

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	8/19/2025	2 days	0.100
30 Days	9/3/2025	7 days	0.250
15 Days 30 Days 45 Days	9/18/2025	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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COI	NVENTION	AL 30/25Y	'R FIXED	CC	NVENTION	NAL 20 YR	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.125	100.302	100.254	100.202	6.000	100.647	100.543	100.454	5.750	101.059	101.025	100.881	5.875	101.127	101.094	100.949
6.250	100.509	100.452	100.394	6.125	101.127	101.023	100.934	5.875	101.591	101.558	101.414	6.000	101.364	101.331	101.186
6.375	101.026	100.970	100.912	6.250	101.577	101.473	101.384	6.000	101.831	101.797	101.653	6.125	101.630	101.597	101.453
6.500	101.554	101.498	101.440	6.375	101.994	101.889	101.800	6.125	102.087	102.054	101.910	6.250	101.949	101.916	101.764
6.625	102.006	101.949	101.891	6.500	101.818	101.769	101.600	6.250	102.301	102.267	102.116	6.375	102.350	102.316	102.164
6.750	102.078	102.013	101.947	6.625	102.169	102.120	101.951	6.375	102.812	102.779	102.627	6.500	102.566	102.532	102.381
6.875	102.533	102.468	102.402	6.750	102.388	102.279	102.198	6.500	103.029	102.995	102.844	6.625	102.808	102.774	102.622
7.000	102.962	102.897	102.831	6.875	102.742	102.633	102.552	6.625	103.264	103.231	103.079	6.750	102.930	102.896	102.745
7.125	103.369	103.305	103.239	7.000	103.231	103.071	102.990	6.750	103.285	103.251	103.099	6.875	103.325	103.292	103.140
7.250	103.422	103.459	103.299	7.125	103.641	103.481	103.400	6.875	103.790	103.756	103.604	7.000	103.515	103.482	103.330
				<u> </u>											
CC	ONV 30 YR	FIXED HIG	SH BAL	CC	NV 20 YR	FIXED HIG	H BAL	CC	DNV 15 YR	FIXED HIG	SH BAL	CC	NV 10 YR	FIXED HIG	H BAL
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.500	101.279	101.230	101.061	6.500	101.054	101.005	100.836	6.250	100.074	100.040	99.889	6.250	99.650	99.616	99.464
6.625	101.615	101.567	101.398	6.625	101.442	101.394	101.225	6.375	100.490	100.456	100.304	6.375	99.957	99.923	99.771
6.750	101.497	101.432	101.366	6.750	101.550	101.497	101.432	6.500	100.661	100.627	100.475	6.500	100.221	100.187	100.036
6.875	101.852	101.788	101.721	6.875	101.905	101.852	101.788	6.625	100.845	100.812	100.660	6.625	100.464	100.431	100.279
7.000	102.200	102.135	102.069	7.000	102.253	102.200	102.135	6.750	100.748	100.714	100.563	6.750	100.322	100.288	100.137
7.125	102.491	102.427	102.361	7.125	102.544	102.491	102.427	6.875	101.159	101.126	100.974	6.875	100.626	100.593	100.441
7.250	102.175	102.070	101.962	7.250	102.259	102.175	102.070	7.000	101.301	101.268	101.116	7.000	100.854	100.821	100.669
7.375	102.461	102.356	102.248	7.375	102.545	102.461	102.356	7.125	101.398	101.364	101.213	7.125	101.032	100.998	100.847
7.500	102.678	102.573	102.465	7.500	102.762	102.678	102.573	7.250	99.398	99.292	99.158	7.250	99.398	99.292	99.158
7.625	102.840	102.735	102.627	7.625	102.923	102.840	102.735								
	COED	- /C A D A 4 C			COED	I/C ADAG			COED	O/C ADM	c		14: 5:	A 11 .	
	SOFR	5/6 ARMS			SOFK A	7/6 ARMS			SOFK 1	10/6 ARM	5		Misc Price	Adjustme	_
													nds (Non-CA)		0.250
													nds (CA Only)		0.150
													er, LTV <= 75	10	2.125
													er, LTV 75.01-8 er, LTV > 80		3.375
	No Current	: Program D	ata		No Current	Program D	a+a		No Curron	t Program D	ata	2-4 Unit	er, LIV > 80		4.125 1.000
	No Current	. Program D	dld		No Current	Program D	ald		No curren	t Program D	ald	Condo, LT	V > 7E		
												FICO < 66			0.750
													\$50K < \$100K		0.500
													OK (exception of	anhu)	0.500
												Loan < \$5	ok (exception o	oniy)	1.500
		D	Clause			ale Dandari	1			la at III.			A	and Charles	
		ss Payee			Lo	ck Desk F	iours	F		tact Us				ed States	
	United Fidelit	, 0	•		8:3	0am - 5:00p	m CST	l	ail: locks@			' '	A, CO, FL, GA		
		/ Briarcliff Pl nsas City, M	kwy, Suite 27	5	Lock O	nline Unitl 8	:00pm CST		Lock Desk: (,		IME, MI, N	IN, MO, NC, I		
	IPV	isas CILY, IVI	U 0413U					L Ir	nside Sales:	(010) 45/-	-DJUU	l	JC, TIN, TX	, VA, WA,W	



