

8/29/2025 10:40

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	9/13/2025	2 days	0.100
30 Days	9/28/2025	7 days	0.250
45 Days	10/13/2025	15 days	0.375
		30 days	0.625

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

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CON	IVENTION	L 30/25Y	R FIXED	CC	NVENTION	NAL 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
5.125	100.719	100.673	100.626	6.000	101.034	100.923	100.837	5.750	101.400	101.374	101.245	5.875	101.462	101.436	101.307
5.250	100.940	100.886	100.831	6.125	101.502	101.391	101.306	5.875	101.920	101.894	101.766	6.000	101.672	101.646	101.518
.375	101.443	101.390	101.335	6.250	101.938	101.827	101.742	6.000	102.133	102.107	101.978	6.125	101.865	101.839	101.711
5.500	101.938	101.884	101.829	6.375	102.338	102.227	102.141	6.125	102.420	102.393	102.265	6.250	102.161	102.135	102.006
.625	102.327	102.273	102.218	6.500	102.072	102.025	101.878	6.250	102.514	102.488	102.402	6.375	102.559	102.533	102.405
.750	102.323	102.268	102.214	6.625	102.398	102.351	102.204	6.375	103.020	102.994	102.866	6.500	102.760	102.734	102.605
.875	102.799	102.744	102.690	6.750	102.682	102.571	102.500	6.500	103.262	103.236	103.108	6.625	102.976	102.950	102.821
.000	103.237	103.182	103.128	6.875	103.013	102.902	102.831	6.625	103.541	103.515	103.387	6.750	103.218	103.191	103.063
.125	103.585	103.531	103.477	7.000	103.339	103.293	103.241	6.750	103.572	103.546	103.417	6.875	103.586	103.560	103.432
.250	103.720	103.668	103.613	7.125	103.735	103.689	103.637	6.875	104.030	104.004	103.876	7.000	103.735	103.709	103.580
												1			
CC	NV 30 YR I	FIXED HIG	H BAL	CC	NV 20 YR	FIXED HIG	SH BAL	C	ONV 15 YR	FIXED HIG	GH 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
.500	101.541	101.494	101.347	6.500	101.301	101.254	101.107	6.250	100.338	100.312	100.184	6.250	99.914	99.888	99.759
.625	101.825	101.778	101.632	6.625	101.636	101.589	101.442	6.375	100.751	100.725	100.596	6.375	100.220	100.194	100.06
.750	101.682	101.627	101.573	6.750	101.730	101.682	101.627	6.500	100.926	100.900	100.772	6.500	100.463	100.437	100.30
.875	102.002	101.948	101.893	6.875	102.051	102.002	101.948	6.625	101.145	101.119	100.990	6.625	100.686	100.659	100.53
.000	102.361	102.314	102.201	7.000	102.359	102.310	102.256	6.750	101.086	101.060	100.931	6.750	100.661	100.635	100.50
.125	102.603	102.556	102.470	7.125	102.627	102.579	102.525	6.875	101.455	101.429	101.301	6.875	100.939	100.913	100.78
.250	102.472	102.426	102.279	7.250	102.358	102.313	102.166	7.000	101.573	101.547	101.419	7.000	101.115	101.089	100.96
.375	102.958	102.912	102.765	7.375	102.776	102.730	102.584	7.125	101.718	101.692	101.563	7.125	101.274	101.248	101.120
.500	103.433	103.387	103.240	7.500	103.144	103.098	102.952	7.250	99.617	99.500	99.386	7.250	99.617	99.500	99.386
.625	103.628	103.583	103.436	7.625	103.350	103.304	103.158								
	SOFR 5	6/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	10/6 ARM	S		Misc Price	Adjustme	
												I	nds (Non-CA)		0.250
													nds (CA Only)		0.150
													er, LTV <= 75		2.125
												I I	er, LTV 75.01-8	10	3.375
													er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT			0.750
												FICO < 66			0.500
													\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
				\parallel								┨├──			
	Lo	ss Payee	Clause	··	Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fidelit	y Funding C	orp ISAOA A	TIMA	0.1	0am - 5:00p	m CST	Em	nail: locks@	uffmortga	ge.com	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	I, KS, KY,
	1300 NW	Briarcliff Pk	wy, Suite 27	5		oam - 5:00p nline Unitl 8			Lock Desk: (816) 457-6	5440	ME, MI, N	1N, MO, NC, I	NE, NH, NM,	NV, OK,
	Kar	sas City, Mo	0 64150		LUCKU	mile Olliu o	.oopiii C3 i	li .	nside Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,WI	



