

7/1/2025 10:00

Effective:

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

	Lock Expirations	Lock Extensions					
15 Days	7/16/2025	2 days	0.100				
30 Days	7/31/2025	7 days	0.250				
15 Days 30 Days 45 Days	8/15/2025	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 30/25Y	R FIXED	CC	NVENTION	NAL 20 YF	FIXED	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	100.058	100.016	99.973	6.000	100.432	100.331	100.252	5.750	100.915	100.886	100.813	5.875	101.002	100.975	100.844
6.250	100.204	100.213	100.142	6.125	100.907	100.805	100.727	5.875	101.436	101.409	101.279	6.000	101.253	101.226	101.096
6.375	100.760	100.710	100.660	6.250	101.343	101.242	101.164	6.000	101.690	101.663	101.533	6.125	101.543	101.516	101.386
6.500	101.271	101.222	101.172	6.375	101.755	101.653	101.575	6.125	101.976	101.949	101.818	6.250	101.659	101.632	101.502
6.625	101.764	101.715	101.665	6.500	101.511	101.469	101.326	6.250	102.086	102.027	101.973	6.375	102.071	102.044	101.914
5.750	101.735	101.758	101.685	6.625	101.847	101.804	101.661	6.375	102.505	102.478	102.348	6.500	102.315	102.288	102.158
5.875	102.213	102.154	102.085	6.750	102.091	101.990	101.912	6.500	102.741	102.714	102.584	6.625	102.586	102.559	102.429
7.000	102.657	102.633	102.529	6.875	102.447	102.345	102.267	6.625	103.021	102.994	102.863	6.750	102.656	102.629	102.498
7.125	103.011	102.948	102.883	7.000	103.077	102.862	102.749	6.750	102.988	102.961	102.831	6.875	103.053	103.026	102.896
7.250	103.257	103.316	103.101	7.125	103.481	103.267	103.153	6.875	103.488	103.461	103.330	7.000	103.248	103.221	103.091
CC	NV 30 YR I	EIVED LIIG	LIDAI	CC	NV 20 YR	EIVED LIIC	CLI DAI	C	ONV 15 YR	EIVED LII	CLI DAI	CC	NV 10 YR	EIVED LIIG	LIDAL
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
5.500	100.923	100.881	100.738	6.500	100.816	100.775	100.725	6.250	99.801	99.774	99.644	6.250	99.397	99.369	99.239
5.625	101.218	101.176	101.069	6.625	101.209	101.168	101.119	6.375	100.232	100.205	100.075	6.375	99.728	99.701	99.570
5.750	101.374	101.310	101.247	6.750	101.417	101.374	101.310	6.500	100.425	100.398	100.268	6.500	100.020	99.993	99.863
5.875	101.719	101.655	101.591	6.875	101.761	101.719	101.655	6.625	100.635	100.608	100.478	6.625	100.292	100.265	100.135
.000	102.055	101.991	101.927	7.000	102.100	102.055	101.991	6.750	100.486	100.459	100.329	6.750	100.083	100.055	99.925
7.125	102.343	102.279	102.215	7.125	102.415	102.343	102.279	6.875	100.905	100.878	100.748	6.875	100.402	100.375	100.244
7.250	102.669	102.598	102.527	7.250	102.747	102.669	102.598	7.000	101.059	101.032	100.901	7.000	100.645	100.618	100.488
7.375	102.800	102.729	102.658	7.375	102.878	102.800	102.729	7.125	101.198	101.171	101.041	7.125	100.864	100.837	100.706
7.500	103.007	102.936	102.865	7.500	103.084	103.007	102.936	7.250	99.037	98.920	98.788	7.250	99.037	98.920	98.788
7.625	103.195	103.124	103.053	7.625	103.272	103.195	103.124								
	COED	IC ADNAC			COED	Z/C ADNAC			COED	IO/C ADM	<u> </u>	<u> </u>	NAI Dui	A -17 t	- 4 -
	SOFK 5	5/6 ARMS			SUFR	7/6 ARMS)		SOFR.	LO/6 ARM	5	No. 1	Misc Price	Adjustme	_
												· ·	inds (Non-CA)		0.250
													er, LTV <= 75		0.150 2.125
													er, LTV 75.01-8	20	3.375