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		30 days	0.625

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Effective:	8	3/4/2025 10:	12							WWW.UFFEA	AGLE.COM		_		
						Con	form	ning	LLPA	\s					
	Purch	ase Mon	ey Loans	- I I PA	hy Credit						Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
	Fulci	iase Mon	ey Loans				I V Katio					Ratio			
Credit Score		Annli	cable for		TV Rang		r than 15	voare		Credit Score			LTV Rang	ge for all loans	2
Orcan Ocorc	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Orcuit ocore	>0%	>30%	>60%	>70%	>75%
≥ = 780	0.000%		0.000%				-	-		≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779			0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739			0.125% 0.250%							740 – 759 720 – 739	0.375% 0.375%		1.000%	1.625% 2.000%	2.375% 2.750%
700 – 719			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%							680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750% 5.125%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375% 0.375%		3.125%	4.625% 4.875%	5.125%
									117 00 70	Additional L					
Add	litional LL	.FAS DY L	Jan Alli				se money	LUAIIS				Refinan			
Loan Feature	> 00/	> 200/	> CO0/		TV Rang		> 0.E0/	> 000/	> OF0/	Loan Feature	> 00/		LTV Rang		> 7F0/
Adjustable-rate	> 0%	> 30%	>60% 0.000%	> 70%	> 75%	> 80%	> 85%	> 90%	> 95%	Condo	>0% 0.000%	> 30%	>60% 0.125%	>70% 0.125%	> 75% 0.750%
Condo			0.000%							Investment	1.125%		1.625%	2.125%	3.375%
Investment	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	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 home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	itio		All LLPA			0	llowing lo	ans
					TV Rang							meReady			
Credit Score	> 00/		cable for						> 0.50/	Loans to first-tir		•		income ≤10 igh-cost are	
≥ = 780	<u>>0%</u> 0.000%	>30%	>60% 0.000%	>70%	>75%	>80%	>85%	>90%	>95%		ns meeting	<u> </u>			as
760 – 779	0.000%	0.000%	0.000 %	0.123 %	0.875%	1.000%	0.750%	0.625%	0.625%	Loa	no meenig	Duty to C	ocive requ	ill Cili Cili Ci	
740 – 759	0.000%				1.125%	1.375%	1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%		1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%		0.625%	1.250%	1.875%				1.625%						
680 – 699	0.000%	0.000%	0.025%	1.625%	2.250%			1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%				2.125%							
640 - 659	0.000%	0.123%	_	2.125%	_		_	2.500%	_	Í					
≤ 639		_	1.750%		3.500%					1					
	nal LLPA									ĺ					
					TV Rang										
Loan Feature	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
Adjustable-rate mortgage	0.000%	0.000%	0.000%	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	1.125%	1.125%		2.125%											
property Second home	1.125%	1.125%	1 625%	2.125%	3.375%	4.125%	1 125%	4.125%	4 125%						
Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
home Two- to four-unit	0.000%	0.000%			0.625%	0.625%	0.625%	0.625%							
property High-balance	0.500%	0.500%		0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
fixed-rate High-balance	1.250%	1.250%	1.500%			2.500%									
ARM Subordinate financing	0.625%		0.625%												
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	2:	8/4/2025 10	7:12								LE.COM				
			GOVI	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	557000	06
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA.	5/1 ARM			FHA - Price	Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78	30		0.000
5.000	101.266	101.172	101.005	5.875	101.105	101.071	100.920	5.375	98.419	98.356	98.194	FICO 740	- 779		0.000
5.125	101.709	101.648	101.481	6.000	101.642	101.609	101.457	5.500	98.410	98.347	98.185	FICO 680	- 739		0.125
5.250	102.108	101.959	101.792	6.125	102.171	102.137	101.985	5.625	98.398	98.360	98.332	FICO 660			0.250
5.375	102.075	102.011	101.897	6.250	102.692	102.659	102.507	5.750	99.008	98.945	98.783	FICO 640	- 659		0.500
5.500	102.633	102.569	102.455	6.375	102.086	102.052	101.901	5.875	98.999	98.936	98.774	FICO 620	- 639		1.500
5.625	103.038	102.974	102.860	6.500	102.601	102.568	102.416	6.000	99.114	99.085	99.057				
5.750	103.343	103.279	103.215	6.625	103.109	103.075	102.924	6.125	99.575	99.546	99.518	Non-Own			0.500
5.875	103.219	103.155	103.091	6.750	103.611	103.577	103.426	6.250	98.968	98.905	98.743	11	ount \$50K < \$1		0.500
7.000	103.702	103.638	103.574	ll								Loan < \$5	OK (exception o	only)	1.500
7.125	104.181	104.118	104.054	∤				! ——				-	reamline Loans	3	0.250
-	14 20 VD	er and the	D.I		IIA 4E VO	et and the	. DI	011	DAL HOLI	INC 20 V	D. Et		efinance Loans	A 12 A	0.125