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						Con	form	inσ	ΙΙΡΔ	WWW.OFFEA	NOLE:CON				
	Division	eee Men	av Laans	LLDA	by Credit			iiiig	LLI /	Cash-out Refinance Loans – LLPA by Credit Score/LTV					
	Purch	ase Mon	ey Loans		by Credit		I V Ratio					Ratio			
Credit Score		Annlie	cable for		.TV Rang with tern		r than 15	vears		Credit Score			LTV Rang plicable f	je or all loans	
Great Geore	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Orcuit ocoic	<u>>0%</u>	>30%	>60%	>70%	>75%
≥ = 780							0.250%			≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779 740 – 759							0.500%			760 – 779 740 – 759	0.375% 0.375%	0.375%	1.000%	1.250% 1.625%	1.875% 2.375%
720 – 739							1.000%			720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719							1.250%			700 – 719	0.375%	0.500%		2.625%	3.250%
680 – 699 660 – 679							1.500% 1.750%			680 – 699 660 – 679	0.375% 0.375%	0.625%	2.750%	2.875% 4.000%	3.750% 4.750%
640 - 659							2.000%			640 - 659	0.375%		3.125%	4.625%	5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639			3.375%		5.125%
Addi	tional LL	PAs by L	.oan Attri	bute App	licable to	Purcha	se Money	Loans		Additional L	LPAS by L	oan Attrı. Refinanc		licable to C	ash-out
Lasa Fastura				L	TV Rang	е				Lasa Fastura			LTV Rang	je	
Loan Feature	>0%	>30%	>60%	>70%	>75%		>85%	>90%	>95%	Loan Feature	>0%	>30%	>60%	>70%	>75%
Adjustable-rate							0.000%			Condo	0.000%		0.125%	0.125%	0.750%
Condo Investment							0.750% 4.125%			Investment Second home	1.125% 1.125%	1.125% 1.125%		2.125% 2.125%	3.375% 3.375%
Second home							4.125%			Manufactured	0.500%	0.500%		0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%						1.125%		1.875%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	tio		All LLPA	s will be v			llowing lo	ans
Credit Score		Annlie	able for		TV Rang		r than 15	voare		Loans to first-tir		meReady		incomo <10	000/ 2722
Credit Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		ne nomebu ncome (AM				
≥ = 780	0.000%						0.500%			Loa	ns meeting	Duty to S	erve requ	irements	
760 – 779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.625%						
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1 000%							
720 720		0.00070						1.000 /0	1.000%						
720 – 739	0.000%		0.500%	1.000%	1.625%	1.750%	1.500%								
720 – 739 700 – 719	0.000%	0.000%						1.250%	1.250%						
700 – 719 680 – 699	0.000% 0.000%	0.000% 0.000% 0.000%	0.625% 0.875%	1.250% 1.625%	1.875% 2.250%	2.125% 2.500%	1.500% 1.750% 2.125%	1.250% 1.625% 1.750%	1.250% 1.625% 1.750%						
700 – 719 680 – 699 660 – 679	0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.125%	0.625% 0.875% 1.125%	1.250% 1.625% 1.875%	1.875% 2.250% 2.500%	2.125% 2.500% 3.000%	1.500% 1.750% 2.125% 2.375%	1.250% 1.625% 1.750% 2.125%	1.250% 1.625% 1.750% 2.125%						
700 – 719 680 – 699 660 – 679 640 - 659	0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.125% 0.250%	0.625% 0.875% 1.125% 1.375%	1.250% 1.625% 1.875% 2.125%	1.875% 2.250% 2.500% 2.875%	2.125% 2.500% 3.000% 3.375%	1.500% 1.750% 2.125% 2.375% 2.875%	1.250% 1.625% 1.750% 2.125% 2.500%	1.250% 1.625% 1.750% 2.125% 2.500%						
700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	0.625% 0.875% 1.125% 1.375% 1.750%	1.250% 1.625% 1.875% 2.125% 2.500%	1.875% 2.250% 2.500% 2.875% 3.500%	2.125% 2.500% 3.000% 3.375% 3.875%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500%						
700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	0.625% 0.875% 1.125% 1.375% 1.750%	1.250% 1.625% 1.875% 2.125% 2.500%	1.875% 2.250% 2.500% 2.875% 3.500%	2.125% 2.500% 3.000% 3.375% 3.875% mited Ca	1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500%						
700 – 719 680 – 699 660 – 679 640 - 659 ≤ 639 Addition	0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	0.625% 0.875% 1.125% 1.375% 1.750%	1.250% 1.625% 1.875% 2.125% 2.500%	1.875% 2.250% 2.500% 2.875% 3.500%	2.125% 2.500% 3.000% 3.375% 3.875% mited Ca	1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500%						
