

7/22/2025 10:20

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	8/6/2025	2 days	0.100
30 Days	8/21/2025	7 days	0.250
45 Days	9/5/2025	15 days	0.375
		30 days	0.625

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

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CON	IVENTION	AL 30/25\	'R FIXED	CC	NVENTION	NAL 20 YF	RFIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CC	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	99.492	99.454	99.398	6.000	100.088	99.987	99.907	5.750	100.751	100.660	100.600	5.875	100.512	100.494	100.360
6.250	99.793	99.871	99.798	6.125	100.584	100.483	100.403	5.875	101.052	100.961	100.901	6.000	100.748	100.730	100.597
6.375	100.379	100.362	100.290	6.250	101.053	100.952	100.873	6.000	101.353	101.263	101.202	6.125	101.015	100.997	100.864
6.500	100.948	100.898	100.834	6.375	101.487	101.386	101.306	6.125	101.644	101.554	101.493	6.250	101.376	101.332	101.199
6.625	101.460	101.410	101.345	6.500	101.225	101.117	101.038	6.250	101.948	101.858	101.797	6.375	101.776	101.732	101.599
6.750	101.623	101.598	101.518	6.625	101.657	101.549	101.470	6.375	102.240	102.197	102.063	6.500	101.992	101.948	101.814
6.875	102.136	102.081	102.017	6.750	102.057	101.949	101.870	6.500	102.456	102.413	102.279	6.625	102.233	102.189	102.056
7.000	102.594	102.539	102.475	6.875	102.425	102.317	102.238	6.625	102.692	102.648	102.515	6.750	102.423	102.406	102.272
7.125	102.997	102.942	102.877	7.000	102.963	102.876	102.814	6.750	102.779	102.761	102.694	6.875	102.818	102.800	102.667
7.250	103.193	103.217	103.130	7.125	103.393	103.306	103.244	6.875	103.284	103.266	103.133	7.000	103.008	102.990	102.857
CC	ONV 30 YR	FIXED HIG	H BAL	CC	NV 20 YR	FIXED HIG	SH 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	100.417	100.373	100.224	6.500	100.378	100.328	100.274	6.250	99.502	99.459	99.325	6.250	99.077	99.033	98.899
6.625	100.781	100.726	100.661	6.625	100.830	100.781	100.726	6.375	99.918	99.874	99.740	6.375	99.383	99.339	99.206
6.750	101.082	101.027	100.962	6.750	101.131	101.082	101.027	6.500	100.088	100.044	99.911	6.500	99.647	99.603	99.469
6.875	101.453	101.399	101.334	6.875	101.503	101.453	101.399	6.625	100.272	100.229	100.095	6.625	99.890	99.846	99.713
7.000	101.815	101.760	101.696	7.000	101.865	101.815	101.760	6.750	100.242	100.224	100.090	6.750	99.815	99.798	99.664
7.125	102.170	102.117	102.044	7.125	102.212	102.170	102.117	6.875	100.653	100.635	100.502	6.875	100.119	100.101	99.968
7.250	102.529	102.477	102.404	7.250	102.572	102.529	102.477	7.000	100.795	100.778	100.644	7.000	100.347	100.329	100.196
7.375	102.779	102.726	102.653	7.375	102.821	102.779	102.726	7.125	100.902	100.884	100.751	7.125	100.530	100.513	100.379
7.500	103.007	102.954	102.881	7.500	103.049	103.007	102.954	7.250	98.814	98.708	98.599	7.250	98.814	98.708	98.599
7.625	103.181	103.129	103.056	7.625	103.224	103.181	103.129	<u> </u>				↓			
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												11	er, LTV 75.01-8	20	3.375
												11	er, LTV > 80		4.125
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	No current	Trogramo	atu		No current	Trogram	ata		No curren	it i rogram b	ata	Condo, Li	TV > 75		0.750
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	- //	/22/2025 10:	20							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	\S					
	Purch	ase Mon	ey Loans	- LLPA	by Credit						Refinance			Credit Sco	ore/LTV
					.TV Rang	e						Ratio	LTV Ranc	ie	
Credit Score			cable for			ns greate	r than 15	years		Credit Score		Ap		or all loans	3
> - 700	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	> = 700	<u>>0%</u>	>30%	>60%	>70%	>75%
≥ = 780 760 – 779			0.000%							≥ = 780 760 – 779	0.375% 0.375%		0.625% 0.875%	0.875% 1.250%	1.375% 1.875%
740 – 759	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.500%	740 – 759	0.375%	0.375%	1.000%	1.625%	2.375%
720 – 739 700 – 719	0.000%		0.250%					0.875%		720 – 739 700 – 719	0.375% 0.375%		1.375% 1.625%	2.000% 2.625%	2.750% 3.250%
680 – 699			0.625%							680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%	0.875%	2.750%	4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375% 0.375%		3.125%	4.625% 4.875%	5.125% 5.125%
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Add	itional LL	PAS DY L	oan Attri	bute App	olicable to	Purchas	se Money	Loans				Refinan			
Loan Feature					TV Rang					Loan Feature			LTV Rang		
Adjustable-rate	>0%	>30%	>60% 0.000%	>70%	>75%	>80%	>85%	>90% 0.250%	>95%	Condo	> 0% 0.000%	>30%	>60% 0.125%	>70% 0.125%	> 75% 0.750%
Condo	0.000%	0.000%	0.000%					0.250%		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%			1.125%			1.875%	1.875%						
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Credit ocore												iyers with	qualifying	income ≥ i	
	>0%				_				>95%	Loans to first-tir median ir				gh-cost are	
≥ = 780	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95% 0.375%	median ir		l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 – 779	>0% 0.000% 0.000%			>70% 0.125%	_	> 80% 0.625%		>90% 0.375%	>95% 0.375% 0.625%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
	0.000%	>30% 0.000%	>60% 0.000%	>70% 0.125% 0.375%	>75% 0.500%	> 80% 0.625%	>85% 0.500%	>90% 0.375%	0.375%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