												1	er, LTV > 80		4.125
	No Current	Program Da	nta		No Current	: Program D	ata		No Curren	t Program D	ata	2-4 Unit	CI, LIV > 00		1.000
	No current	i i logi alli Di	itu		No current	Trogram D	ata		No curren	t i rogialii D	ata	Condo, LT	V > 75		0.750
												FICO < 66			0.500
													\$50K < \$100K		0.500
													OK (exception of		1.500
												Louir v ps	ок (ехеерион	511147	1.500
		ss Payee			Lo	ck Desk F	lours			tact Us				ed States	
	United Fidelit	, 0			8:3	0am - 5:00p	om CST		nail: locks@		-	1 ' '	A, CO, FL, GA		
			wy, Suite 27	5		nline Unitl 8			Lock Desk: (•		ME, MI, N	1N, MO, NC, I		
	Kar	nsas City, M	J 64150					<u>I</u>	nside Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	



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						COH	10111	IIIIg	LLI /						
	Purchase Money Loans – LLPA by Credit Score/LTV Ratio								Cash-out Refinance Loans – LLPA by Credit Score/LTV Ratio						
				L	.TV Rang	je							LTV Rang	ge	
Credit Score		Applic	cable for	all loans	with tern	ns greate	r than 15	years		Credit Score		Ap	plicable f	for all loans	5
	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		<u>>0%</u>	>30%	>60%	>70%	>75%
≥ = 780				0.000%						≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779	-	-		0.250%			-			760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759				0.375%						740 – 759	0.375%		1.000%	1.625%	2.375%
720 – 739 700 – 719				0.750% 0.875%						720 – 739 700 – 719	0.375% 0.375%		1.375% 1.625%	2.000% 2.625%	2.750% 3.250%
680 – 699				1.125%						680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679				1.375%						660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659				1.500%						640 - 659	0.375%		3.125%	4.625%	5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639	0.375%	1.375%	3.375%	4.875%	5.125%
Add	itional LL	PAs by L	oan Attri	ibute App	licable to	o Purcha	se Money	y Loans		Additional L	LPAs by L	oan Attri Refinan		licable to C	Cash-out
Loan Feature				L	.TV Rang	je				Loan Feature			LTV Rang	ge	
Loan reature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loan realure	>0%	>30%	>60%	>70%	>75%
Adjustable-rate	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%
Condo				0.125%						Investment	1.125%		1.625%	2.125%	3.375%
Investment				2.125%						Second home	1.125%		1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured 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	ices – LL			e/LTV Ra	itio		All LLPA				llowing lo	ans
					TV Rang							meReady			
Credit Score		Applic	cable for	all loans	with tern	ns greate	r than 15	years		Loans to first-tir		•			
	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	median ii	ncome (AM	ll) or 120%	6 AMI in h	igh-cost are	eas
≥ = 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%	Loa	ns meeting	Duty to S	Serve requ	irements	
760 – 779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.625%						
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%	1					
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%	1					
700 – 719	0.000%	0.000%		1.250%	1.875%		1.750%	1.625%	1.625%	1					
		_					_								
680 – 699	0.000%		0.875%	1.625%	2.250%		2.125%		1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%						
