

9/23/2025 10:32

Effective:

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

| | Lock Expirations | Lock Exten | sions |
|--------------------|------------------|------------|-------|
| 15 Days | 10/8/2025 | 2 days | 0.100 |
| 30 Days | 10/23/2025 | 7 days | 0.250 |
| 30 Days 45 Days | 11/7/2025 | 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 I N J | | ITI | \cap | NΙ | ΛΙ | |
|----|---------|----|-----|--------|----|----|--|
| CU | IN V | ΈΝ | ITI | UI | N | ΑI | |

| | CONVL | | | | | | | | TIONAL | | | | | | | |
|-------|-----------------|---------------|--------------|-------|------------------------------|--------------|---------|------------------------------|--------------|-------------|---------|--|-----------------|------------------|--------------|--|
| CON | IVENTION | L 30/25Y | R FIXED | CC | NVENTION | NAL 20 YR | FIXED | CC | ONVENTIO | NAL 15 YF | RFIXED | CO | NVENTION | NAL 10 YR | FIXED | |
| Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | |
| 5.750 | 99.733 | 99.686 | 99.577 | 5.250 | 99.822 | 99.722 | 99.633 | 5.000 | 99.570 | 99.555 | 99.446 | 5.125 | 99.513 | 99.498 | 99.382 | |
| 5.875 | 100.372 | 100.324 | 100.216 | 5.375 | 100.335 | 100.235 | 100.147 | 5.125 | 99.848 | 99.833 | 99.754 | 5.250 | 99.958 | 99.943 | 99.826 | |
| 5.000 | 100.930 | 100.882 | 100.774 | 5.500 | 100.139 | 100.047 | 99.967 | 5.250 | 100.314 | 100.299 | 100.182 | 5.375 | 100.383 | 100.368 | 100.251 | |
| 5.125 | 101.397 | 101.349 | 101.291 | 5.625 | 100.653 | 100.561 | 100.480 | 5.375 | 100.850 | 100.835 | 100.719 | 5.500 | 100.629 | 100.614 | 100.498 | |
| 5.250 | 101.333 | 101.285 | 101.227 | 5.750 | 101.134 | 101.042 | 100.961 | 5.500 | 101.101 | 101.086 | 100.969 | 5.625 | 100.841 | 100.826 | 100.709 | |
| 5.375 | 101.836 | 101.788 | 101.730 | 5.875 | 101.583 | 101.490 | 101.410 | 5.625 | 101.312 | 101.297 | 101.180 | 5.750 | 101.019 | 101.004 | 100.887 | |
| 5.500 | 102.304 | 102.257 | 102.198 | 6.000 | 101.195 | 101.152 | 101.002 | 5.750 | 101.375 | 101.360 | 101.243 | 5.875 | 101.418 | 101.403 | 101.286 | |
| .625 | 102.647 | 102.599 | 102.540 | 6.125 | 101.618 | 101.525 | 101.445 | 5.875 | 101.885 | 101.870 | 101.753 | 6.000 | 101.619 | 101.604 | 101.488 | |
| .750 | 102.484 | 102.453 | 102.411 | 6.250 | 102.033 | 101.940 | 101.860 | 6.000 | 102.091 | 102.076 | 101.959 | 6.125 | 101.804 | 101.790 | 101.673 | |
| .875 | 102.938 | 102.906 | 102.864 | 6.375 | 102.403 | 102.310 | 102.230 | 6.125 | 102.331 | 102.316 | 102.199 | 6.250 | 102.122 | 102.107 | 101.990 | |
| | | | | | | | | | | | | | | | | |
| | NV 30 YR I | | | | NV 20 YR | | | | DNV 15 YR | | | | NV 10 YR | | | |
| ate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | |
| .875 | 99.874 | 99.832 | 99.681 | 5.875 | 99.830 | 99.799 | 99.751 | 6.250 | 100.303 | 100.288 | 100.172 | 6.250 | 99.876 | 99.861 | 99.745 | |
| .000 | 100.468 | 100.425 | 100.275 | 6.000 | 100.276 | 100.245 | 100.197 | 6.375 | 100.715 | 100.700 | 100.583 | 6.375 | 100.179 | 100.164 | 100.047 | |
| .125 | 100.769 | 100.726 | 100.576 | 6.125 | 100.678 | 100.646 | 100.599 | 6.500 | 100.868 | 100.853 | 100.737 | 6.500 | 100.417 | 100.402 | 100.285 | |
| .250 | 100.914 | 100.866 | 100.807 | 6.250 | 100.945 | 100.914 | 100.866 | 6.625 | 101.048 | 101.033 | 100.916 | 6.625 | 100.616 | 100.601 | 100.484 | |
| .375 | 101.401 | 101.358 | 101.208 | 6.375 | 101.317 | 101.285 | 101.238 | 6.750 | 100.804 | 100.785 | 100.651 | 6.750 | 100.378 | 100.359 | 100.225 | |
| .500 | 101.938 | 101.895 | 101.745 | 6.500 | 101.690 | 101.659 | 101.611 | 6.875 | 101.190 | 101.170 | 101.037 | 6.875 | 100.656 | 100.637 | 100.504 | |
| .625 | 102.092 | 102.049 | 101.899 | 6.625 | 102.021 | 101.990 | 101.942 | 7.000 | 101.295 | 101.276 | 101.143 | 7.000 | 100.814 | 100.794 | 100.661 | |
| 5.750 | 101.547 | 101.516 | 101.474 | 6.750 | 101.563 | 101.547 | 101.516 | 7.125 | 101.386 | 101.367 | 101.233 | 7.125 | 100.946 | 100.927 | 100.794 | |
| .875 | 101.978 | 101.952 | 101.819 | 6.875 | 101.847 | 101.832 | 101.800 | 7.250 | 99.491 | 99.405 | 99.312 | 7.250 | 99.491 | 99.405 | 99.312 | |
| 7.000 | 102.466 | 102.439 | 102.306 | 7.000 | 102.181 | 102.155 | 102.076 | | | | | ↓ | | | | |
| | SOED E | 6/6 ARMS | | | SOED T | 7/6 ARMS | • | | SOED 1 | O/E ADM | c | - | Mice Price | Adjustma | nto | |
| | JOFK J | / O ANIVIS | | | JOFK / | /O AINIVIS | , | SOFR 10/6 ARMS | | | | Misc Price Adjustment No Impounds (Non-CA) | | | | |
| | | | | | | | | | | | | I | nds (CA Only) | | 0.250 | |
| | | | | | | | | | | | | | er, LTV <= 75 | | 2.125 | |
| | | | | | | | | | | | | | er, LTV 75.01-8 | 10 | 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 | |
| | | Ü | | | | Ü | | | | Ü | | Condo, LT | V > 75 | | 0.750 | |
| | | | | | | | | | | | | FICO < 66 |) | | 0.500 | |
| | | | | | | | | | | | | Loan Amt | \$50K < \$100K | | 0.500 | |
| | | | | | | | | | | | | Loan < \$5 | OK (exception o | only) | 1.500 | |
| | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 1 | |
| | Lo | ss Payee | Clause | | Lo | ck Desk H | lours | | Con | tact Us | | | Approv | ed States | | |
| | United Fidelit | y Funding C | orp ISAOA A | TIMA | 0.0 | 0am F.00- | m CCT | Em | ail: locks@ | uffmortgag | ge.com | AR, AZ, C | A, CO, FL, GA | , HI, IA, IL, IN | I, KS, KY, L | |
| | 1300 NW | Briarcliff Pl | wy, Suite 27 | 5 | | 0am - 5:00p | | | Lock Desk: (| 816) 457-6 | 440 | ME, MI, N | IN, MO, NC, I | NE, NH, NM | NV, OK, C | |
| | Kar | sas City, M | 0 64150 | | Lock Online Unitl 8:00pm CST | | | Inside Sales: (816) 457-6300 | | | | SC, TN, TX, VA, WA,WI | | | | |