760 – 779	0.000%	>30% 0.000% 0.000%	>60% 0.000% 0.125%	>70% 0.125% 0.375%	>75% 0.500% 0.875%	>80% 0.625% 1.000%	>85% 0.500% 0.750%	>90% 0.375% 0.625%	0.375% 0.625%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
760 – 779 740 – 759	0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250%	>70% 0.125% 0.375% 0.750%	>75% 0.500% 0.875% 1.125%	>80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750% 1.125%	>90% 0.375% 0.625% 1.000%	0.375% 0.625% 1.000%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
760 – 779 740 – 759 720 – 739	0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500%	>70% 0.125% 0.375% 0.750% 1.000% 1.250%	>75% 0.500% 0.875% 1.125% 1.625%	>80% 0.625% 1.000% 1.375% 1.750% 2.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125%	>90% 0.375% 0.625% 1.000% 1.250%	0.375% 0.625% 1.000% 1.250%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
760 – 779 740 – 759 720 – 739 700 – 719 680 – 699 660 – 679	0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
760 – 779 740 – 759 720 – 739 700 – 719 680 – 699 660 – 679 640 - 659	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% e Application	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mitted Ca	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% e Application	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mitted Ca	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% nal LLPA	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% e Applica	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L. TV Rang	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Cae	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% efinance:	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% s by Loat	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% c Applic: >70% 0.000%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% >95%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% s by Loat	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% Attribut >60% 0.000%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% E Application 2.70% 0.000%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Care >80% 0.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 0.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% 0.375% 0.000% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% Attribut >60% 0.000% 0.125%	>70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 0.000% 0.125% 2.125%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% able to Litt Rang >75% 0.000% 0.750%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% 0.000% 0.750% 4.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 0.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% 0.375% 0.000% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% Attribut >60% 0.000% 0.125%	>70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 0.000% 0.125% 2.125%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% able to Litt Rang >75% 0.000% 0.750%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% 0.000% 0.750% 4.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 0.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250% 4.125%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% >30% 0.000% 1.125% 1.125% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% 0.000% 0.125% 1.625% 0.500%	>70% 0.125% 0.375% 1.000% 1.250% 1.250% 1.875% 2.125% 0.000% 0.125% 2.125% 2.125% 0.500%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000% 0.750% 3.375%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Care >80% 0.000% 4.125% 4.125% 0.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 0.250% 0.250% 4.125% 4.125% 0.500%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% >95% 0.250% 4.125%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% >30% 0.000% 1.125% 1.125% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% 0.000% 0.125% 1.625% 0.500%	>70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% 0.000% 0.125% 2.125% 2.125% 0.500% 0.375%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% 0.000% 0.750% 3.375% 0.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.300% 3.375% mited Care >80% 0.000% 4.125% 4.125% 0.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	>90% 0.375% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% 0.750% 4.125% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250% 4.125% 4.125% 0.500%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% s by Loal >30% 0.000% 1.125% 0.500% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% 1.750% 0.000% 0.125% 1.625% 0.500% 0.375% 0.750%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.125% 0.000% 0.125% 2.125% 0.125% 0.375% 0.375%	>75% 0.500% 0.875% 1.125% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to Li TV Rang >75% 0.000% 3.375% 0.500% 0.625% 1.000%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125% 4.125% 0.625% 1.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 0.500% 0.625% 1.000%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125% 4.125% 0.600%	0.375% 0.625% 1.000% 1.250% 1.250% 2.125% 2.500% 2.500% 0.750% 4.125% 4.125% 0.500%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	