	HA 30 YR I				HA 15 YR I				RAL HOUS				USDA - Price	e Adjustmo	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78			0.000
5.250	101.496	101.311	101.077	6.250	98.417	98.384	98.232	6.250	102.370	102.309 101.790	102.142	FICO 740			0.000
5.375	101.382	101.318	101.204	6.375	98.424	98.326	98.251	6.375	101.867		101.606	FICO 700			0.125
5.500	101.981	101.917	101.803	6.500	98.669	98.571	98.495	6.500	102.474	102.397	102.213	FICO 680			0.250
5.625 5.750	102.275 102.200	102.211 102.136	102.097 102.072	6.625 6.750	98.854 99.336	98.800 99.302	98.680 99.151	6.625 6.750	103.013 103.535	102.936 103.458	102.753 103.274	FICO 660 FICO 640			0.375
i.750 i.875	102.200	102.136	102.072	6.875	99.336	99.302	98.968	6.875	103.535	103.458	103.274	FICO 640			0.875 1.500
7.000	101.906	101.843	101.779	7.000	99.081	99.035	98.968	7.000	102.877	102.796	102.613	CA Proper			0.150
7.125	102.390	102.326	102.262	7.125	99.350	99.305	99.238	7.125	103.448	103.368	103.737	I	50K (exception)		1.500
7.250	102.787	102.707	102.741	7.250	99.398	99.292	99.158	7.250	104.457	104.377	103.737	I	inance Loans		0.125
7.375	101.532	101.472	101.305	117.230	55.550	33.232	33.130	7.375	103.389	103.328	103.161		. Adjustments r	may annly	0.123
.575	101.552	101.472	101.303	 				7.373	103.363	103.328	103.101	Other st	. Aujustinents i	пау арріу	
				1		001	/CDAI	B 45	. IT \	/ A					
							<u>ERN</u>	IIVIE							
		YR Fixed	45.5			YR Fixed	45.0			ARM 1/1,			VA 30 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
5.000	101.642	101.609	101.457	6.000	101.266	101.172	101.005	5.750	99.008	98.945	98.783	6.000	101.266	101.081	100.846
5.125 5.250	102.171 102.692	102.137 102.659	101.985 102.507	6.125 6.250	101.709 102.108	101.648 101.959	101.481 101.792	5.875 6.000	98.999 98.989	98.936 98.926	98.774 98.764	6.125	101.627 102.108	101.443 101.924	101.208 101.689
5.375	102.092	102.053	101.901	6.375	102.108	102.011	101.792	6.125	98.979	98.916	98.754	6.375	102.108	102.011	101.897
5.500	102.601	102.552	102.416	6.500	102.633	102.569	102.455	6.250	98.968	98.905	98.743	6.500	102.633	102.569	102.455
5.625	103.109	103.075	102.924	6.625	103.038	102.974	102.860	0.250	50.500	30.303	50.745	6.625	103.038	102.974	102.860
5.750	103.611	103.577	103.426	6.750	103.343	103.279	103.215					6.750	103.343	103.279	103.215
				6.875	103.219	103.155	103.091					6.875	103.219	103.155	103.091
				7.000	103.702	103.638	103.574					7.000	103.702	103.638	103.574
				7.125	104.181	104.118	104.054					7.125	104.181	104.118	104.054
								i 🗆							
V Rate	/A 15 YR F 15-Day	ixed High 30-Dav	Bal	\											
ate	13-Day		45-Day			ixed High		Pate		L ARM HE			/A 30 YR Fi		
750	100 732	•	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
	100.732 100.967	100.661	100.540	Rate 6.250	15-Day 101.496	30-Day 101.311	45-Day 101.077	6.125	15-Day 98.679	30-Day 98.616	45-Day 98.454	Rate 6.250	15-Day 101.496	30-Day 101.311	45-Day 101.077
.875	100.967	100.661 100.896	100.540 100.775	Rate 6.250 6.375	15-Day 101.496 101.382	30-Day 101.311 101.318	45-Day 101.077 101.204	11	15-Day	30-Day	45-Day	Rate 6.250 6.375	15-Day 101.496 101.382	30-Day 101.311 101.318	45-Day 101.077 101.204
i.875 i.000	100.967 101.305	100.661 100.896 101.234	100.540 100.775 101.113	Rate 6.250 6.375 6.500	15-Day 101.496 101.382 101.981	30-Day 101.311	45-Day 101.077 101.204 101.803	6.125	15-Day 98.679	30-Day 98.616	45-Day 98.454	Rate 6.250 6.375 6.500	15-Day 101.496 101.382 101.981	30-Day 101.311 101.318 101.917	45-Day 101.077 101.204 101.803
i.875 i.000 i.125	100.967	100.661 100.896	100.540 100.775	Rate 6.250 6.375	15-Day 101.496 101.382	30-Day 101.311 101.318 101.917	45-Day 101.077 101.204	6.125	15-Day 98.679	30-Day 98.616	45-Day 98.454	Rate 6.250 6.375	15-Day 101.496 101.382	30-Day 101.311 101.318	45-Day 101.077 101.204 101.803 102.097
5.875 5.000 5.125 5.250	100.967 101.305 101.603 101.551	100.661 100.896 101.234 101.532 101.579	100.540 100.775 101.113 101.411 101.608	Rate 6.250 6.375 6.500 6.625 6.750	15-Day 101.496 101.382 101.981 102.275 102.200	30-Day 101.311 101.318 101.917 102.211 102.136	45-Day 101.077 101.204 101.803 102.097	6.125	15-Day 98.679	30-Day 98.616	45-Day 98.454	Rate 6.250 6.375 6.500 6.625 6.750	15-Day 101.496 101.382 101.981 102.275 102.200	30-Day 101.311 101.318 101.917 102.211	45-Day 101.077 101.204 101.803 102.097 102.072
5.875 5.000 5.125 5.250 5.375	100.967 101.305 101.603	100.661 100.896 101.234 101.532	100.540 100.775 101.113 101.411	Rate 6.250 6.375 6.500 6.625	15-Day 101.496 101.382 101.981 102.275	30-Day 101.311 101.318 101.917 102.211	45-Day 101.077 101.204 101.803 102.097	6.125	15-Day 98.679	30-Day 98.616	45-Day 98.454	Rate 6.250 6.375 6.500 6.625	15-Day 101.496 101.382 101.981 102.275	30-Day 101.311 101.318 101.917 102.211 102.136	45-Day 101.077 101.204 101.803 102.097 102.072 101.779