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| Co | nfor | ming | LLPAs |
|----|------|------|-------|
| | | | |

| Purchase Money Loans - LLPA by Credit Score/LTV Ratio | | | | | | | | | Cash-out Refinance Loans – LLPA by Credit Score/LTV | | | | | | | |
|--|---------------|-----------|------------|----------|----------------------|---|-----------|---------------|---|----------------------------|------------------------------------|-----------------------|------------------|------------------|------------------|--|
| Purchase Money Loans – LLPA by Credit Score/LTV Ratio LTV Range | | | | | | | | | | | | Ratio | _ | | | |
| 0174.0 | | | | | | | 45 | | | 0 111 0 | LTV Range Applicable for all loans | | | | | |
| Credit Score | >0% | >30% | >60% | >70% | with tern >75% | ns greate >80% | r than 15 | years >90% | >95% | Credit Score | >0% | — Ap | >60% | or all loans | s >75% | |
| ≥ = 780 | | | | | | 0.375% 0.375% 0.250% 0.250% 0.125% ≥ = 78 | | | | | 0.375% | | 0.625% | 0.875% | 1.375% | |
| 760 – 779 | | | | | | 0.625% | | | | 760 – 779 | 0.375% | | 0.875% | 1.250% | 1.875% | |
| 740 – 759 | | | | | | 1.000% | | | | 740 – 759 | 0.375% | | 1.000% | 1.625% | 2.375% | |
| 720 – 739 | | | | | | 1.250% | | | | 720 – 739 | 0.375% | | 1.375% | 2.000% | 2.750% | |
| 700 – 719 680 – 699 | | | | | | 1.500% 1.875% | | | | 700 – 719 680 – 699 | 0.375% 0.375% | | 1.625% 2.000% | 2.625% 2.875% | 3.250% 3.750% | |
| 660 – 679 | | | | | | 2.125% | | | | 660 – 679 | 0.375% | | 2.750% | 4.000% | 4.750% | |
| 640 - 659 | | | | | | 2.500% | | | | 640 - 659 | 0.375% | | 3.125% | 4.625% | 5.125% | |
| ≤ 639 | | | | | | 2.875% | | | | ≤ 639 | 0.375% | | 3.375% | | 5.125% | |
| Addi | tional LL | PAs by L | oan Attri | bute App | licable to | Purchas | se Money | Loans | | Additional L | LPAs by L | oan Attri. Refinan | | licable to (| Cash-out | |
| | | | | | TV Rang | e | | | | | | | LTV Rang | ie | | |
| 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 | 0.000% | 0.000% | 0.125% | 0.125% | 0.750% | 0.750% | 0.750% | 0.750% | 0.750% | Investment | 1.125% | 1.125% | 1.625% | 2.125% | 3.375% | |
| Investment | | | | | | 4.125% | | | | Second home | 1.125% | | 1.625% | 2.125% | 3.375% | |
| 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% | |
| Manufactured | 0.500% | 0.500% | 0.500% | 0.500% | 0.500% | 0.500% | 0.500% | 0.500% | 0.500% | Two- to four- | 0.000% | 0.000% | 0.375% | 0.375% | 0.625% | |
| home | | | | | | | | | | unit property | | | | | | |
| Two- to four-unit property | 0.000% | 0.000% | 0.375% | 0.375% | 0.625% | 0.625% | 0.625% | 0.625% | 0.625% | High-balance fixed-rate | 1.250% | 1.250% | 1.500% | 1.500% | 1.750% | |
| High-balance fixed-rate | 0.500% | 0.500% | 0.750% | 0.750% | 1.000% | 1.000% | 1.000% | 1.000% | 1.000% | High-balance ARM | 2.000% | 2.000% | 2.250% | 2.250% | 3.250% | |
| High-balance ARM | 1.250% | 1.250% | 1.500% | 1.500% | 2.500% | 2.500% | 2.500% | 2.750% | 2.750% | Subordinate financing | 0.625% | 0.625% | 0.625% | 0.875% | 1.125% | |
| Subordinate financing | 0.625% | 0.625% | 0.625% | 0.875% | 1.125% | 1.125% | 1.125% | 1.875% | 1.875% | | | | | | | |
| | Limited | Cash-out | t Refinan | | PA by Cr .TV Rang | edit Scor | e/LTV Ra | tio | | All LLPA | | waived for meReady | _ | llowing lo | ans | |
| Credit Score | | Annlic | able for | | | ns greate | r than 15 | vears | | Loans to first-tir | | | | incomo <1 | 00% aroa | |
| Grount Goorg | >0% | >30% | >60% | >70% | >75% | >80% | >85% | >90% | >95% | | | • | | igh-cost are | | |
| ≥ = 780 | 0.000% | | 0.000% | 0.125% | | | 0.500% | | 0.375% | | ns meeting | | | | | |
| 760 – 779 | 0.000% | | 0.125% | | 0.875% | 1.000% | 0.750% | 0.625% | 0.625% | | | , , | <u> </u> | | | |
| 740 – 759 | 0.000% | | 0.250% | 0.750% | 1.125% | 1.375% | 1.125% | 1.000% | 1.000% | 1 | | | | | | |
| 720 – 739 | | | 0.500% | 1.000% | 1.625% | 1.750% | 1.500% | 1.250% | 1.250% | | | | | | | |
| | | | | | | | | | | | | | | | | |
| 700 – 719 | | | 0.625% | 1.250% | 1.875% | 2.125% | 1.750% | 1.625% | 1.625% | | | | | | | |
| 680 – 699 | | | 0.875% | 1.625% | 2.250% | | 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% | | | | | | | |
| ≤ 639 | 0.000% | 0.375% | 1.750% | 2.500% | 3.500% | 3.875% | 3.625% | 2.500% | 2.500% | | | | | | | |
| Addition | nal LLPA | s by Loar | 1 Attribut | | | mited Ca | sh-out R | efinance | S | | | | | | | |
| Loan Feature | | | | | TV Rang | | | | | | | | | | | |
| Adjustable-rate | <u>>0%</u> | >30% | >60% | >70% | >75% | >80% | >85% | >90% | >95% | | | | | | | |
| mortgage | | | 0.000% | | 0.000% | 0.000% | 0.000% | 0.250% | 0.250% | | | | | | | |
| Condo | 0.000% | 0.000% | 0.125% | 0.125% | 0.750% | 0.750% | 0.750% | 0.750% | 0.750% | | | | | | | |
| Investment property | 1.125% | 1.125% | | | | 4.125% | 4.125% | 4.125% | 4.125% | | | | | | | |
| Second home | 1.125% | 1.125% | 1.625% | 2.125% | 3.375% | 4.125% | 4.125% | 4.125% | 4.125% | | | | | | | |
| Manufactured home | 0.500% | 0.500% | 0.500% | 0.500% | 0.500% | 0.500% | 0.500% | 0.500% | 0.500% | | | | | | | |
| Two- to four-unit property | 0.000% | 0.000% | 0.375% | 0.375% | 0.625% | 0.625% | 0.625% | 0.625% | 0.625% | | | | | | | |
| High-balance fixed-rate | 0.500% | 0.500% | 0.750% | 0.750% | 1.000% | 1.000% | 1.000% | 1.000% | 1.000% | | | | | | | |
| High-balance ARM | 1.250% | 1.250% | 1.500% | 1.500% | 2.500% | 2.500% | 2.500% | 2.750% | 2.750% | | | | | | | |
| Subordinate financing | 0.625% | 0.625% | 0.625% | 0.875% | 1.125% | 1.125% | 1.125% | 1.875% | 1.875% | | | | | | | |