Additio	nal LLPA	s by Loa	n Attribu	te Applic	able to Li	imited Ca	ish-out R	efinance	s	l					
Loon Footure				L	TV Rang	je				ĺ					
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 property	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%	4.125%	4.125%	4.125%	4.125%	J					
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						



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Dec Dol. D	Effective	e:	7/1/2025 10	0:00						WV	VW.UFFEAG	LE.COM				
Retail 15-Day 30-Day 45-Day 167-29 1					ERN				d US					FHA #26	557000	006
000 ± 10.00 ±		FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	: Adjustme	nts
13.5 10.1533 20.1444 10.1221 6.000 20.1429 20.1402	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
50	6.000	101.051	100.936	100.793	5.875		100.880	100.750	5.375	97.812	97.749	97.587	FICO 740	- 779		0.000
The color of the	5.125	101.533	101.434	101.291	6.000	101.429	101.402	101.272	5.500	98.011	97.980	97.948	FICO 680	- 739		0.125
100 1002-241 102-245 102-258 6.375 101-248 101-241 102-255 101-248 101-241 102-255 101-248 101-241 102-255 101-248 101-241 102-255 101-248 101-241 102-255 101-248 101-241 101-255 101-248 101-241 101-255 101-248	5.250	101.765	101.727	101.584	6.125	101.928	101.901	101.770	5.625	98.562	98.530	98.499				0.250
123 102.778 102.781 102.781 102.865 5.00 102.879 102.878 102.218 5.00 92.244 97.285 99.282 77.281 102.964 102.964 102.966	5.375	101.845	101.798		6.250	102.432	102.405		5.750		98.341		FICO 640	- 659		0.500
Second Control Contr	5.500	102.294	102.247		6.375	101.868	101.841		11	98.748	98.717	98.685	FICO 620	- 639		1.500
175 130	5.625	102.778	102.731		6.500	102.370	102.343		6.000	99.294	99.263					
100 1015-24 103.407 303.209	5.750	103.124	103.007		6.625	102.865	102.838	102.708	6.125	99.774	99.743	99.712	Non-Own	er		0.500
This 30 No. Proceed High Ball Proceed Hi	5.875				6.750	103.350	103.323	103.193	6.250	98.352	98.289	98.127	Loan Amo	ount \$50K < \$1	00K	0.500
PHA 30 VR Fixed High Ball to 15-Day 30-Day 45-Day 30-Day	7.000												Loan < \$5	OK (exception	only)	1.500
Final Style Fixed High Ball ret	7.125	103.943	103.826	103.709	<u> </u>				<u> </u>						5	0.250
The color of the																0.125
Sign 101.488 101.889 101.247 6239 98.157 98.130 98.000 6.759 99.075 99.					_				_					USDA - Pric	e Adjustm	ents
175	Rate	•	•	•		•	•	•		•	•	•				0.000
Company Comp	5.250				11				1				FICO 740	- 779		0.000
225 10.2016 101.969 101.872 6.255 98.705 88.661 98.591 6.255 102.284 102.525 102.381 101.285 101.786 101.581 101.534 6.875 98.875 98.881 98.985 6.875 102.08 101.08 101.08 101.08 101.08 101.08 101.08 101.08 101.08 101.08 101.09 101.09 101.0	5.375												FICO 700	- 739		0.125
Sociation 10.2294 10.2235 10.02078 7.200 99.075 99.048 98.918 6.750 10.775 10.759 10.0581 10.0581 10.0581 10.2514 10.2396 7.125 10.0581 10.2514 10.2396 7.125 10.0581 10.2514 10.2396 7.125 10.0581 10.2514 10.2396 7.125 10.0581 10.2514 10.2396 7.125 10.0581 10.2514 10.2396 7.125 10.0581 10.2831 10	5.500	101.641	101.594	101.498	6.500	98.485	98.441	98.371	6.500	102.079		101.864	FICO 680	- 699		0.250
17.5	5.625				11											0.375