700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% nal LLPA	0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat	0.625% 0.875% 1.125% 1.375% 1.750% Attribut	1.250% 1.625% 1.875% 2.125% 2.500% te Application L	1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75%	2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinances	1.250% 1.625% 1.750% 2.125% 2.500% 2.500%						
700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo	0.000% 0.000% 0.000% 0.000% 0.000% nal LLPA	0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000%	0.625% 0.875% 1.125% 1.375% 1.750% Attribut >60% 0.000%	1.250% 1.625% 1.875% 2.125% 2.500% te Application L >70%	1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000%	2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinance: >90% 0.250%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250%						
700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loal >30% 0.000% 1.125%	0.625% 0.875% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125%	1.250% 1.625% 1.875% 2.125% 2.500% e Applic: >70% 0.000% 0.125%	1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375%	2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 0.750%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinances >90% 0.250% 0.750% 4.125%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500% ->95% 0.250% 0.750% 4.125%						
700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home	0.000% 0.000% 0.000% 0.000% 10.000% 10.000%	0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loal >30% 0.000% 1.125%	0.625% 0.875% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125%	1.250% 1.625% 1.875% 2.125% 2.500% e Applic: >70% 0.000% 0.125%	1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375%	2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinances >90% 0.250% 0.750% 4.125%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500% ->95% 0.250% 0.750% 4.125%						
700 – 719 680 – 699 660 – 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000% 1.125%	0.625% 0.875% 1.125% 1.375% 1.750% 1.750% 0.000% 0.125% 1.625%	1.250% 1.625% 1.875% 2.125% 2.500% e Applic > 70% 0.000% 0.125% 2.125%	1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 3.375%	2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 0.750%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.250% 4.125%						
700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000% 1.125% 0.500%	0.625% 0.875% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500%	1.250% 1.625% 1.875% 2.125% 2.500% e Applic > 70% 0.000% 0.125% 2.125% 0.500%	1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 3.375% 0.500%	2.125% 2.500% 3.000% 3.375% 3.875% mited Cae >80% 0.000% 4.125% 4.125% 0.500%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinances >90% 0.250% 0.750% 4.125% 0.500%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.250% 4.125% 0.500%						
700 – 719 680 – 699 660 – 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Load >30% 0.000% 1.125% 1.125% 0.500% 0.000%	0.625% 0.875% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	1.250% 1.625% 1.875% 2.125% 2.500% 4 Applica >70% 0.000% 0.125% 2.125% 0.500% 0.375%	1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375% 0.500% 0.625%	2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125% 4.125% 0.500% 0.625%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinance: >90% 0.250% 4.125% 4.125% 0.500% 0.625%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 2.500% ->95% 0.250% 0.750% 4.125% 0.500% 0.625%						
700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 1.125% 0.500%	0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000% 1.125% 0.500% 0.500%	0.625% 0.875% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125% 1.625% 1.625% 0.500% 0.375%	1.250% 1.625% 1.875% 2.125% 2.500% 6 Applic >70% 0.000% 0.125% 2.125% 0.500% 0.375% 0.750%	1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 3.375% 0.500% 0.625% 1.000%	2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500% 0.625%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinances >90% 0.250% 0.750% 4.125% 0.500% 0.625% 1.000%	1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.250% 4.125% 4.125% 0.6025% 1.000%						