5.875 5.000 5.125 5.250 5.375 5.500	100.967 101.305 101.603 101.551 101.471 101.906	100.661 100.896 101.234 101.532 101.579 101.500 101.935	100.540 100.775 101.113 101.411 101.608 101.528 101.963	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262	6.125	15-Day 98.679	30-Day 98.616	45-Day 98.454	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262
i.875 i.000 i.125 i.250 i.375 i.500 i.625	100.967 101.305 101.603 101.551 101.471	100.661 100.896 101.234 101.532 101.579 101.500	100.540 100.775 101.113 101.411 101.608 101.528	Rate 6.250 6.375 6.500 6.625 6.750 6.875	15-Day 101.496 101.382 101.981 102.275 102.200 101.906	30-Day 101.311 101.318 101.917 102.211 102.136 101.843	45-Day 101.077 101.204 101.803 102.097 102.072 101.779	6.125	15-Day 98.679	30-Day 98.616	45-Day 98.454	Rate 6.250 6.375 6.500 6.625 6.750 6.875	15-Day 101.496 101.382 101.981 102.275 102.200 101.906	30-Day 101.311 101.318 101.917 102.211 102.136 101.843	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741
.875 .000 .125 .250 .375 .500	100.967 101.305 101.603 101.551 101.471 101.906 102.071	100.661 100.896 101.234 101.532 101.579 101.500 101.935 102.100	100.540 100.775 101.113 101.411 101.608 101.528 101.963 102.128	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741	6.125	15-Day 98.679	30-Day 98.616	45-Day 98.454	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523
i.875 i.000 i.125 i.250 i.375 i.500 i.625	100.967 101.305 101.603 101.551 101.471 101.906 102.071	100.661 100.896 101.234 101.532 101.579 101.500 101.935 102.100	100.540 100.775 101.113 101.411 101.608 101.528 101.963 102.128	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523	6.125	15-Day 98.679	30-Day 98.616	45-Day 98.454	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707	45-Day 101.077 101.204 101.803
.875 .000 .125 .250 .375 .500 .625	100.967 101.305 101.603 101.551 101.471 101.906 102.071 99.336	100.661 100.896 101.234 101.532 101.579 101.500 101.935 102.100	100.540 100.775 101.113 101.411 101.608 101.528 101.963 102.128 99.151 VA Price A	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787 101.532	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523 101.305	6.125	15-Day 98.679	30-Day 98.616	45-Day 98.454	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523
5.750 5.875 5.000 5.125 5.250 5.375 5.500 6.625 5.750	100.967 101.305 101.603 101.551 101.471 101.906 102.071 99.336	100.661 100.896 101.234 101.532 101.579 101.500 101.935 102.100	100.540 100.775 101.113 101.411 101.608 101.528 101.963 102.128 99.151 VA Price A	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787 101.532	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523 101.305	6.125	15-Day 98.679	30-Day 98.616	45-Day 98.454	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523
5.875 5.000 5.125 5.250 5.375 5.500 6.625 5.750	100.967 101.305 101.603 101.551 101.471 101.906 102.071 99.336	100.661 100.896 101.234 101.532 101.579 101.500 101.935 102.100	100.540 100.775 101.113 101.411 101.608 101.528 101.963 102.128 99.151 VA Price A	Rate 6.250 6.375 6.500 6.625 6.750 7.000 7.125 7.250 7.375 VA Loans Non-Owne	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787 101.532	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707 101.472	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523 101.305	6.125	15-Day 98.679	30-Day 98.616 98.605	45-Day 98.454 98.443	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787 101.532	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707 101.472	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523 101.305
5.875 5.000 5.125 5.250 5.375 5.500 5.625 5.750	100.967 101.305 101.603 101.551 101.471 101.906 102.071 99.336	100.661 100.896 101.234 101.532 101.579 101.500 101.935 102.100	100.540 100.775 101.113 101.411 101.608 101.528 101.963 102.128 99.151 VA Price A 0.000 0.125 0.250	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 Adjustmen VA Loans Non-Owne Loan Amoi	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787 101.532 ts	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707 101.472	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523 101.305	6.125	15-Day 98.679	30-Day 98.616 98.605	45-Day 98.454 98.443	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787 101.532	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707 101.472	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523 101.305
