111.010 110.385 109.635 9.375 110.760 110.135 109.385 9.250 110.510 109.885 109.135 9.125 110.260 109.635 108.885 9.000 110.010 109.385 108.635 8.875 109.760 109.135 108.385 8.750 109.510 108.885 108.135 Limited Cash-Out Refinance |
| 9.625 111.260 110.635 109.885 Purchase Money 9.500 111.010 110.385 109.635 9.375 110.760 110.135 109.385 9.250 110.510 109.885 109.135 9.125 110.260 109.635 108.885 9.000 110.010 109.385 108.635 8.875 109.760 109.135 108.385 8.750 109.510 108.885 108.135 |
| 9.500 111.010 110.385 109.885 Loans 9.375 110.760 110.135 109.385 9.250 110.510 109.885 109.135 9.251 110.260 109.35 108.885 9.252 110.260 109.35 108.635 8.875 109.760 109.135 108.385 8.750 109.510 108.885 108.135 Limited Cash-Out Refinance |
| 9.500 111.010 110.385 109.635 9.375 110.760 110.135 109.385 9.250 110.510 109.885 109.135 9.125 110.260 109.635 108.885 9.000 110.010 109.385 108.635 8.875 109.760 109.135 108.385 8.750 109.510 108.885 108.135 |
| 9.250 110.510 109.885 109.135 9.125 110.260 109.635 108.885 9.000 110.010 109.385 108.635 8.875 109.760 109.135 108.385 8.750 109.510 108.885 108.135 Limited Cash-Out Refinance |
| 9.125 110.260 109.635 108.885 9.000 110.010 109.385 108.635 8.875 109.760 109.135 108.385 8.750 109.510 108.885 108.135 |
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| 9.000 110.010 109.385 108.635 8.875 109.760 109.135 108.385 8.750 109.510 108.885 108.135 Limited Cash-Out |
| 8.875 109.760 109.135 108.385 Limited Cash-Out Refinance |
| 8.750 109.510 108.885 108.135 Limited Cash-Out Refinance |
| Refinance |
| |
| 8.500 109.010 108.385 107.635 |
| 8.375 108.760 108.135 107.385 |
| 8.250 108.510 107.885 107.135 |
| 8.125 108.211 107.586 106.836 |
| 8.000 107.913 107.288 106.538 |
| 7.875 107.614 106.989 106.239 Cash-Out Refinance |
| |
| |
| |
| 7.500 106.607 105.982 105.232 |
| 7.375 106.234 105.609 104.859 |
| 7.250 105.841 105.216 104.466 |
| 7.125 105.428 104.803 104.053 |
| 7.000 104.993 104.368 103.618 Loan Type LLPAs |
| 6.875 104.538 103.913 103.163 |
| 6.750 104.063 103.438 102.688 Purchase Money |
| 6.625 103.569 102.944 102.194 Loans & Limited Agency Jumbo |
| 6.500 103.055 102.430 101.680 Cash-Out Refinance Balances* |
| 6.375 102.521 101.896 101.146 |
| 6.250 101.971 101.393 100.643 Property LLPAs |
| 6.125 101.403 100.897 100.147 |
| 6.000 100.819 100.385 99.635 |
| 5.875 100.218 99.859 99.109 |
| 5.750 99.602 99.320 98.570 Loan Type LLPAs |
| 5.625 98.972 98.769 98.019 |
| 5.500 98.328 98.203 97.453 Cash-Out Refinance Agency Jumbo |
| 5.375 97.669 97.544 96.794 Balances* |
| 5.250 96.995 96.870 96.120 |
| 5.125 96.307 96.182 95.432 Property LLPAs |
| 5.000 95.604 95.479 94.729 |

| | 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 |
| Keimanee | 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 | | |
| | 20011 1790 221 715 | 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