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| Effectiv | e: 9 | 9/23/2025 1 | | | | | - | • | | VW.UFFEAG | LE.COM | | | | | |
|----------------|--------------------|--------------------|-------------------------------|--|--------------------|--------------------------|--------------------|----------------|-----------------------------|--------------------|--------------------|---|------------------------------------|--------------------|--|--|
| | | 1 | GOV | ERNI | MEN | T FH | A an | d US | SDA | | | | FHA #26 | 5557000 | 06 | |
| | FHA 30 |) YR Fixed | | | FHA 15 | YR Fixed | | | FHA. | 5/1 ARM | | | FHA - Price | e Adjustme | nts | |
| Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | FICO >=7 | 80 | | 0.000 | |
| 5.250 | 99.514 | 99.431 | 99.298 | 5.250 | 100.586 | 100.571 | 100.454 | 5.375 | 99.879 | 99.816 | 99.654 | FICO 740 | | | 0.000 | |
| 5.375 | 99.926 | 99.843 | 99.709 | 5.375 | 100.014 | 99.999 | 99.882 | 5.500 | 99.870 | 99.807 | 99.645 | FICO 680 | | | 0.125 | |
| 5.500 | 100.442 | 100.359 | 100.226 | 5.500 | 100.554 | 100.539 | 100.422 | 5.625 | 99.860 | 99.797 | 99.635 | FICO 660 | | | 0.250 | |
| 5.625 | 100.985 | 100.922 | 100.769 | 5.625 | 101.085 | 101.070 | 100.953 | 5.750 | 100.461 | 100.398 | 100.236 | FICO 640 | | | 0.500 | |
| 5.750 | 101.461 | 101.423 | 101.335 | 5.750 | 101.609 | 101.594 | 101.477 | 5.875 | 100.450 | 100.387 | 100.225 | FICO 620 | - 639 | | 1.500 | |
| 5.875 6.000 | 101.356 | 101.318 101.831 | 101.230 101.744 | 5.875 6.000 | 101.122 101.642 | 101.108 101.627 | 100.991 101.510 | 6.000 6.125 | 100.438 | 100.375 100.361 | 100.213 100.199 | 1 | | | 0.500 | |
| 6.125 | 101.869 102.387 | 102.350 | 101.744 | 11 | 101.642 | 101.627 | 101.510 | 6.250 | 100.424 100.409 | 100.346 | 100.199 | Non-Owr | | 1001/ | 0.500 | |
| 6.250 | 102.587 | 102.330 | 102.262 | 6.125 6.250 | 102.150 | 102.133 | 102.018 | 6.230 | 100.409 | 100.546 | 100.184 | 1 | ount \$50K < \$1 50K (exception | | 0.500 1.500 | |
| 6.375 | 102.322 | 102.407 | 102.330 | 6.375 | 101.937 | 101.917 | 101.784 | | | | | 11 | treamline Loan | | 0.250 | |
| 0.575 | 102.414 | 102.407 | 102.545 | 0.575 | 101.557 | 101.517 | 101.704 | 1 | | | | | efinance Loans | | 0.125 | |
| F | HA 30 YR | Fixed Hig | n Bal | F | HA 15 YR | Fixed Hig | n Bal | RU | JRAL HOUS | SING 30 Y | R Fixed | П | USDA - Pric | | | |
| Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | FICO >=7 | | | 0.000 | |
| 6.250 | 101.909 | 101.871 | 101.784 | 6.250 | 98.519 | 98.484 | 98.444 | 6.000 | 101.616 | 101.583 | 101.433 | FICO 740 | - 779 | | 0.000 | |
| 6.375 | 101.722 | 101.714 | 101.657 | 6.375 | 98.706 | 98.670 | 98.631 | 6.125 | 102.161 | 102.128 | 101.978 | FICO 700 | - 739 | | 0.125 | |
| 6.500 | 102.185 | 102.177 | 102.120 | 6.500 | 98.885 | 98.849 | 98.810 | 6.250 | 102.638 | 102.605 | 102.455 | FICO 680 | - 699 | | 0.250 | |
| 6.625 | 102.481 | 102.474 | 102.416 | 6.625 | 99.073 | 99.037 | 98.998 | 6.375 | 101.841 | 101.823 | 101.690 | FICO 660 | | | 0.375 | |
| 6.750 | 102.287 | 102.280 | 102.272 | 6.750 | 99.211 | 99.176 | 99.136 | 6.500 | 102.418 | 102.400 | 102.267 | FICO 640 | - 659 | | 0.875 | |
| 6.875 | 101.970 | 101.962 | 101.955 | 6.875 | 99.349 | 99.313 | 99.274 | 6.625 | 102.927 | 102.909 | 102.776 | FICO 620 | - 639 | | 1.500 | |
| 7.000 | 102.348 | 102.341 | 102.333 | 7.000 | 99.462 | 99.426 | 99.387 | 6.750 | 103.418 | 103.400 | 103.267 | CA Prope | rty | | 0.150 | |
| 7.125 | 102.777 | 102.769 | 102.762 | 7.125 | 99.568 | 99.533 | 99.493 | 6.875 | 102.657 | 102.640 | 102.506 | Loan <\$ | 50K (exception |) | 1.500 | |
| 7.250 | 102.486 | 102.469 | 102.335 | 7.250 | 99.491 | 99.405 | 99.312 | 7.000 | 103.200 | 103.182 | 103.049 | All RD Re | finance Loans | | 0.125 | |
| 7.375 | 100.619 | 100.584 | 100.417 | <u> </u> | | | | 7.125 | 103.726 | 103.708 | 103.575 | *Other St | t. Adjustments | may apply | | |
| | | | | <u> </u> | | | | | | | | Ш | | | | |
| | | | | | | GO\ | /ERN | IME | NT V | /A | | | | | | |