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

 Lock Expirations
 Lock Extensions

 15 Days
 9/13/2025
 2 days
 0.100

 30 Days
 9/28/2025
 7 days
 0.250

 45 Days
 10/13/2025
 15 days
 0.375

 30 days
 0.625

Effective: 8/29/2025 10:40

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

Effective	e: 8	3/29/2025 1	0:40						wv	VW.UFFEAG	LE.COM				
			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA.	5/1 ARM			FHA - Price	e Adjustme	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.000	101.664	101.446	101.190	5.875	101.160	101.134	101.032	5.375	99.635	99.572	99.410	FICO 740	- 779		0.000
5.125	102.005	101.854	101.678	6.000	101.688	101.662	101.534	5.500	99.625	99.562	99.400	FICO 680	- 739		0.125
5.250	102.255	102.191	102.016	6.125	102.204	102.178	102.050	5.625	99.616	99.553	99.391	FICO 660	- 679		0.250
5.375	102.466	102.415	102.315	6.250	102.709	102.683	102.554	5.750	100.214	100.151	99.989	FICO 640	- 659		0.500
5.500	102.934	102.884	102.784	6.375	102.196	102.169	102.041	5.875	100.203	100.140	99.978	FICO 620	- 639		1.500
5.625	103.379	103.328	103.228	6.500	102.704	102.678	102.549	6.000	100.192	100.129	99.967				
5.750	103.362	103.306	103.238	6.625	103.205	103.179	103.051	6.125	100.180	100.117	99.955	Non-Owr	ner		0.500
5.875	103.214	103.164	103.114	6.750	103.699	103.672	103.544	6.250	100.167	100.104	99.942	Loan Am	ount \$50K < \$1	.00K	0.500
7.000	103.778	103.727	103.677									Loan < \$5	OK (exception	only)	1.500
7.125	104.137	104.087	104.036									All FHA S	treamline Loan	S	0.250
												All FHA R	efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	F	HA 15 YR	Fixed Hig	h Bal	RL	IRAL HOUS	SING 30 Y	R Fixed		USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
5.250	101.514	101.416	101.241	6.250	98.536	98.486	98.431	6.250	102.555	102.491	102.316	FICO 740	- 779		0.000
5.375	101.773	101.723	101.623	6.375	98.772	98.721	98.666	6.375	102.052	101.997	101.836	FICO 700	- 739		0.125
5.500	102.282	102.232	102.131	6.500	99.063	99.013	98.957	6.500	102.640	102.584	102.424	FICO 680	- 699		0.250
6.625	102.616	102.566	102.466	6.625	99.272	99.222	99.166	6.625	103.160	103.104	102.944	FICO 660	- 679		0.375
5.750	102.525	102.469	102.308	6.750	99.424	99.397	99.269	6.750	103.662	103.606	103.446	FICO 640			0.875
5.875	101.902	101.852	101.801	6.875	99.551	99.500	99.439	6.875	102.822	102.750	102.560	FICO 620	- 639		1.500
7.000	102.465	102.415	102.365	7.000	99.693	99.643	99.582	7.000	103.375	103.303	103.112	CA Prope	erty		0.150
7.125	102.824	102.774	102.724	7.125	99.838	99.787	99.726	7.125	103.910	103.838	103.647	Loan <\$	50K (exception)	1.500
7.250	102.678	102.606	102.415	7.250	99.617	99.500	99.386	7.250	104.348	104.276	104.085	All RD Re	finance Loans		0.125
7.375	101.106	101.058	100.898	<u> </u>				7.375	103.181	103.133	102.973	*Other S	t. Adjustments	may apply	
				<u> </u>											
						GO\	/ERN	IME	NTV	Ά					
		YR Fixed				YR Fixed				ARM 1/1	•			Fixed IRF	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.000	101.688	101.662	101.534	6.000	101.664	101.446	101.190	5.750	100.214	100.151	99.989	6.000	101.664	101.446	101.179
5.125	102.204	102.178	102.050	6.125	102.005	101.854	101.678	5.875	100.203	100.140	99.978	6.125	102.005	101.788	101.520
6.250	102.709	102.683	102.554	6.250	102.255	102.191	102.016	6.000	100.192	100.129	99.967	6.250	102.127	101.909	101.641
6.375	102.196	102.169	102.041	6.375	102.466	102.415	102.315	6.125	100.180	100.117	99.955	6.375	102.466	102.415	102.315
6.500	102.704	102.678	102.549	6.500	102.934	102.884	102.784	6.250	100.167	100.104	99.942	6.500	102.934	102.884	102.784
6.625	103.205	103.179	103.051	6.625	103.379	103.328	103.228					6.625	103.379	103.328	103.228
6.750	103.699	103.672	103.544	6.750	103.362	103.306	103.238					6.750	103.338	103.288	103.238
				6.875	103.214	103.164	103.114					6.875	103.214	103.164	103.114
				7.000	103.778	103.727	103.677					7.000	103.778	103.727	103.677
				7.125	104.137	104.087	104.036	┨├──				7.125	104.137	104.087	104.036
١	VA 15 YR F	ixed High	ı Bal	\	/A 30 YR F	ixed High	n Bal		VA 5/:	1 ARM HE	3	· ·	VA 30 YR F	ixed IRRR	L HB
late	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	100.880	100.863	100.796	6.250	101.514	101.416	101.241	6.125	100.180	100.117	99.955	6.250	101.514	101.416	101.241
5.875	101.115	101.098	101.032	6.375	101.773	101.723	101.623	6.250	100.167	100.104	99.942	6.375	101.773	101.723	101.623
5.000	101.453	101.436	101.369	6.500	102.282	102.232	102.131					6.500	102.282	102.232	102.131
5.125	101.751	101.734	101.667	6.625	102.616	102.566	102.466					6.625	102.616	102.566	102.466
5.250	101.675	101.667	101.658	6.750	102.525	102.469	102.308					6.750	102.525	102.469	102.308
5.375	101.595	101.587	101.579	6.875	101.902	101.852	101.801					6.875	101.902	101.852	101.801
5.500	102.031	102.022	102.014	7.000	102.465	102.415	102.365					7.000	102.465	102.415	102.365
5.625	102.195	102.187	102.179	7.125	102.824	102.774	102.724					7.125	102.824	102.774	102.724
5.750	99.424	99.397	99.269	7.250	102.678	102.606	102.415					7.250	102.678	102.606	102.415
				7.375	101.106	101.058	100.898	 				7.375	101.106	101.058	100.898
			VA Price		its			% -					15 Pm	7 F	9800
ICO>=74			0.000	VA Loans			0.250								
ICO 680			0.125	Non-Own			0.500			SE	RVING	THOS	SE TH	ATSE	BVE
FICO 660			0.250		unt \$50K < \$1		0.500			SE			AIRRE		
FICO 640			2.000	Loan < \$50	OK (exception	only)	1.500				- Mai	OV	S Utilities	IL-S	
FICO 620	- 639		3.000					#							
	Lo	ss Payee	Clause		Lc	ck Desk H	lours		Con	tact Us			Approv	ed States	
		•	Corp ISAOA A	TIMA				Em	ail: locks@		ge.com	AR, AZ, C	CA, CO, FL, GA		
	1300 NW	/ Briarcliff P	kwy, Suite 27		1	0am - 5:00p nline Unitl 8		1	Lock Desk: (816) 457-6	5440		ΛΝ, MO, NC,		
	Kar	nsas City, M	0 64150		LOCK O	JIIII 0	copiii Co i	Ir	side Sales:	(816) 457	-6300		SC, TN, TX	, VA, WA,W	I
			@ 2021	Charles of Production		- NAME #24	201	£	. D f :	Only Notes	a alternation at a second				