Lock Expirations 30 Days 11/2/2025 2 days 0.100 7 days 15 days

0.250 0.375 30 days 0.625

Effective: 10/3/2025 10:33

FIXED SECONDS

| RESIE | DENTIAL | IN۱ | /ESTOR | | | |
|--------|---------|--------|---------|--|--|--|
| Rate | 30 Day | Rate | 30 Day | | | |
| 12.500 | 111.500 | 13.375 | 111.375 | | | |
| 12.375 | 111.375 | 13.250 | 111.250 | | | |
| 12.250 | 111.250 | 13.125 | 111.125 | | | |
| 12.125 | 111.125 | 13.000 | 111.000 | | | |
| 12.000 | 111.000 | 12.875 | 110.875 | | | |
| 11.875 | 110.875 | 12.750 | 110.750 | | | |
| 11.750 | 110.750 | 12.625 | 110.625 | | | |
| 11.625 | 110.625 | 12.500 | 110.500 | | | |
| 11.500 | 110.500 | 12.375 | 110.375 | | | |
| 11.375 | 110.375 | 12.250 | 110.250 | | | |
| 11.250 | 110.250 | 12.125 | 110.125 | | | |
| 11.125 | 110.125 | 12.000 | 110.000 | | | |
| 11.000 | 110.000 | 11.875 | 109.875 | | | |
| 10.875 | 109.750 | 11.750 | 109.750 | | | |
| 10.750 | 109.500 | 11.625 | 109.625 | | | |
| 10.625 | 109.250 | 11.500 | 109.500 | | | |
| 10.500 | 109.000 | 11.375 | 109.250 | | | |
| 10.375 | 108.750 | 11.250 | 109.000 | | | |
| 10.250 | 108.500 | 11.125 | 108.750 | | | |
| 10.125 | 108.250 | 11.000 | 108.500 | | | |
| 10.000 | 108.000 | 10.875 | 108.250 | | | |
| 9.875 | 107.750 | 10.750 | 108.000 | | | |
| 9.750 | 107.375 | 10.625 | 107.750 | | | |
| 9.625 | 107.000 | 10.500 | 107.500 | | | |
| 9.500 | 106.625 | 10.375 | 107.250 | | | |
| 9.375 | 106.250 | 10.250 | 107.000 | | | |
| 9.250 | 105.875 | 10.125 | 106.625 | | | |
| 9.125 | 105.500 | 10.000 | 106.250 | | | |
| 9.000 | 105.125 | 9.875 | 105.875 | | | |
| 8.875 | 104.750 | 9.750 | 105.500 | | | |
| 8.750 | 104.375 | 9.625 | 105.125 | | | |
| 8.625 | 103.875 | 9.500 | 104.750 | | | |
| 8.500 | 103.375 | 9.375 | 104.375 | | | |
| 8.375 | 102.875 | 9.250 | 103.875 | | | |
| 8.250 | 102.375 | 9.125 | 103.375 | | | |
| 8.125 | 101.875 | 9.000 | 102.875 | | | |
| 8.000 | 101.250 | 8.875 | 102.375 | | | |
| 7.875 | 100.625 | 8.750 | 101.750 | | | |
| 7.750 | 99.875 | 8.625 | 101.125 | | | |
| 7.625 | 99.125 | 8.500 | 100.375 | | | |
| 7.500 | 98.375 | | | | | |