| | VA 15 | YR Fixed | | | | YR Fixed | | | | ARM 1/1 | /5 | | VA 30 YR | Fixed IRF | RL | |
| 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 | 101.642 | 101.627 | 101.510 | 5.500 | 100.442 | 100.359 | 100.226 | 5.750 | 100.461 | 100.398 | 100.236 | 5.500 | 100.442 | 100.359 | 100.226 | |
| 6.125 | 102.150 | 102.135 | 102.018 | 5.625 | 100.985 | 100.922 | 100.769 | 5.875 | 100.450 | 100.387 | 100.225 | 5.625 | 100.985 | 100.902 | 100.769 | |
| 6.250 | 102.654 | 102.639 | 102.522 | 5.750 | 101.461 | 101.423 | 101.335 | 6.000 | 100.438 | 100.375 | 100.213 | 5.750 | 101.461 | 101.423 | 101.335 | |
| 6.375 | 101.937 | 101.917 | 101.784 | 5.875 | 101.356 | 101.318 | 101.230 | 6.125 | 100.424 | 100.361 | 100.199 | 5.875 | 101.356 | 101.318 | 101.230 | |
| 6.500 6.625 | 102.441 102.937 | 102.422 102.918 | 102.288 102.785 | 6.000 6.125 | 101.869 102.387 | 101.831 102.350 | 101.744 102.262 | 6.250 | 100.409 | 100.346 | 100.184 | 6.000 6.125 | 101.869 102.387 | 101.831 102.350 | 101.744 102.262 | |
| 6.750 | 103.427 | 102.918 | 102.783 | 6.250 | 102.522 | 102.484 | 102.202 | | | | | 6.250 | 102.522 | 102.330 | 102.202 | |
| 0.730 | 103.427 | 105.408 | 103.274 | 6.375 | 102.414 | 102.407 | 102.330 | | | | | 6.375 | 102.322 | 102.407 | 102.349 | |
| | | | | 6.500 | 102.837 | 102.830 | 102.772 | | | | | 6.500 | 102.837 | 102.830 | 102.772 | |
| | | | | 6.625 | 103.244 | 103.236 | 103.179 | | | | | 6.625 | 103.244 | 103.236 | 103.179 | |
| | | | | 1 | | | | 1 | | | | 1 | | | | |
| | VA 15 YR F | | | | /A 30 YR F | | | | | 1 ARM HE | | | VA 30 YR F | | | |
| Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day 101.871 | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | |
| 5.750 5.875 | 100.714 100.949 | 100.641 100.876 | 100.519 100.753 | 6.250 6.375 | 101.909 101.722 | 101.871 | 101.784 101.657 | 6.125 6.250 | 100.424 100.409 | 100.361 100.346 | 100.199 100.184 | 6.250 | 101.909 101.722 | 101.871 101.714 | 101.784 101.657 | |
| 6.000 | 100.949 | 100.876 | 100.753 | 6.500 | 101.722 | 101.714 | 101.657 | 0.230 | 100.403 | 100.340 | 100.104 | 6.500 | 101.722 | 101.714 | 101.657 | |
| 6.125 | 101.288 | 101.530 | 101.093 | 6.625 | 102.481 | 102.177 | 102.120 | П | | | | 6.625 | 102.183 | 102.177 | 102.120 | |
| 6.250 | 101.555 | 101.482 | 101.408 | 6.750 | 102.287 | 102.280 | 102.410 | П | | | | 6.750 | 102.481 | 102.280 | 102.410 | |
| 6.375 | 101.474 | 101.401 | 101.329 | 6.875 | 101.970 | 101.962 | 101.955 | П | | | | 6.875 | 101.970 | 101.962 | 101.955 | |
| 6.500 | 101.922 | 101.850 | 101.777 | 7.000 | 102.348 | 102.341 | 102.333 | П | | | | 7.000 | 102.348 | 102.341 | 102.333 | |
| 6.625 | 102.095 | 102.022 | 101.950 | 7.125 | 102.777 | 102.769 | 102.762 | П | | | | 7.125 | 102.777 | 102.769 | 102.762 | |
| 6.750 | 99.152 | 99.133 | 98.999 | 7.250 | 102.486 | 102.469 | 102.335 | П | | | | 7.250 | 102.486 | 102.469 | 102.335 | |
| | | | | 7.375 | 100.619 | 100.584 | 100.417 | | | | | 7.375 | 100.619 | 100.584 | 100.417 | |
| | | | \/A D=!=- : |] [| | | | | 12:00 | | | | | | | |
| FICO>=74 | 0 | | 0.000 | Adjustmen VA Loans | ıs | | 0.250 | | | | | | | | | |
| FICO 680 | | | 0.125 | Non-Owne | er | | 0.500 | | | | 1 | | | - | 4334 | |
| FICO 660 | - 679 | | 0.250 | Loan Amo | unt \$50K < \$1 | 00K | 0.500 | | | SE | RVING | | | | RVE | |
| FICO 640 | - 659 | | 2.000 | | OK (exception | | 1.500 | | | | VA | & VA | IRRF | ILS | | |
| FICO 620 | - 639 | | 3.000 | | | | | | | | | | | | | |
| | | an Davis | Clause | | | alı Davilet | | | | and the | | | A | and Charles | | |
| | | ss Payee | | TINAN | Lo | ck Desk H | iours | E | Con nail: locks@ | tact Us | go com | Approved States AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA | | | | |
| | | | Corp ISAOA A kwy, Suite 27 | | | 0am - 5:00p | | 1 | ıан: тоскѕ@ Lock Desk: (| | _ | | | | IL, IN, KS, KY, LA, NM, NV, OK, OH, | |
| | | nsas City, M | | | Lock O | nline Unitl 8 | :00pm CST | 1 | rside Sales: | | | | | (, VA, WA,W | | |
| | | ,, | | | | | | " | ac Juica. | (220) 737 | -200 | | | | | |