100 100 211 100 205 4 101 277 102 205 102 213 102 214 102 235	5.750				11											0.875
1.02	5.875				11								FICO 620	- 639		1.500
Color	7.000				11								CA Prope	rty		0.150
Colorest	7.125				11								Loan < \$	50K (exception)		1.500
VA 15 YR Fixed VA 20 VR Fixed Inches VA 30 VR Fixed Inches Inch	7.250	102.769		102.514	7.250	99.037	98.920	98.788	7.250	104.033	103.949	103.778	All RD Ret	finance Loans		0.125
VA 15 YR Fixed High Bal to 15-Day 30-Day 45-Day (6.750 10.3.512 10.3.93 10.3.9	7.375	101.093	101.019	100.862	<u> </u>				7.375	102.949	102.875	102.718	*Other St	. Adjustments	may apply	
VA 15 YR Fixed High Bal to 15-Day 30-Day 45-Day (6.750 10.3.512 10.3.93 10.3.9																
VA 15 YR Fixed High Bal to 15-Day 30-Day 45-Day (6.750 10.3.512 10.3.93 10.3.9							GOV	/ERN	IME	NT V	/A					
100 101.429 101.402 101.402 101.272 6.000 101.051 100.936 100.793 5.750 98.404 98.341 98.179 6.000 101.051 100.848 100.55 101.928 101.910 101.770 6.125 101.533 101.434 101.291 6.000 98.382 98.332 98.170 6.250 101.533 101.434 101.291 6.000 98.382 98.391 98.137 6.250 101.674 101.213 101.070 6.250 101.675 101.868 101.881 101.711 6.500 102.247 102.150 6.500 102.247 102.150 6.505 103.323 103.193 6.550 103.124 103.007 102.895 6.655 103.383 103.233 103.193 6.675 103.124 103.007 102.896 7.000 103.524 103.407 103.290 7.125 103.943 103.826 103.709 7.000 103.524 103.407 103.290 7.125 100.788 100.798 100.798 100.798 100.798 100.798 100.798 100.798 100.424 100.675 100.888 100.798 100.798 100.798 100.798 100.798 100.798 100.798 100.798 100.424 100.677 6.675 101.611 101.594 101.498 101.295 101.393 101.378 101.378 101.126 6.000 101.641 101.999 101.872 6.550 101.611 101.651 101.638 101.972 7.125 102.631 102.544 103.393 101.875 101.615 101.628 100.678 100.		VA 15	YR Fixed				YR Fixed					/5		VA 30 YR	Fixed IRF	
25 101.928 101.901 101.770 6.250 101.533 101.434 101.291 6.250 98.395 98.332 98.170 6.250 101.633 101.329 101.07 6.250 101.633 101.329 101.07 6.250 101.633 101.216 6.250 101.755 101.886 101.841 101.291 6.250 98.364 98.391 98.157 6.250 101.674 101.471 101.251 6.250 98.364 98.391 98.157 6.250 101.674 101.471 101.251 6.250 103.350 103.323 103.393 103.	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	11	15-Day	30-Day	45-Day
10.2432 10.2405 10.2.475 10.2.475 10.2.475 10.1.765 10.1.775 10.1.866 10.1.441 10.1.711 10.1.715 10.1.866 10.1.441 10.1.711 10.1.715 10.1.866 10.1.441 10.1.711 10.1.715 10.1.866 10.1.481 10.1.711 10.1.215 10.1.865 10.2.865 10.2.865 10.2.838 10.2.708 6.655 10.2.778 10.2.731 10.2.635 6.750 10.3.124 10.3.007 10.2.890 6.875 10.3.811 10.2.964 10.2.846 7.000 10.3.524 10.3.407 10.3.290 7.125 10.3.943 10.3.826 10.3.709 7.125 10.3.943 10.3.826 10.3.709 7.125 10.3.943 10.3.826 10.3.709 7.125 10.3.943 10.1.153 10.1.165 10.1.948 10	5.000	101.429	101.402	101.272	6.000	101.051	100.936		5.750	98.404	98.341	98.179	6.000	101.051	100.848	100.595
10.1.668 10.1.841 101.711 6.375 101.845 101.798 101.701 6.500 102.294 102.294 102.294 102.294 102.29	5.125				11				11				11			101.076
102.370 102.343 102.213 6.500 102.294 102.247 102.150 6.625 102.778 102.731 102.635 102.895 6.755 103.324 103.007 102.895 6.875 103.081 102.964 102.846 7.000 103.524 103.407 103.295 7.125 103.943 103.826 103.709 7.125 103.943 7.125 10	5.250				11				11				11			101.218