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
 9/28/2025
 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***

1011	DING COIG			
Effective:	8/29/2025 10	:40		
			NON-QM:	1
Residentia	l 30 Yr Fixed		DSCR	
11.500	110.997	11.500	113.096	
11.375	110.747	11.375	112.830	
11.250	110.497	11.250	112.565	
11.125	110.247	11.125	112.299	
11.000	109.997	11.000	112.034	
10.875	109.747	10.875	111.768	
10.750	109.497	10.750	111.502	
10.625	109.247	10.625	111.237	
10.500	108.997	10.500	110.971	
10.375	108.747	10.375	110.705	
10.250	108.497	10.250	110.440	
10.125	108.247	10.125	110.174	
10.000	107.997	10.000	109.909	
9.875	107.747	9.875	109.643	
9.750	107.497	9.750	109.377	
9.625	107.247	9.625	109.112	
9.500	106.997	9.500	108.846	
9.375	106.747	9.375	108.580	
9.250	106.497	9.250	108.315	
9.125	106.247	9.125	108.049	
9.000	105.997	9.000	107.784	
8.875	105.747	8.875	107.784	
8.750	105.497	8.750	107.221	
	103.437	1		
8.625	105.247	8.625	106.940	
8.500	104.997	8.500	106.659	
8.375	104.747	8.375	106.377	
8.250	104.497	8.250	106.096	
8.125	104.215	8.125	105.814	
8.000	103.934	8.000	105.533	
7.875	103.622	7.875	105.221	
7.750	103.309	7.750	104.908	
7.625	102.934	7.625	104.533	
7.500	102.559	7.500	104.158	
7.375	102.184	7.375	103.783	
7.250	101.809	7.250	103.346	
7.125	101.434	7.125	102.908	
7.000	101.059	7.000	102.408	
6.875	100.622	6.875	101.908	
6.750	100.184	6.750	101.346	
6.625	99.684	6.625	100.783	
6.500	99.184	6.500	100.221	
6.375	98.622	6.375	99.596	
6.250	98.059	6.250	98.908	
6.125	97.434	6.125	98.221	
6.000	96.809	6.000	97.533	
0.000	70.007	0.000	37.333	