5.875 5.000 5.125 5.250 5.375 6.500 6.625 6.750 ICO>=740 ICO 680 - ICO 660 - ICO 640 -	100.967 101.305 101.603 101.551 101.471 101.906 102.071 99.336	100.661 100.896 101.234 101.532 101.579 101.500 101.935 102.100	100.540 100.775 101.113 101.411 101.608 101.528 101.963 102.128 99.151 VA Price A 0.000 0.125 0.250 2.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 Adjustmen VA Loans Non-Owne Loan Amoi	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787 101.532	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707 101.472	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523 101.305	6.125	15-Day 98.679	30-Day 98.616 98.605	45-Day 98.454 98.443	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787 101.532	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707 101.472	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523 101.305
.875 .000 .125 .250 .375 .500 .625 .750 ICO>=740 ICO 680 - ICO 660 -	100.967 101.305 101.603 101.551 101.471 101.906 102.071 99.336	100.661 100.896 101.234 101.532 101.579 101.500 101.935 102.100	100.540 100.775 101.113 101.411 101.608 101.528 101.963 102.128 99.151 VA Price A 0.000 0.125 0.250	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 Adjustmen VA Loans Non-Owne Loan Amoi	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787 101.532 ts	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707 101.472	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523 101.305	6.125	15-Day 98.679	30-Day 98.616 98.605	45-Day 98.454 98.443	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787 101.532	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707 101.472	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523 101.305
5.875 5.000 5.125 5.250 5.375 6.500 6.625 6.750 ICO>=740 ICO 680 - ICO 660 - ICO 640 -	100.967 101.305 101.603 101.551 101.471 101.906 102.071 99.336	100.661 100.896 101.234 101.532 101.579 101.500 101.935 102.100 99.302	100.540 100.775 101.113 101.411 101.608 101.528 101.963 102.128 99.151 VA Price A 0.000 0.125 0.250 2.000 3.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 Adjustmen VA Loans Non-Owne Loan Amoi	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787 101.532 ts	30-Day 101.311 101.318 101.917 102.2131 101.843 102.326 102.805 102.707 101.472	45-Day 101.077 101.204 101.803 102.097 102.072 102.741 102.523 101.305 0.250 0.500 1.500	6.125	15-Day 98.679 98.668	30-Day 98.616 98.605	45-Day 98.454 98.443	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787 101.532	30-Day 101.311 101.318 101.917 102.211 102.136 102.805 102.707 101.472	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523 101.305
5.875 5.000 5.125 5.250 5.375 5.500 6.625 5.750 FICO>=740 FICO 680 -	100.967 101.305 101.603 101.551 101.471 101.906 102.071 99.336	100.661 100.896 101.234 101.532 101.579 101.500 101.935 102.100 99.302	100.540 100.775 101.113 101.411 101.608 101.528 101.963 102.128 99.151 VA Price A 0.000 0.125 0.250 2.000 3.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan < \$50	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787 101.532 ts	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707 101.472	45-Day 101.077 101.204 101.803 102.092 102.072 101.779 102.262 102.741 102.523 101.305	6.125	15-Day 98.679 98.668	98.616 98.605	98.454 98.443	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787 101.532	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707 101.472	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523 101.305
.875 .000 .125 .250 .375 .500 .625 .750 ICO>=740 ICO 680 - ICO 660 - ICO 640 -	100.967 101.305 101.603 101.551 101.471 101.906 102.071 99.336	100.661 100.896 101.234 101.532 101.579 101.500 101.935 102.100 99.302 ss Payee ty Funding C	100.540 100.775 101.113 101.411 101.608 101.528 101.963 102.128 99.151 VA Price A 0.000 0.125 0.250 2.000 3.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amoi Loan < \$50	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787 101.532 ts	30-Day 101.311 101.318 101.917 102.2131 101.843 102.326 102.805 102.707 101.472	45-Day 101.077 101.204 101.803 102.072 102.072 102.741 102.523 101.305 0.250 0.500 1.500	6.125 6.250	15-Day 98.679 98.668	30-Day 98.616 98.605	98.454 98.443	Rate 6.250 6.375 6.500 6.625 6.750 7.000 7.125 7.250 7.375	15-Day 101.496 101.382 101.981 102.275 102.200 101.906 102.390 102.869 102.787 101.532	30-Day 101.311 101.318 101.917 102.211 102.136 101.843 102.326 102.805 102.707 101.472	45-Day 101.077 101.204 101.803 102.097 102.072 101.779 102.262 102.741 102.523 101.305