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

 Lock Expirations
 Lock Extensions

 15 Days
 8/6/2025
 2 days
 0.100

 30 Days
 8/21/2025
 7 days
 0.250

 45 Days
 9/5/2025
 15 days
 0.375

 30 days
 0.625

Effective: 7/22/2025 10:20

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

Lifectiv		7/22/2023 1			ACNI	T CI	ΙΔ	-1 1 10	- N	VV.OTTEAC	ILL.COIVI				
	ELLA O		GOV	EKINI			_	a US		5 /4 A DA 4			FHA #26		
D-4-		YR Fixed		D-4-		5 YR Fixed		D-4-		5/1 ARM	45 D	5100 7	FHA - Price	e Adjustme	
Rate 6.000	15-Day	30-Day	45-Day 100.419	Rate 5.875	15-Day 100.581	30-Day 100.538	45-Day	Rate 5.375	15-Day 97.715	30-Day	45-Day 97.490	FICO >=7			0.000
6.125	100.838 101.140	100.654 100.960	100.419	6.000	100.581	100.558	100.404 100.943	5.500	97.713	97.652 97.683	97.654	FICO 740 FICO 680			0.000
5.250	101.140	100.366	100.811	6.125	101.120	101.606	100.943	5.625	98.271	98.242	98.214	FICO 660			0.125
5.375	101.759	101.681	101.174	6.250	102.172	102.129	101.995	5.750	98.010	97.947	97.801	FICO 640			0.500
6.500	102.278	102.200	102.072	6.375	101.631	101.614	101.480	5.875	98.454	98.425	98.397	FICO 620			1.500
6.625	102.643	102.565	102.436	6.500	102.148	102.131	101.480	6.000	99.016	98.988	98.959	11100 020	033		1.500
6.750	103.147	103.062	102.977	6.625	102.656	102.638	102.505	6.125	99.513	99.485	99.456	Non-Own	or		0.500
6.875	103.033	102.948	102.863	6.750	103.159	103.142	103.008	6.250	97.971	97.908	97.746		ount \$50K < \$1	UUK	0.500
7.000	103.507	103.421	103.336	110.750	103.133	103.142	105.000	0.230	37.371	57.500	37.740	11	OK (exception		1.500
7.125	103.976	103.891	103.805										reamline Loan		0.250
				11				1					efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	FI	-IA 15 YR	Fixed Hig	h Bal	RL	IRAL HOU:	SING 30 Y	'R Fixed		USDA - Pric		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
6.250	100.938	100.754	100.574	6.250	97.897	97.854	97.720	6.250	101.666	101.623	101.474	FICO 740	- 779		0.000
6.375	101.067	100.989	100.861	6.375	98.005	97.929	97.854	6.375	101.451	101.380	101.198	FICO 700	- 739		0.125
6.500	101.626	101.548	101.419	6.500	98.258	98.183	98.107	6.500	102.061	101.990	101.808	FICO 680	- 699		0.250
6.625	101.880	101.802	101.674	6.625	98.457	98.382	98.306	6.625	102.602	102.531	102.349	FICO 660			0.375
6.750	102.005	101.919	101.834	6.750	98.884	98.867	98.733	6.750	103.126	103.055	102.873	FICO 640	- 659		0.875
6.875	101.721	101.636	101.550	6.875	98.644	98.606	98.562	6.875	102.583	102.512	102.329	FICO 620	- 639		1.500
7.000	102.194	102.109	102.024	7.000	98.787	98.749	98.705	7.000	103.157	103.086	102.904	CA Prope	rty		0.150
7.125	102.663	102.578	102.493	7.125	98.926	98.888	98.844	7.125	103.712	103.641	103.459	Loan <\$	50K (exception)	1.500
7.250	102.500	102.429	102.247	7.250	98.814	98.708	98.599	7.250	104.170	104.099	103.917	All RD Ret	finance Loans		0.125
7.375	101.151	101.109	100.945					7.375	103.008	102.965	102.801	*Other St	. Adjustments	may apply	_