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

5.875

5.750

5.625

5.500

96.783

96.033

95.283

94.533

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

96.122

95.434

94.747

94.060

5.875

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 oz 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		

	Salaried/Wage Earners	
Qualifying Income		
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doo
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@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,
Karisas City, Mio 04130	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
 9/28/2025
 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%	97.400			6.375%	98.775	
6.500%	98.650			6.500%	99.775	
6.625%	99.400			6.625%	100.400	
6.750%	100.050			6.750%	100.920	
6.875%	100.575			6.875%	101.420	
6.990%	100.975			6.990%	101.850	
7.125%	101.350			7.125%	102.264	
7.250%	101.725			7.250%	102.678	
7.375%	102.100			7.375%	103.108	
7.500%	102.425			7.500%	103.510	
7.625%	102.675			7.625%	103.869	
7.750%	102.925			7.750%	104.182	
7.875%	103.175			7.875%	104.557	
7.990%	103.425			7.990%	104.861	
8.125%	103.675			8.125%	105.166	
8.250%	103.925			8.250%	105.463	
8.375%	104.175			8.375%	105.760	
8.500%	104.425			8.500%	106.041	
8.625%	104.675			8.625%	106.322	
8.750%	104.925			8.750%	106.604	
8.875%	105.175			8.875%	106.885	
8.990%	105.425			8.990%	107.150	
9.125%	105.675			9.125%	107.416	
Max	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	Yr PPP)	101.000
	Max Price (1 Yr PPP)	100.000	ı	Max Price (1	Yr PPP)	100.500
	Max Price (No Prepay) 99.500		M	lax Price (No	99.500	

		Inve	stor NQN	I 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

			ice Adjustm					
		Reside	ntial NQN		s			
			Full Doc					
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		-0.500	-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
5100 1771	T ==	_	tatement ,	_	_			
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
740 720	0.625	0.500	0.500 0.375	0.375	0.250	-0.250	-2.125 -3.250	-5.500 N/A
720	0.500	0.375	0.375	-0.250	0.000 -0.750	-1.000 -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	-6.500 N/A	N/A
660	-1.025		ntial NQN			-3.230	N/A	N/A
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	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.236	-0.230	-0.230	-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	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500		-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
			IQM LLF x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	1
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	
	-							•

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over 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 Mortgago rity. ord = % of amo	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Di Ratio C - Debt Consolidatio epayment Penalty	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Cond	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of am ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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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 ind = Cocupied inly -4 Units, Conc r Fixed ixed 10 Yr I/6 cross Rents / r rom 1007 or I from Average ix LTV 70% or Units): Max 1 iverty Taxes ar thout a 12 mr ted financing; ird = % 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
 9/28/2025
 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)