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

 Lock Expirations
 Lock Extensions

 0 Days
 10/23/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

| Effective: | 9/23/2025 10:3 | 22 | |
|------------|--------------------|--------|---------|
| Effective. | 3/23/2023 10.5 | ,,, | NON-QM: |
| Resid | ential 30 Yr Fixed | | DSCR |
| 11.500 | 110.917 | 11.500 | 112,715 |
| 11.375 | 110.667 | 11.375 | 112.465 |
| 11.250 | 110.417 | 11.250 | 112.215 |
| 11.125 | 110.167 | 11.125 | 111.965 |
| 11.000 | 109.917 | 11.000 | 111.715 |
| 10.875 | 109.667 | 10.875 | 111.465 |
| 10.750 | 109.417 | 10.750 | 111.215 |
| 10.625 | 109.167 | 10.625 | 110.965 |
| 10.500 | 108.917 | 10.500 | 110.715 |
| 10.375 | 108.667 | 10.375 | 110.465 |
| 10.250 | 108.417 | 10.250 | 110.215 |
| 10.125 | 108.167 | 10.125 | 109.965 |
| 10.000 | 107.917 | 10.000 | 109.715 |
| 9.875 | 107.667 | 9.875 | 109.465 |
| 9.750 | 107.417 | 9.750 | 109.215 |
| 9.625 | 107.167 | 9.625 | 108.965 |
| 9.500 | 106.917 | 9.500 | 108.715 |
| 9.375 | 106.667 | 9.375 | 108.465 |
| 9.250 | 106.417 | 9.250 | 108.215 |
| 9.125 | 106.167 | 9.125 | 107.965 |
| 9.000 | 105.917 | 9.000 | 107.715 |
| 8.875 | 105.667 | 8.875 | 107.465 |
| 8.750 | 105.417 | 8.750 | 107.215 |
| 8.625 | 105.167 | 8.625 | 106.965 |
| 8.500 | 104.917 | 8.500 | 106.715 |
| 8.375 | 104.667 | 8.375 | 106.465 |
| 8.250 | 104.417 | 8.250 | 106.215 |
| 8.125 | 104.167 | 8.125 | 105.934 |
| 8.000 | 103.917 | 8.000 | 105.621 |
| 7.875 | 103.635 | 7.875 | 105.309 |
| 7.750 | 103.354 | 7.750 | 104.996 |
| 7.625 | 103.042 | 7.625 | 104.684 |
| 7.500 | 102.729 | 7.500 | 104.309 |
| 7.375 | 102.354 | 7.375 | 103.934 |
| 7.250 | 101.979 | 7.250 | 103.496 |
| 7.125 | 101.604 | 7.125 | 103.059 |
| 7.000 | 101.229 | 7.000 | 102.559 |
| 6.875 | 100.792 | 6.875 | 102.059 |
| 6.750 | 100.354 | 6.750 | 101.496 |
| 6.625 | 99.917 | 6.625 | 100.934 |
| 6.500 | 99.479 | 6.500 | 100.309 |
| 6.375 | 98.979 | 6.375 | 99.684 |
| 6.250 | 98.479 | 6.250 | 98.996 |
| 6.125 | 97.917 | 6.125 | 98.309 |
| 6.000 | 97.354 | 6.000 | 97.621 |
| 5.875 | 96.729 | 5.875 | 96.871 |

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

5.750

5.625

5.500

96.121

95.371

94.621

| 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 |

96.104

95.417

94.729

5.750

5.625

5.500

| 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 Pe | enalty Price |
|-----------|--------------|
| Invest | or Only |
| 5 year | 1.000 |
| 4 year | 0.500 |
| 3 year | 0.000 |
| 2 year | -0.375 |
| 1 year | -0.750 |
| None | -1.125 |

Minimum Loan Size \$150,000

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

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



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

FN

 Lock Expirations
 Lock Extensions

 Days
 10/23/2025
 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% | 97.850 | | | 6.375% | 99.250 | |
| 6.500% | 99.100 | | | 6.500% | 100.250 | |
| 6.625% | 99.850 | | | 6.625% | 100.875 | |
| 6.750% | 100.475 | | | 6.750% | 101.375 | |
| 6.875% | 101.000 | | | 6.875% | 101.875 | |
| 6.990% | 101.430 | | | 6.990% | 102.350 | |
| 7.125% | 101.830 | | | 7.125% | 102.800 | |
| 7.250% | 102.205 | | | 7.250% | 103.214 | |
| 7.375% | 102.580 | | | 7.375% | 103.644 | |
| 7.500% | 102.905 | | | 7.500% | 104.046 | |
| 7.625% | 103.155 | | | 7.625% | 104.405 | |
| 7.750% | 103.405 | | | 7.750% | 104.718 | |
| 7.875% | 103.655 | | | 7.875% | 105.093 | |
| 7.990% | 103.905 | | | 7.990% | 105.398 | |
| 8.125% | 104.155 | | | 8.125% | 105.702 | |
| 8.250% | 104.405 | | | 8.250% | 105.999 | |
| 8.375% | 104.655 | | | 8.375% | 106.296 | |
| 8.500% | 104.905 | | | 8.500% | 106.577 | |
| 8.625% | 105.155 | | | 8.625% | 106.859 | |
| 8.750% | 105.405 | | | 8.750% | 107.140 | |
| 8.875% | 105.655 | | | 8.875% | 107.421 | |
| 8.990% | 105.905 | | | 8.990% | 107.687 | |
| 9.125% | 106.155 | | | 9.125% | 107.952 | |
| Max | x Price (Owner Occ / 3Yr+ PPP) | 101.500 | | Max Price (3 | BYr PPP) | 101.500 |
| | Max Price (2 Yr PPP) | 101.000 | ı | Max Price (2 | 2Yr PPP) | 101.000 |
| | Max Price (1 Yr PPP) | 100.000 | - 1 | Max Price (1 | LYr PPP) | 100.500 |
| | Max Price (No Prepay) | 99.500 | M | ax Price (N | o Prepay) | 99.500 |