						\overline{GO}	/ERN	MF	NT V	/Α					
	VA 15	YR Fixed				YR Fixed				ARM 1/1	/5	$\overline{}$	VA 30 YR	Fixed IRF	RRL
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	101.120	101.077	100.943	6.000	100.838	100.654	100.419	5.750	98.010	97.947	97.785	6.000	100.838	100.654	100.419
6.125	101.649	101.606	101.472	6.125	101.140	100.960	100.811	5.875	98.002	97.939	97.777	6.125	101.140	100.955	100.720
6.250	102.172	102.129	101.995	6.250	101.551	101.366	101.174	6.000	97.992	97.929	97.767	6.250	101.551	101.366	101.132
6.375	101.631	101.614	101.480	6.375	101.759	101.681	101.553	6.125	97.981	97.918	97.756	6.375	101.759	101.681	101.553
6.500	102.148	102.131	101.997	6.500	102.278	102.200	102.072	6.250	97.971	97.908	97.746	6.500	102.278	102.200	102.072
6.625	102.656	102.638	102.505	6.625	102.643	102.565	102.436					6.625	102.643	102.565	102.436
6.750	103.159	103.142	103.008	6.750	103.147	103.062	102.977					6.750	103.147	103.062	102.977
				6.875	103.033	102.948	102.863					6.875	103.033	102.948	102.863
				7.000	103.507	103.421	103.336					7.000	103.507	103.421	103.336
				7.125	103.976	103.891	103.805	-				7.125	103.976	103.891	103.805
,	VA 15 YR F	ixed High	n Bal	V	/A 30 YR F	ixed High	Bal		VA 5/	1 ARM HI	3	\	/A 30 YR F	ixed IRRR	L HB
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	100.297	100.247	100.147	6.250	100.938	100.754	100.574	6.125	97.681	97.618	97.456	6.250	100.938	100.754	100.574
5.875	100.532	100.482	100.383	6.375	101.067	100.989	100.861	6.250	97.671	97.608	97.446	6.375	101.067	100.989	100.861
6.000	100.870	100.820	100.720	6.500	101.626	101.548	101.419					6.500	101.626	101.548	101.419
6.125	101.168	101.118	101.018	6.625	101.880	101.802	101.674	11				6.625	101.880	101.802	101.674
6.250	100.989	100.921	100.853	6.750	102.005	101.919	101.834					6.750	102.005	101.919	101.834
6.375	100.909	100.841	100.773	6.875	101.721	101.636	101.550					6.875	101.721	101.636	101.550
6.500	101.345	101.276	101.208	7.000	102.194	102.109	102.024					7.000	102.194	102.109	102.024
6.625	101.509	101.441	101.373	7.125	102.663	102.578	102.493					7.125	102.663	102.578	102.493
6.750	98.884	98.867	98.733	7.250	102.500	102.429	102.247					7.250	102.500	102.429	102.247
				7.375	101.151	101.109	100.945	 				7.375	101.151	101.109	100.945
			VA Price		ts			75-				1 18	15 A		100 (10)
FICO>=74			0.000	VA Loans			0.250								
FICO 680			0.125	Non-Owne			0.500	±		CE	OWING	THO	ETU	TOP	DVE
FICO 660			0.250		unt \$50K < \$1		0.500			SE	RVING	HOS)E []/	4 I SE	HAE
FICO 640			2.000	Loan < \$50	K (exception	only)	1.500				VA	A A A	IRRE	ILS	
FICO 620	- 639		3.000												
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli	•		TIMA				Em	ail: locks@		ge.com	AR, AZ, C	A, CO, FL, GA		
			kwy, Suite 27		1	80am - 5:00p			Lock Desk: (-	_	1 ' '	иN, MO, NC,		
	Kar	nsas City, M	O 64150		LOCK O	nline Unitl 8	.oopm CST	lr Ir	nside Sales:	(816) 457	-6300		SC, TN, TX	, VA, WA,W	I
	_	_	_		-		_	_	_	_	_	_	_	_	_