		Agency	Agency	Conforming	
		Balance	Jumbo	Balance	
		FIX 30	FIX 30	FIX 30	Rate
		110.660	111.410	112.035	10.000
		110.410	111.160	111.785	9.875
		110.160	110.910	111.535	9.750
		109.910	110.660	111.285	9,625
		109.660	110.410	111.035	9.500
		109,410	110.160	110.785	9.375
		109.160	109.910	110.535	9.250
		108.910	109.660	110.285	9.125
		108.660	109.410	110.035	9.000
		108.410	109.160	109.785	8.875
		108.160	108.910	109.535	8.750
		107.910	108.660	109.285	8.625
		107.660	108.410	109.035	8.500
		107.410	108.160	108.785	8.375
		107.160	107.910	108.535	8.250
		106.833	107.583	108.208	8.125
		106.505	107.255	107.880	8.000
		106.178	106.928	107.553	7.875
		105.830	106.580	107.205	7.750
		105,463	106.213	106.838	7.625
		105.075	105.825	106.450	7.500
		104.668	105.418	106.043	7.375
		104.239	104.989	105.614	7.250
		103.791	104.541	105.166	7.125
		103.321	104.071	104.696	7.000
		102.831	103.581	104.206	6.875
ase Money	Pu	102.323	103.073	103.698	6.750
& Limited		101.795	102.545	103.170	6.625
ut Refinance		101.249	101.999	102.624	6.500
		100.720	101.470	102.059	6.375
		100.212	100.962	101.478	6.250
		99.689	100.439	100.880	6.125
		99.152	99.902	100.266	6.000
		98.601	99.351	99.636	5.875
		98.038	98.788	98.993	5.750
		97.461	98.211	98.336	5.625
ut Refinance	Cash	96.791	97.541	97.666	5.500
		96.107	96.857	96,982	5.375
		95,409	96.159	96.284	5.250
		94.698	95.448	95.573	5.125
		3 1.030	33.1.10	33.373	

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

Credit Score / CLTV Investor Second Home DTI Ratio > 40%	-1.125 -1.125 0.000	30.01-60.00 -1.125 -1.125	-1.625 -1.625	70.01-75.00 -2.125	75.01-80.00 -3.375	80.01-85.00 -4.125	85.01-90.00 -4.125
Second Home	-1.125				-3.375	-4.125	-/ 125
		-1.125	-1 625				7.123
DTI Ratio > 40%	0.000		1.023	-2.125	-3.375	-4.125	-4.125
		0.000	0.000	0.000	0.000	0.000	0.000
High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
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		
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		
	2 - 4 Unit Property Condo / Coop	2 - 4 Unit Property 0.000 Condo / Coop 0.000	2 - 4 Unit Property 0.000 0.000 Condo / Coop 0.000 0.000	2 - 4 Unit Property 0.000 0.000 -0.375 Condo / Coop 0.000 0.000 -0.125	2 - 4 Unit Property 0.000 0.000 -0.375 -0.375 Condo / Coop 0.000 0.000 -0.125 -0.125	2 - 4 Unit Property 0.000 0.000 -0.375 -0.375 -0.625 Condo / Coop 0.000 0.000 -0.125 -0.125 -0.750	2 - 4 Unit Property 0.000 0.000 -0.375 -0.375 -0.625 Condo / Coop 0.000 0.000 -0.125 -0.125 -0.750

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 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	Email: locks@uffmortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO,							
	Lock Desk: (816) 457-6440	MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,							
	Inside Sales: (816) 457-6300	WI, WA							
P 3031 United Eddillis Funding Fore. MME #27291. Introduct for Martena Dioforcina to Calc. Not for distribution to concurrent									



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

Lock Expirations 30 Days 9/28/2025 2 days 0.100 7 days

0.250 15 days 0.375 30 days 0.625

Effective: 8/29/2025 10:40

FIXED SECONDS

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

	RESIDENTIAL PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
یا	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
FULL DOC	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
🗒	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
₽	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
17	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
붑	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK STATEMENT (12	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
~	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Ļ	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
퇼	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
OAN AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
₫	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
듬	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
 -	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
ğ	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
4	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

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

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	AL AD A7 CA CO EL CA ID IA II IN IKC IN IA A15 AN A10 AND
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	1013, NC, NC, NC, NN, NN, NN, ON, ON, ON, TA, SC, TN, TA, VA, WI, WA



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

 30 Days
 9/28/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 8/29/2025 10:40

FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

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

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	AL AD AZ CA CO EL CA ID IA II IN VO IVI LA ME MI MO MAN MO
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	116, 112, 111, 113, 114, 1111, 511, 511, 511, 77, 56, 711, 77, 77, 77, 77,



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

	Lock Expirations	Lock Extensions	
15 Days	9/13/2025	2 days	0.100
30 Days	9/28/2025	7 days	0.250
45 Days	10/13/2025	15 days	0.375
		30 days	0.625

Effective: 8/29/2025 10:40

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 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