| | | Inve | stor NQN | l LLPAs | | | |
|-----------------------|--------|--------|----------|---------|--------|--------|--------|
| | | | Othe | • | | | |
| 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 |

| | | | ice Adjustm | | | | | |
|------------------------|------------------|------------------|------------------|------------------|------------------|---------------|------------|------------|
| | | Reside | ntial NQN | | s | | | |
| | | | 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 |
| 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 | -0.123 | -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 |
| | | | 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 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | N/A | N/A |
| 1 Yr PPP | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | N/A | N/A |
| 2 Yr PPP | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | N/A | N/A |
| 3 Yr PPP | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 4 Yr PPP | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | N/A | N/A |
| 5 Yr PPP | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | N/A | N/A |
| Loan Amt <\$150K | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.250 | -0.500 |
| Loan Amt <\$250K | 0.000 | 0.000 | 0.000 | 0.000 | -0.125 | -0.125 | -0.125 | -0.250 |
| Loan Amt > \$1.5M | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| Loan Amt > \$2.0M | -0.125 | -0.125 | -0.250 | -0.375 | -0.500 | -0.500 | N/A | N/A |
| Loan Amt > \$3.0M | -1.000 | -1.000 | -1.125 | -1.250 | N/A | N/A | N/A | N/A |
| ITIN Asset Utilization | -3.000 -0.125 | -3.000 -0.125 | -3.000 -0.375 | -3.000 -0.375 | -3.000 -0.375 | N/A -0.375 | N/A N/A | N/A N/A |
| DTI > 43 | 0.000 | 0.000 | 0.000 | -0.373 | -0.373 | -0.373 | -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 |
| 1055 | | | IQM LLF | | 0.500 | 0.500 | 0.750 | 0.730 |
| | | | x / 3 Yr Pr | | | | | |
| FICOxLTV | 50 | 55 | 60 | 65 | 70 | 75 | 80 | • |
| 780 | 1.000 | 0.750 | 0.625 | 0.500 | 0.125 | -0.250 | -0.875 | |
| 760 | 0.875 | 0.750 | 0.625 | 0.500 | 0.125 | -0.250 | -1.250 | |
| 740 | 0.750 | 0.625 | 0.500 | 0.375 | -0.125 | -0.500 | -1.750 | |
| 720 | 0.625 | 0.500 | 0.375 | 0.125 | -0.375 | -1.000 | -2.500 | |
| 700 | 0.250 | 0.125 | 0.000 | -0.250 | -1.000 | -1.750 | -3.250 | |
| 680 | 0.000 | -0.250 | -0.500 | -0.750 | -1.750 | -3.000 | N/A | |
| 660 | -0.875 | -1.125 | -1.625 | -1.875 | -2.625 | -5.125 | N/A | |
| | | _ | | | - | | | |

-2.500 -2.750 -3.250 -3.750 N/A N/A N/A

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

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

7 days 0.250 15 days 0.375 30 days 0.625

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

Non-Agency Investor/Second Home (AUS)