Non-QM UW Fee \$1,499

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

2 days 7 days 8/21/2025 0.250 15 days 0.375 30 days 0.625

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

FUN	DING CORP			
Effective:	7/22/2025 10	:20		
			NON-QM:	7
Residentia	ll 30 Yr Fixed		DSCR	
11.500	110.077	11.500	111.756	
11.375	109.827	11.375	111.490	
11.250	109.577	11.250	111.225	
11.125	109.327	11.125	110.959	
11.000	109.077	11.000	110.694	
10.875	108.827	10.875	110.428	
10.750	108.577	10.750	110.162	
10.625	108.327	10.625	109.897	
10.500	108.077	10.500	109.631	
10.375	107.827	10.375	109.365	
10.250	107.577	10.250	109.100	
10.125	107.327	10.125	108.834	
10.000	107.077	10.000	108.569	
9.875	106.827	9.875	108.303	
9.750	106.577	9.750	108.037	
9.625	106.327	9.625	107.772	
9.500	106.077	9.500	107.506	
9.375	105.827	9.375	107.240	
9.250	105.577	9.250	106.975	
9.125	105.327	9.125	106.709	
9.000	105.077	9.000	106.444	
8.875	104.827	8.875	106.162	
8.750	104.577	8.750	105.881	
8.625	104.327	8.625	105.600	
8.500	104.077	8.500	105.319	
8.375	103.827	8.375	105.037	
8.250	103.577	8.250	104.756	
8.125	103.295	8.125	104.474	
8.000	103.014	8.000	104.193	
7.875	102.702	7.875	103.881	
7.750	102.389	7.750	103.568	
7.625	102.014	7.625	103.193	
7.500	101.639	7.500	102.818	
7.375	101.264	7.375	102.443	
7.250	100.889	7.250	102.006	
7.125	100.514	7.125	101.568	
7.000	100.139	7.000	101.068	
6.875	99.702	6.875	100.568	
6.750	99.264	6.750	100.006	
6.625	98.764	6.625	99.443	
6.500	98.264	6.500	98.881	
6.375	97.702	6.375	98.256	
6.250	97.139	6.250	97.568	
6.125	96.514	6.125	96.881	
6.000	95.889	6.000	96.193	
5.875	95.202	5.875	95.443	
5.750	94.514	5.750	94.693	
5.625	93.827	5.625	93.943	
F F00	02 140	F F00	02.102	

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

5.500

93.193

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

93.140

5.500

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0.04 EE	EE 04 C0	CO 04 CE	CE Od EO	50 od 55	== 04 00	00.04.05	05.04.00
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K >\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.250 -0.500	-0.250 -0.625	-1.000	-1.500
Loan Size	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.123	-0.250	-0.500	-0.625	-0.623		
	>\$3.0mm, <=\$3.5mm	-0.250	-0.125	-0.500	-0.625	-0.500	-0.023			
	- \$5.0mm, \-\$5.0mm	-0.250	-0.250	-0.500	-0.025					
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout/Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	0.075
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property LLPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLFAS	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