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
 9/3/2025
 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:	8/4/2025 10:	12		
			NON-QM:	1
Residential	30 Yr Fixed		DSCR	
11.500	110.727	11.500	112.836	
11.375	110.477	11.375	112.570	
11.250	110.227	11.250	112.305	
11.125	109.977	11.125	112.039	
11.000	109.727	11.000	111.774	
10.875	109.477	10.875	111.508	
10.750	109.227	10.750	111.242	
10.625	108.977	10.625	110.977	
10.500	108.727	10.500	110.711	
10.375	108.477	10.375	110.445	
10.250	108.227	10.250	110.180	
10.125	107.977	10.125	109.914	
10.000	107.727	10.000	109.649	
9.875	107.477	9.875	109.383	
9.750	107.227	9.750	109.117	
9.625	106.977	9.625	108.852	
9.500	106.727	9.500	108.586	
9.375	106.477	9.375	108.320	
9.250	106.227	9.250	108.055	
9.125	105.977	9.125	107.789	
9.000	105.727	9.000	107.524	
8.875	105.477	8.875	107.242	
8.750	105.227	8.750	106.961	
8.625	104.977	8.625	106.680	
8.500	104.727	8.500	106.399	
8.375	104.477	8.375	106.117	
8.250	104.227	8.250	105.836	
8.125	103.945	8.125	105.554	
8.000	103.664	8.000	105.273	
7.875	103.352	7.875	104.961	
7.750	103.039	7.750	104.648	
7.625	102.664	7.625	104.273	
7.500	102.289	7.500	103.898	
7.375	101.914	7.375	103.523	
7.250	101.539	7.250	103.086	
7.125	101.164	7.125	102.648	
7.000	100.789	7.000	102.148	
6.875	100.352	6.875	101.648	
6.750	99.914	6.750	101.086	
6.625	99.414	6.625	100.523	
6.500	98.914	6.500	99.961	
6.375	98.352	6.375	99.336	
6.250	97.789	6.250	98.648	
6.125	97.164	6.125	97.961	
6.000	96.539	6.000	97.273	
5.875	95.852	5.875	96.523	
5.750	95.164	5.750	95.773	