| | Conforming Balance | Agency Jumbo | Agency Balance | | | | | | | | | | |
|----------------|-----------------------|------------------|-------------------|--------------------|--------------------------------------|--|--------------------------|---------------------------------|--|--|--|---------------------------------|---|
| Rate | FIX 30 | FIX 30 | FIX 30 | | | Credit Score / CLTV | <=30 | 30.01-60.00 | 60.01-70.00 | 70.01-75.00 | 75.01-80.00 | 80.01-85.00 | 85.01-90.0 |
| 10.000 | 112.056 | 111.431 | 110.681 | | | >= 780 | 0.000 | 0.000 | 0.000 | 0.000 | -0.375 | -0.375 | -0.250 |
| 9.875 | 111.806 | 111.181 | 110.431 | | | 760 - 779 | 0.000 | 0.000 | 0.000 | -0.250 | -0.625 | -0.625 | -0.500 |
| 9.750 | 111.556 | 110.931 | 110.181 | | | 740 - 759 | 0.000 | 0.000 | -0.125 | -0.375 | -0.875 | -1.000 | -0.750 |
| 9.625 | 111.306 | 110.681 | 109.931 | | Purchase Money | 720 - 739 | 0.000 | 0.000 | -0.250 | -0.750 | -1.250 | -1.250 | -1.000 |
| 9.500 | 111.056 | 110.431 | 109.681 | | Loans | 700 - 719 | 0.000 | 0.000 | -0.375 | -0.875 | -1.375 | -1.500 | -1.250 |
| 9.375 | 110.806 | 110.181 | 109.431 | | | 680 - 699 | 0.000 | 0.000 | -0.625 | -1.125 | -1.750 | -1.875 | -1.500 |
| 9.250 | 110.556 | 109.931 | 109.181 | | | 660 - 679 | 0.000 | 0.000 | -0.750 | -1.375 | -1.875 | -2.125 | -1.750 |
| 9.125 | 110.306 | 109.681 | 108.931 | | | >= 780 | 0.000 | 0.000 | 0.000 | -0.125 | -0.500 | -0.625 | -0.500 |
| 9.000 | 110.056 | 109.431 | 108.681 | | | 760 - 779 | 0.000 | 0.000 | -0.125 | -0.375 | -0.875 | -1.000 | -0.750 |
| 8.875 | 109.806 | 109.181 | 108.431 | | | 740 - 759 | 0.000 | 0.000 | -0.250 | -0.750 | -1.125 | -1.375 | -1.125 |
| 8.750 | 109.556 | 108.931 | 108.181 | | Limited Cash-Out | 720 - 739 | 0.000 | 0.000 | -0.500 | -1.000 | -1.625 | -1.750 | -1.500 |
| 8.625 | 109.306 | 108.681 | 107.931 | | Refinance | 700 - 719 | 0.000 | 0.000 | -0.625 | -1.250 | -1.875 | -2.125 | -1.750 |
| 8.500 | 109.056 | 108.431 | 107.681 | | | 680 - 699 | 0.000 | 0.000 | -0.875 | -1.625 | -2.250 | -2.500 | -2.125 |
| 8.375 | 108.806 | 108.181 | 107.431 | | | 660 - 679 | 0.000 | -0.125 | -1.125 | -1.875 | -2.500 | -3.000 | -2.375 |
| 8.250 | 108.556 | 107.931 | 107.181 | | | >= 780 | -0.375 | -0.375 | -0.625 | -0.875 | -1.375 | | |
| 8.125 | 108.269 | 107.644 | 106.894 | | | 760 - 779 | -0.375 | -0.375 | -0.875 | -1.250 | -1.875 | | |
| 8.000 | 107.981 | 107.356 | 106.606 | | | 740 - 759 | -0.375 | -0.375 | -1.000 | -1.625 | -2.375 | | |
| 7.875 | 107.694 | 107.069 | 106.319 | | Cash-Out Refinance | 720 - 739 | -0.375 | -0.500 | -1.375 | -2.000 | -2.750 | | |
| 7.750 | 107.389 | 106.764 | 106.014 | | | 700 - 719 | -0.375 | -0.500 | -1.625 | -2.625 | -3.250 | | |
| 7.625 | 107.067 | 106.442 | 105.692 | | | 680 - 699 | -0.375 | -0.625 | -2.000 | -2.875 | -3.750 | | |
| 7.500 | 106.728 | 106.103 | 105.353 | | | 660 - 679 | -0.375 | -0.875 | -2.750 | -4.000 | -4.750 | | |
| 7.375 | 106.372 | 105.747 | 104.997 | | | | | | | | | | |
| 7.250 | 105.996 | 105.371 | 104.621 | | | 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. |
| 7.125 | 105.599 | 104.974 | 104.224 | | | Investor | -1.125 | -1.125 | -1.625 | -2.125 | -3.375 | -4.125 | -4.125 |
| 7.000 | 105.183 | 104.558 | 103.808 | | | Second Home | -1.125 | -1.125 | -1.625 | -2.125 | -3.375 | -4.125 | -4.125 |
| 6.875 | 104.747 | 104.122 | 103.372 | | Loan Type LLPAs | DTI Ratio > 40% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 6.750 | 104.290 | 103.665 | 102.915 | Purchase Money | | | | | | | | | |
| 6.625 | 103.813 | 103.188 | 102.438 | Loans & Limited | Agency Jumbo | High Balance Fixed - Rate | 0.500 | 0.500 | 0.750 | 0.750 | 1.000 | 0.000 | 0.000 |
| 6.500 | 103.316 | 102.691 | 101.941 | Cash-Out Refinance | Balances* | | | - | | | | | |
| 6.375 | 102,799 | 102.174 | 101.424 | | | 2 - 4 Unit Property | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.625 | -0.625 |
| 6.250 | 102.263 | 101.649 | 100.899 | | Property LLPAs | Condo / Coop | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.750 | -0.750 |
| 6.125 | 101.709 | 101.165 | 100.415 | | Troperty ELITIS | Manufactured Homes | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 |
| 6.000 | 101.138 | 100.664 | 99.914 | | | Investor | -1.125 | -1.125 | -1.625 | -2.125 | -3.375 | 0.500 | 0.500 |
| 5.875 | 100.548 | 100.148 | 99.398 | | | Second Home | -1.125 | -1.125 | -1.625 | -2.125 | -3.375 | | |
| 5.750 | 99.942 | 99.618 | 98.868 | | Loan Type LLPAs | DTI Ratio > 40% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | |
| | | | | | | DII Kalio > 40% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | |
| 5.625 | 99.320 98.682 | 99.074 98.515 | 98.324 | Cash-Out Refinance | A | High Release Fixed Retail | -1.250 | -1.250 | -1.500 | -1.500 | 0.000 | | |
| | | | 97.765 | Cash-Out Refinance | Agency Jumbo Balances* | High Balance Fixed - Rate | -1.250 | -1.250 | -1.500 | -1.500 | 0.000 | | |
| 5.375 | 98.028 | 97.903 | 97.153 | | Balances. | 2. A Hall Day and | 0.000 | 0.000 | 0.275 | 0.275 | 0.625 | | |
| 5.250 | 97.359 | 97.234 | 96.484 | | | 2 - 4 Unit Property | 0.000 | 0.000 | -0.375 | -0.375 | -0.625 | | |
| | 96.675 | 96.550 | 95.800 | | Property LLPAs | Condo / Coop | 0.000 | 0.000 | -0.125 | -0.125 | -0.750 | | |
| 5.125 | | | 95.100 | | | Manufactured Homes | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | | |
| 5.125 5.000 | 95.975 | 95.850 | 33.100 | | | | | | | | | | |
| | 95.975 | 95.850 | 33.100 | | | | | | | | | | |
| | 95.975 | 95.850 | 33.100 | | 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 | |
| | 95.975 | 95.850 | 33.100 | | Mortgages with Subordinate Financing | Credit Score / CLTV CLTV > LTV & FICO >= 720 CLTV > LTV & FICO < 720 | <=30 -0.625 -0.625 | 30.01-60.00 -0.625 -0.625 | 60.01-70.00 -0.625 -0.625 | 70.01-75.00 -0.875 -0.875 | 75.01-80.00 -1.125 -1.125 | 80.01-85.00 -1.125 -1.125 | 8 5.01-90. 0 -1.125 -1.125 |

Max Loan Amt

United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275

Kansas City, MO 64150

| Subordinate | CLTV > LTV & FICO >= 720 | -0.625 | -0.625 | -0.625 | -0.875 | -1.125 | -1.125 |
|--------------|------------------------------|--------|--------|--------|--------|--------|--------|
| Financing | CLTV > LTV & FICO < 720 | -0.625 | -0.625 | -0.625 | -0.875 | -1.125 | -1.125 |
| | | | | | | | |
| | Program Notes | | | | | | |
| Program Name | Non-Agency Investor/2nd Home | | | | | | |
| Min Loan Amt | 150k | 1 | | | | | |
| | | | | | | | |

WI, WA

| Max Price | 103.000 | | |
|-----------|---|---|---|
| Min Price | 99.500 | | |
| | | • | |
| | | | |
| | | | |
| | Contact Us | | Approved States |
| | Contact Us Email: locks@uffmortgage.com | | Approved States AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, |
| | | | ** |