Prepay 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

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	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
 8/21/2025
 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%	98.950	
6.750%	99.450	
6.875%	99.950	
6.990%	100.325	
7.125%	100.700	
7.250%	101.013	
7.375%	101.325	
7.500%	101.638	
7.625%	101.950	
7.750%	102.263	
7.875%	102.538	
7.990%	102.788	
8.125%	103.038	
8.250%	103.288	
8.375%	103.538	
8.500%	103.788	
8.625%	104.038	
8.750%	104.288	
8.875%	104.538	
8.990%	104.788	
9.125%	105.038	
9.250%	105.288	
9.375%	105.538	
Max Pri	ice (Owner Occ / 2Yr+ PPP)	102.000
	Max Price (1 Yr PPP)	100.500
N	lax Price (No Prepay)	99.500

	יעו	UN-Q
	Investor 30YR Fixed	
Rate	30 Day	
6.625%	98.975	
6.750%	99.725	
6.875%	100.425	
6.990%	101.050	
7.125%	101.450	
7.250%	101.825	
7.375%	102.175	
7.500%	102.525	
7.625%	102.838	
7.750%	103.150	
7.875%	103.463	
7.990%	103.775	
8.125%	104.088	
8.250%	104.400	
8.375%	104.713	
8.500%	105.025	
8.625%	105.275	
8.750%	105.525	
8.875%	105.775	
8.990%	106.025	
9.125%	106.275	
9.250%	106.525	
9.375%	106.775	
	(Owner Occ / 2Yr+	102.000
Max Price	(1Yr PPP)	100.500
Max Price	(No Prepay)	99.500

	Investor NOM 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
I/O	-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, 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 District Control C	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc ount prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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 ount prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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 Prepayr Non Owr operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (I) r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Inc; OR 3-yea Inent Penalty Incre Occupied Inly 4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M t/Title Lien inc bunt prepaid (I) r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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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	8/21/2025	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	111.593	110.968	110.218
9.875	111.343	110.718	109.968
9.750	111.093	110.468	109.718
9.625	110.843	110.218	109.468
9.500	110.593	109.968	109.218
9.375	110.343	109.718	108.968
9.250	110.093	109.468	108.718
9.125	109.843	109.218	108.468
9.000	109.593	108.968	108.218
8.875	109.343	108.718	107.968
8.750	109.093	108.468	107.718
8.625	108.843	108.218	107.468
8.500	108.593	107.968	107.218
8.375	108.343	107.718	106.968
8.250	108.093	107.468	106.718
8.125	107.742	107.117	106.367
8.000	107.391	106.766	106.016
7.875	107.039	106.414	105.664
7.750	106.668	106.043	105.293
7.625	106.277	105.652	104.902
7.500	105.866	105.241	104.491
7.375	105.434	104.809	104.059
7.250	104.983	104.358	103.608
7.125	104.512	103.887	103.137
7.000	104.021	103.396	102.646
6.875	103.509	102.884	102.134
6.750	102.982	102.357	101.607
6.625	102.437	101.812	101.062
6.500	101.876	101.311	100.561
6.375	101.299	100.805	100.055
6.250	100.707	100.287	99.537
6.125	100.101	99.757	99.007
6.000	99.480	99.214	98.464
5.875	98.845	98.658	97.908
5.750	98.196	98.071	97.321
5.625	97.533	97.408	96.658
5.500	96.856	96.731	95.981
5.375	96.164	96.039	95.289
5.250	95.462	95.337	94.587
5.125	94.748	94.623	93.873
5.000	94.023	93.898	93.148

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
	>= 780	0.000	0.000	0.000	0.000	-0.375
	760 - 779	0.000	0.000	0.000	-0.250	-0.625
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
Luaiis	700 - 719	0.000	0.000	-0.375	-0.875	-1.375
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875
	>= 780	0.000	0.000	0.000	-0.125	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875
District Control	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
Limited Cash-Out Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
Reilliance	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	
	LOGII TYPE LLPAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	
	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	
		Manufactured Homes					