	-			
	96.539	6.000		97.273
	95.852	5.875		96.523
	95.164	5.750		95.773
	94.477	5.625	95.023	
	93.790	5.500		94.273
Res	sidential	Full Doc	Alt Doc	Inv W/PPP
Res	sidential Min Price	Full Doc 99.500	Alt Doc 99.500	Inv W/PPP 99.500
Res				
Res	Min Price	99.500	99.500	99.500
Res	Min Price	99.500	99.500	99.500

103.500

104.000

104.500

103.000

5.625 5.500

PLUS	(Tighter credit	box,	best	prici	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									
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	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	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
LLPAs	Cashout/Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coon	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	_
	Condo / Coop Florida Condo	-0.230	-0.230	-0.500	-0.625	-0.625	-0.750	-0.750	-1.250	-
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.873	-1.230	-
LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	Streamlined Documentation	0.000	0.000	-0.125	-0.123	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	-0.073
LLPAs	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-0.023	-1.000
LLPAs	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.025		
	WYOL	0.000	0.000	0.000	0.000	-0.230	-0.573	-0.573		

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

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

Minimum Loan Size \$150,000

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@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

 Lock Expirations
 Lock Extensions

 Days
 9/3/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

NON-QM

	Residential 30YR Fixed	
Rate	30 Day	
6.625%	99.050	
6.750%	99.550	
6.875%	100.050	
6.990%	100.425	
7.125%	100.800	
7.250%	101.113	
7.375%	101.425	
7.500%	101.725	
7.625%	102.000	
7.750%	102.275	
7.875%	102.550	
7.990%	102.800	
8.125%	103.050	
8.250%	103.300	
8.375%	103.550	
8.500%	103.800	
8.625%	104.050	
8.750%	104.300	
8.875%	104.550	
8.990%	104.800	
9.125%	105.050	
9.250%	105.300	
9.375%	105.550	
Max Pri	ce (Owner Occ / 2Yr+ PPP)	102.000
P	Max Price (1 Yr PPP)	100.500
M	lax Price (No Prepay)	99.500

	141	<u>JIV-Q</u>
	Investor 30YR Fixed	
Rate	30 Day	
6.625%	99.900	
6.750%	100.410	
6.875%	100.879	
6.990%	101.340	
7.125%	101.770	
7.250%	102.184	
7.375%	102.598	
7.500%	103.028	
7.625%	103.430	
7.750%	103.789	
7.875%	104.102	
7.990%	104.477	
8.125%	104.782	
8.250%	105.086	
8.375%	105.383	
8.500%	105.680	
8.625%	105.961	
8.750%	106.242	
8.875%	106.524	
8.990%	106.805	
9.125%	107.071	
9.250%	107.336	
9.375%	107.524	
Max Price (Owner Occ / 2Yr+	102.000
Max Price (1Yr PPP)	100.500
Max Price (No Prepay)	99.500

Investor NQM LLPAs								
	Other							
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 -1.750	-0.500 -2.000	-1.250 -2.750	-2.125	-3.125	-6.250	N/A
660	-1.625		atement		-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	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
			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 Loan Amt > \$2.0M	0.000 -0.125	0.000 -0.125	0.000 -0.250	0.000 -0.375	0.000 -0.500	0.000 -0.500	N/A N/A	N/A N/A
· · · · · · · · · · · · · · · · · · ·	-1.000	-0.125	-0.250	-1.250	-0.500 N/A		_	N/A
Loan Amt > \$3.0M ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A N/A	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	-0.373	-0.373	-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
1033			IQM LLF		0.300	0.500	0.750	0.730
	DSC	R ≥ 1.00	x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	I