Contact Us	5.375				11				11				11			101.701
Contact Us Con	5.500				11				6.250	98.352	98.289	98.127	11			102.150
Contact Us	5.625				11								11			
VA 15 YR Fixed High Bal VA 30 YR Fixed High Bal VA 50 YR Fixed IRRRL HB Rate 15-Day 30-Day 45-Day 6.250 100.523 100.507 100.441 6.55 100.101 6.575 101.133 101.101 101.594 101.498 6.250 98.052 97.989 97.827 6.575 101.438 101.312 6.675 102.294 102.235 102.078 6.500 101.641 101.594 101.498 6.625 102.101 101.651 101.628 6.625 102.016 101.969 101.872 6.875 101.792 6.875 101.792 6.875 101.792 6.875 101.681 101.594 101.594 101.595 101.816 101.792 7.125 102.631 102.514 102.396 7.250 102.799 102.685 102.514 102.396 7.250 102.799 102.216 10	5.750	103.350	103.323	103.193	11								11			
VA 15 YR Fixed High Bal VA 30 YR Fixed High Bal Ete 15-Day 30-Day 45-Day 50 100.523 100.507 100.441 100.677 100.778 100.778 100.778 100.778 100.778 100.778 100.778 100.1096 101.096 101.096 101.096 101.096 101.096 101.096 101.097 101.095 101.212 101.295 101.272 102.294 102.235 102.016 101.999 101.872 101.675 101.293 101.216 101.192 101.265 101.628 101.768 101.651 101.634 101.674 101.651 101.651 101.651 101.652 101.651 101.652 101.678 101.631 102.514 102.396 7.250 102.769 102.685 102.514 7.375 101.093 101.019 100.862 VA 7 Price Adjustments VA 8 Price Adjustments VA 9 Price Adjustment					11								11			
VA 15 YR Fixed High Bal Rate 15-Day 30-Day 45-Day 15-Day 30-Day 45-Day 15-Day 30-Day 45-Day 100.523 100.507 100.441 100.677 6.375 101.153 101.106 101.009 6.500 101.096 101.096 101.096 101.098 101.247 6.500 101.641 101.594 101.498 6.250 101.378 101.378 101.312 6.625 102.016 101.969 101.872 6.750 102.294 102.235 102.078 101.239 101.216 101.192 6.875 101.724 6.875 101.651 101.651 101.534 101.399 101.816 101.792 7.125 102.631 102.514 102.396 7.250 102.594 7.250 102.798 7.250 102.798 7.250 102.631 102.514 7.375 101.093 101.019 100.862 7.250 102.594 102.595 102.594 102.595 102.594 102.595 102.695 102.594 102.595 102.695 102.594 102.595 102.695 102.594 102.595 102.695 102.594 102.595 102.695 102.594 102.595 102.695 102.594 102.595 102.695 102.594 102.695 102.594 102.695 102.594 102.695 102.594 102.695 102.594 102.695 102.594 102.695 102.594 102.695 102.594 102.695 102.594 102.695 102.594 102.695 102.594 102.695					11								11			
Rate 15-Day 30-Day 45-Day 100.507 100.641 1 6.250 101.428 101.389 101.247 100.0507 100.0421 100.6677 100.0507 100.041 101.050					7.125	103.943	103.826	103.709	┨				7.125	103.943	103.826	103.709
10.523 100.507 100.41 6.250 101.428 101.389 101.247 6.250 98.064 98.001 97.839 6.250 101.428 101.389 101.247 6.250 101.080 101.096 101.080 101.096 101.080 101.096 101.080 101.096 101.081 101.378 101.378 101.378 101.378 101.378 101.378 101.378 101.378 101.295 101.272 6.750 102.294 102.235 102.078 6.875 101.239 101.216 101.192 6.875 101.651 101.651 101.651 101.628 7.000 102.211 102.094 102.395 102.396 7.250 102.396 7.250 102.796 102.685 102.514 7.375 101.093 101.019 100.862 VA Price Adjustments	١	VA 15 YR F	ixed High	Bal	\	/A 30 YR F	ixed High	Bal		VA 5/	1 ARM H	3	\	/A 30 YR F	ixed IRRR	L HB