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

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

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

 Lock Expirations

 30 Days
 8/21/2025
 2 days

 7 days

7 days 0.250 15 days 0.375 30 days 0.625

0.100

Effective: 7/22/2025 10:20

FIXED SECONDS

RES	IDENTIAL	IN	VESTOR
Rate	30 Day	Rate	30 Day
12.625	112.500	13.375	111.500
12.500	112.250	13.250	111.375
12.375	112.000	13.125	111.250
12.250	111.750	13.000	111.125
12.125	111.500	12.875	111.000
12.000	111.250	12.750	110.875
11.875	111.000	12.625	110.625
11.750	110.750	12.500	110.375
11.625	110.500	12.375	110.125
11.500	110.250	12.250	109.875
11.375	110.000	12.125	109.625
11.250	109.750	12.000	109.375
11.125	109.500	11.875	109.125
11.000	109.250	11.750	108.875
10.875	109.000	11.625	108.625
10.750	108.750	11.500	108.375
10.625	108.500	11.375	108.125
10.500	108.250	11.250	107.875
10.375	108.000	11.125	107.625
10.250	107.750	11.000	107.375
10.125	107.375	10.875	107.125
10.000	107.000	10.750	106.875
9.875	106.625	10.625	106.625
9.750	106.250	10.500	106.375
9.625	105.875	10.375	106.125
9.500	105.500	10.250	105.875
9.375	105.125	10.125	105.500
9.250	104.750	10.000	105.125
9.125	104.375	9.875	104.750
9.000	104.000	9.750	104.375
8.875	103.625	9.625	104.000
8.750	103.250	9.500	103.625
8.625	102.750	9.375	103.250
8.500	102.250	9.250	102.750
8.375	101.750	9.125	102.250
8.250	101.250	9.000	101.750
8.125	100.750	8.875	101.250
8.000	100.000	8.750	100.500
7.875	99.250	8.625	99.750
7.750	98.500	8.500	99.000
7.625	97.750	1 🗀	•

				RES	IDENTIAL PRIC	F 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)
٠,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
FILL	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ı.	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)
Jr 24	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
120	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
STATEMENT (12 or 24)	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
Ē	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STAI	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
80	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Ę	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
百	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
δ	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
۵	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds			
101.000			
No Prepayment Penalties on Seconds			

	INVESTOR PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	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
 8/21/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 7/22/2025 10:20

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	8/6/2025	2 days	0.100
30 Days	8/21/2025	7 days	0.250
45 Days	9/5/2025	15 days	0.375
		30 days	0.625

Effective: 7/22/2025 10:20

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

Administration and Appraisal Fees

Admin Fees		Admin Waiver Fee			
Conventional	\$1,395	\$50k - \$75K	1.650	> \$225K - \$250K	0.430
FHA	\$1,395	> \$75K - \$100K	1.100	> \$250K - \$300K	0.390
VA	\$1,395	>\$100K - \$125K	0.950	> \$300K - \$350K	0.330
RD	\$1,395	> \$125K - \$150K	0.750	> \$350K - \$417K	0.280
		> \$150K - \$175K	0.600	>\$417K - \$600K	0.220
Non-appraisal	\$895	>\$175K - \$200K	0.520	> \$600K - \$900K	0.170
(Streamlines, IRRRLS)		> \$200K - \$225K	0.480	> \$900K	0.000





Appraisal Cost Schedule					
1004MC (FHA/USDA)	\$475	1025 URAR for 2-4 Units	\$475		
1004MC (Conventional	\$475	2075 Drive by	\$200		
1004D/442 Final Inspection	\$100	2016 Operating Income Statement	\$100		
1073MC URAR Condo	\$475	1007 Schedule of Rents	\$100		
1025MC URAR for 2-4 Unit (FHA	\$550	2000 Field Review Appraisal	\$250		

Appraisal Desk (816) 457-6349

Extra costs for drive time or complicated assignments may apply. Please contact our Appraisal Desk for a quote

All Refer Eligible Per Automated Findings (UW Exception form required)

0.500

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

8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST Contact Us Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300 Approved States

AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI,
MN, MO, NC, NE, NH, NM, NV, OK, OH, SC, TN, TX, VA,
WA,WI