| | | | | RES | IDENTIAL PRIC | F ADJUSTERS | | | | |
|----------------------|-------------------|----------|----------|----------|---------------|-------------|----------|----------|----------|----------|
| | | | | 1,20 | DENTINET THE | 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 | 1.875 | 1.875 | 1.625 | 1.375 | 1.125 | 0.250 | (0.625) | (4.625) | (6.250) |
| | 780 - 799 | 1.875 | 1.875 | 1.625 | 1.375 | 1.125 | 0.125 | (0.750) | (4.875) | (6.500) |
| ١., | 760 - 779 | 1.375 | 1.375 | 1.125 | 0.875 | 0.625 | (0.500) | (1.500) | (5.500) | (7.500) |
| 8 | 740 - 759 | 1.000 | 1.000 | 0.625 | 0.375 | 0.125 | (1.125) | (2.750) | (6.750) | (9.000) |
| FILL | 720 - 739 | 0.000 | 0.000 | (0.500) | (0.750) | (1.000) | (2.000) | (4.000) | (8.125) | (10.000) |
| ш | 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) | | |
| <u>-</u> | ≥ 800 | 0.875 | 0.875 | 0.500 | 0.125 | (0.125) | (1.375) | (2.250) | (6.000) | (7.750) |
| Jr 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) |
| EN | 740 - 759 | (0.125) | (0.125) | (0.625) | (1.000) | (1.125) | (2.625) | (4.250) | (8.250) | (10.750) |
| Ē | 720 - 739 | (0.750) | (0.750) | (1.250) | (1.625) | (1.875) | (3.000) | (5.125) | (9.625) | (11.750) |
| STATEMENT (12 or 24) | 700 - 719 | (2.000) | (2.000) | (2.625) | (3.125) | (3.500) | (4.125) | (6.750) | (11.250) | |
| BANK | 680 - 699 | (4.000) | (4.000) | (4.625) | (5.125) | (5.625) | (6.750) | (9.500) | | |
| 80 | 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) |
| Ŋ | 100,001-125k | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) |
| AMOUNT | 125,001-150k | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | 150,001-175k | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| LOAN | 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 |
| E | 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 |
| | 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) | | | |
| å | 3-Unit | (0.375) | (0.375) | (0.375) | (0.500) | (0.500) | (0.500) | | | |
| ۵ | 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 | 1.875 | 1.875 | 1.625 | 1.375 | 1.125 | 0.250 | (0.625) | | |
| | 780 - 799 | 1.875 | 1.875 | 1.625 | 1.375 | 1.125 | 0.125 | (0.750) | | |
| ۱., | 760 - 779 | 1.375 | 1.375 | 1.125 | 0.875 | 0.625 | (0.500) | (1.500) | | |
| 8 | 740 - 759 | 1.000 | 1.000 | 0.625 | 0.375 | 0.125 | (1.125) | (2.750) | | |
| 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 2 | 780 - 799 | 0.875 | 0.875 | 0.375 | 0.000 | (0.250) | (1.500) | (2.375) | | |
| BANK STATEMENT (12 or 24) | 760 - 779 | 0.375 | 0.375 | (0.125) | (0.625) | (0.750) | (2.000) | (3.000) | | |
| 붑 | 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) | | | | |
| ~ | 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) | | |
| \ | 100,001-125k | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | | |
| Į₹ | 125,001-150k | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | |
| OAN AMOUNT | 150,001-175k | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | |
| ΙŠ | 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 | | |
| | 00.01-43 | 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) | | |
| | 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) | | | | |
| 5 | 3-Unit | (0.375) | (0.375) | (0.375) | (0.500) | (0.500) | | | | |
| - | 4-Unit | (0.375) | (0.375) | (0.375) | (0.500) | (0.500) | | | | |
| L | 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 1300 NW Briarcliff Pkwy, Suite 275 | Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 | AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, |
| Kansas City, MO 64150 | Inside Sales: (816) 457-6300 | MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA |



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

 30 Days
 11/2/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 10/3/2025 10:33

FHA with DPA Seconds

| 30 Year Fixed | | | | | | |
|---------------|---------|---------|---------|--|--|--|
| Rate | 15 Day | 30 Day | 45 Day | | | |
| 7.750 | 101.026 | 100.963 | 100.588 | | | |
| 7.625 | 100.235 | 100.172 | 99.797 | | | |
| 7.500 | 100.132 | 100.070 | 99.695 | | | |
| 7.375 | 100.019 | 99.956 | 99.581 | | | |
| 7.250 | 99.897 | 99.834 | 99.459 | | | |
| 7.125 | 99.184 | 99.121 | 98.746 | | | |

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 | 140, 140, 141, 143, 144, 1411, 511, 511, 511, 171, 171, 171, 171, 1 |



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

| | | Lock Expirations | Lock Extensions | |
|----|------|------------------|-----------------|-------|
| 15 | Days | 10/18/2025 | 2 days | 0.100 |
| | Days | 11/2/2025 | 7 days | 0.250 |
| 45 | Days | 11/17/2025 | 15 days | 0.375 |
| | | | 30 days | 0.625 |

Effective: 10/3/2025 10:33 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