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, max LTV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. ord = % 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 to the prepaid to the prepa	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 to the prepaid to the prepa	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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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	9/3/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	112,218	111.593	110.843
9.875	111.968	111.343	110.593
9.750	111.718	111.093	110.343
9.625	111.718	110.843	110.093
9.500	111.408	110.593	109.843
9.375	110.968	110.343	109.593
9.250	110.718	110.093	109.343
9.125	110.718	109.843	109.093
9.000	110.468		109.093
8.875	109.968	109.593	108.593
8.750	109.968	109.343	108.343
	109.718	109.093	108.343
8.625 8.500	109.468	108.593	108.093
8.375	108.968	108.343	107.593
8.250	108.718	108.093	107.343
8.125	108.384	107.759	107.009
8.000	108.050	107.425	106.675
7.875	107.716	107.091	106.341
7.750	107.363	106.738	105.988
7.625	106.992	106.367	105.617
7.500	106.601	105.976	105.226
7.375	106.191	105.566	104.816
7.250	105.761	105.136	104.386
7.125	105.311	104.686	103.936
7.000	104.841	104.216	103.466
6.875	104.351	103.726	102.976
6.750	103.843	103.218	102.468
6.625	103.317	102.692	101.942
6.500	102.774	102.149	101.399
6.375	102.213	101.605	100.855
6.250	101.636	101.100	100.350
6.125	101.043	100.582	99.832
6.000	100.435	100.049	99.299
5.875	99.811	99.504	98.754
5.750	99.173	98.946	98.196
5.625	98.522	98.375	97.625
5.500	97.856	97.731	96.981
5.375	97.176	97.051	96.301
5.250	96.483	96.358	95.608
5.125	95.777	95.652	94.902
5.000	95.059	94.934	94.184

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

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

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

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

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

30 Days 9/3/2025

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

Effective: 8/4/2025 10:12

FIXED SECONDS

RES	IDENTIAL	<u>IN</u>	VESTOR
Rate	30 Day	Rate	30 Day
12.625	112.875	13.375	111.875
12.500	112.625	13.250	111.750
12.375	112.375	13.125	111.625
12.250	112.125	13.000	111.500
12.125	111.875	12.875	111.375
12.000	111.625	12.750	111.250
11.875	111.375	12.625	111.000
11.750	111.125	12.500	110.750
11.625	110.875	12.375	110.500
11.500	110.625	12.250	110.250
11.375	110.375	12.125	110.000
11.250	110.125	12.000	109.750
11.125	109.875	11.875	109.500
11.000	109.625	11.750	109.250
10.875	109.375	11.625	109.000
10.750	109.125	11.500	108.750
10.625	108.875	11.375	108.500
10.500	108.625	11.250	108.250
10.375	108.375	11.125	108.000
10.250	108.125	11.000	107.750
10.125	107.750	10.875	107.500
10.000	107.375	10.750	107.250
9.875	107.000	10.625	107.000
9.750	106.625	10.500	106.750
9.625	106.250	10.375	106.500
9.500	105.875	10.250	106.250
9.375	105.500	10.125	105.875
9.250	105.125	10.000	105.500
9.125	104.750	9.875	105.125
9.000	104.375	9.750	104.750
8.875	104.000	9.625	104.375
8.750	103.625	9.500	104.000
8.625	103.125	9.375	103.625
8.500	102.625	9.250	103.125
8.375	102.125	9.125	102.625
8.250	101.625	9.000	102.125
8.125	101.125	8.875	101.625
8.000	100.375	8.750	100.875
7.875	99.625	8.625	100.125
7.750	98.875	8.500	99.375
7.625	98.125		•

				RESI	IDENTIAL PRIC	E ADJUSTERS				
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
۱.,	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)		
<u> </u>	≥ 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)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Ä	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)
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
튭	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)			
5	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	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)		
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)		
ی	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
불	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
۱"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)			
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)				
⋤	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
2	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
ST	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
Ľ	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
OAN AMOUNT	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
8	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
l_	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ᄐ	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
8	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
ີ	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

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

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



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

 30 Days
 9/3/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 8/4/2025 10:12

FHA with DPA Seconds

30 Year Fixed						
Rate	15 Day	30 Day	45 Day			
7.875	100.527	100.456	100.081			
7.750	100.427	100.356	99.981			
7.625	99.698	99.628	99.253			
7.500	99.596	99.525	99.150			
7.375	99.482	99.411	99.036			
7.250	99.360	99.289	98.914			

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	116, 112, 111, 113, 114, 1111, 511, 511, 511, 77, 35, 111, 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	8/19/2025	2 days	0.100
30 Days	9/3/2025	7 days	0.250
45 Days	9/18/2025	15 days	0.375
		30 days	0.625

Effective: 8/4/2025 10:12

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 F	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