Agency Limits or 2.25MM

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

 Lock Expirations
 Lock Extensions

 30 Days
 10/23/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

30 days

0.625

Effective: 9/23/2025 10:32

FIXED SECONDS

| RESID | DENTIAL | IN\ | /ESTOR |
|--------|---------|--------|---------|
| Rate | 30 Day | Rate | 30 Day |
| 12.500 | 111.750 | 13.375 | 111.625 |
| 12.375 | 111.625 | 13.250 | 111.500 |
| 12.250 | 111.500 | 13.125 | 111.375 |
| 12.125 | 111.375 | 13.000 | 111.250 |
| 12.000 | 111.250 | 12.875 | 111.125 |
| 11.875 | 111.125 | 12.750 | 111.000 |
| 11.750 | 111.000 | 12.625 | 110.875 |
| 11.625 | 110.875 | 12.500 | 110.750 |
| 11.500 | 110.750 | 12.375 | 110.625 |
| 11.375 | 110.625 | 12.250 | 110.500 |
| 11.250 | 110.500 | 12.125 | 110.375 |
| 11.125 | 110.375 | 12.000 | 110.250 |
| 11.000 | 110.250 | 11.875 | 110.125 |
| 10.875 | 110.000 | 11.750 | 110.000 |
| 10.750 | 109.750 | 11.625 | 109.875 |
| 10.625 | 109.500 | 11.500 | 109.750 |
| 10.500 | 109.250 | 11.375 | 109.500 |
| 10.375 | 109.000 | 11.250 | 109.250 |
| 10.250 | 108.750 | 11.125 | 109.000 |
| 10.125 | 108.500 | 11.000 | 108.750 |
| 10.000 | 108.250 | 10.875 | 108.500 |
| 9.875 | 108.000 | 10.750 | 108.250 |
| 9.750 | 107.625 | 10.625 | 108.000 |
| 9.625 | 107.250 | 10.500 | 107.750 |
| 9.500 | 106.875 | 10.375 | 107.500 |
| 9.375 | 106.500 | 10.250 | 107.250 |
| 9.250 | 106.125 | 10.125 | 106.875 |
| 9.125 | 105.750 | 10.000 | 106.500 |
| 9.000 | 105.375 | 9.875 | 106.125 |
| 8.875 | 105.000 | 9.750 | 105.750 |
| 8.750 | 104.625 | 9.625 | 105.375 |
| 8.625 | 104.125 | 9.500 | 105.000 |
| 8.500 | 103.625 | 9.375 | 104.625 |
| 8.375 | 103.125 | 9.250 | 104.125 |
| 8.250 | 102.625 | 9.125 | 103.625 |
| 8.125 | 102.125 | 9.000 | 103.125 |
| 8.000 | 101.500 | 8.875 | 102.625 |
| 7.875 | 100.875 | 8.750 | 102.000 |
| 7.750 | 100.125 | 8.625 | 101.375 |
| 7.625 | 99.375 | 8.500 | 100.625 |
| 7.500 | 98.625 | | |

| | | | | RESI | DENTIAL PRIC | F ADJUSTERS | | | | |
|---------------------------|-------------------|----------|----------|----------|--------------|-------------|----------|----------|----------|----------|
| | | | | IVESI | DENTIALTRIC | 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) |
| ,, | 760 - 779 | 1.375 | 1.375 | 1.125 | 0.875 | 0.625 | (0.500) | (1.500) | (5.500) | (7.500) |
| FULL DOC | 740 - 759 | 1.000 | 1.000 | 0.625 | 0.375 | 0.125 | (1.125) | (2.750) | (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) | | |
| <u> </u> | ≥ 800 | 0.875 | 0.875 | 0.500 | 0.125 | (0.125) | (1.375) | (2.250) | (6.000) | (7.750) |
|] Z | 780 - 799 | 0.875 | 0.875 | 0.375 | 0.000 | (0.250) | (1.500) | (2.375) | (6.250) | (8.000) |
| BANK STATEMENT (12 or 24) | 760 - 779 | 0.375 | 0.375 | (0.125) | (0.625) | (0.750) | (2.000) | (3.000) | (6.875) | (9.000) |
| ä | 740 - 759 | (0.125) | (0.125) | (0.625) | (1.000) | (1.125) | (2.625) | (4.250) | (8.250) | (10.750) |
| I E B B | 720 - 739 | (0.750) | (0.750) | (1.250) | (1.625) | (1.875) | (3.000) | (5.125) | (9.625) | (11.750) |
| ST. | 700 - 719 | (2.000) | (2.000) | (2.625) | (3.125) | (3.500) | (4.125) | (6.750) | (11.250) | |
| ¥ | 680 - 699 | (4.000) | (4.000) | (4.625) | (5.125) | (5.625) | (6.750) | (9.500) | | |
| Ľ | 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) |
| ١. | 075,000-100k | (0.250) | (0.250) | (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) | (0.125) | (0.125) |
| ₽ | 125,001-150k | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Ž | 150,001-175k | 0.000 | 0.000 | 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 | 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 |
| l_ | 00.01-43 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| = | 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) | | | |
| PROPERT | 2-Unit | (0.375) | (0.375) | (0.375) | (0.500) | (0.500) | (0.500) | | | |
| Š | 3-Unit | (0.375) | (0.375) | (0.375) | (0.500) | (0.500) | (0.500) | | | |
| " | 4-Unit | (0.375) | (0.375) | (0.375) | (0.500) | (0.500) | (0.500) | | | |
| | 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) | | |
| 5 | 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) | | |
| 富 | 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) | | |
| OAN AMOUNT | 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 | | |
| N N | 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 E | Lock Extensions | | |
|---------|------------------|---------|-----------------|--|--|
| 30 Days | 10/23/2025 | 2 days | 0.100 | | |
| | | 7 days | 0.250 | | |
| | | 15 days | 0.375 | | |
| | | 20 days | 0.625 | | |

Effective: 9/23/2025 10:32

FHA with DPA Seconds

| 30 Year Fixed | | | | | |
|---------------|--------|--------|--------|--|--|
| Rate | 15 Day | 30 Day | 45 Day | | |
| 7.750 | 99.432 | 99.343 | 98.968 | | |
| 7.625 | 98.672 | 98.584 | 98.209 | | |
| 7.500 | 98.570 | 98.481 | 98.106 | | |
| 7.375 | 98.456 | 98.368 | 97.993 | | |
| 7.250 | 98.334 | 98.246 | 97.871 | | |
| 7.125 | 98.008 | 97.928 | 97.553 | | |

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 | N. 45 47 64 66 51 64 15 14 11 11 11 11 11 11 11 11 11 11 11 11 |
| 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 | NO, NE, NII, NJ, NV, NNI, OH, OK, OK, FA, SC, TN, TA, VA, WI, WA |



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

| | Lock Expirations | Lock Extensions | |
|---------|------------------|-----------------|-------|
| 15 Days | 10/8/2025 | 2 days | 0.100 |
| 30 Days | 10/23/2025 | 7 days | 0.250 |
| 45 Days | 11/7/2025 | 15 days | 0.375 |
| | | 30 days | 0.625 |

Effective: 9/23/2025 10:32

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 Fo | ees | 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 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

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