10.75	late	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
101.096 101.080 101.014 6.500 101.641 101.594 101.498 6.625 102.016 101.969 101.872 6.750 102.294 102.235 102.078 6.875 101.295 101.295 101.216 101.192 6.875 101.641 101.594 101.534 7.000 101.674 101.651 101.628 7.000 102.211 102.094 101.977 7.125 102.631 102.514 102.396 7.250 102.769 102.685 102.514 7.375 101.093 101.019 100.862 100.872 100.872 100.875 100.973 101.093 101.019 100.862 100.000 100.000 VA Loans 0.250 0.640 - 659 0.200 1.000 1.500	.750	100.523		100.441	6.250	101.428	101.389	101.247	6.125	98.064	98.001	97.839	6.250	101.428	101.389	101.247
10.1.393 101.378 101.312 101.295 101.272 101.675 101.284 101.651 101.534 101.651 101.534 101.651 101.651 101.652 101.872 101.873 101.875 101.875 101.875 101.875 101.875 101.875 101.875 101.875 101.875 101.875 101.294 102.294 102.235 102.076 102.294 102.235 102.076 102.294 102.235 102.076 102.294 101.977 101.935 101.977 101.935 102.514 102.396 102.514 102.396 102.514 102.396 102.514 102.396 102.514 102.396 102.514 102.396 102.514 102.396 102.514 102.396 102.631 102	.875				6.375	101.153	101.106	101.009	6.250	98.052	97.989	97.827	6.375	101.153	101.106	101.009
101.319 101.295 101.272 6.750 102.294 102.235 102.078 6.750 101.768 101.651 101.534 101.651	5.000	101.096	101.080	101.014	6.500	101.641	101.594	101.498					6.500	101.641	101.594	101.498
101.239 101.216 101.192 101.674 101.651 101.628 101.651 101.628 101.651 101.651 101.651 101.651 101.652 101.839 101.816 101.792 101.675 102.631 102.514 102.396 102.	5.125				11								11			101.872
101.674 101.651 101.628 7.000 102.211 102.094 101.977 7.125 102.631 102.514 102.396 7.250 102.769 102.685 102.514 7.375 101.093 101.019 100.862 7.250 102.769 102.685 102.514 7.375 101.093 101.019 100.862 7.250 102.769 102.685 102.514 7.375 101.093 101.019 100.862 7.250 102.769 102.685 102.514 7.375 101.093 101.019 100.862 7.250 102.769 102.685 102.514 7.375 101.093 101.019 100.862 7.250 102.769 102.685 102.514 7.375 101.093 101.019 100.862 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.375 101.093 101.019 100.862 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 7.250 102.769 102.685 102.514 102.396 7.250 102.769 102.685 102.514 102.396 7.250 102.769 102.685 102.514 102.396 7.250 102.769 102.685 102.514 102.396 7.250 102.769 102.685 102.514 102.396 7.250 102.769 102.685 102.514 102.396 7.250 102.769 102.685 102.514 102.396 7.250 102.685 102.514 102.396 7.250 102.685 102.514 102.396 7.250 102.685 102.514 102.396 7.250 102.685 102.514 102.396 7.250 102.685 102.514 102.396 102.685 102.514 102.396 102.685 102.514 102.396 102.685 102.514 102.396 102.685 102.514 102.396 102.685 102.514 102.396 102.685	5.250	101.319		101.272	6.750	102.294	102.235	102.078					6.750	102.294	102.235	102.078
7.125 102.631 102.514 102.396 7.250 99.075 99.048 98.918 7.250 102.769 102.685 102.514 7.375 101.093 101.019 100.862 7.250 102.769 102.685 102.514 7.375 101.093 101.019 100.862 7.250 102.769 102.685 102.514 7.375 101.093 101.019 100.862 7.250 102.769 102.685 102.514 7.375 101.093 101.019 100.862 7.250 102.769 102.685 102.514 102.396 7.250 102.685 102.514 102.396 7.250 102.685 102.514 102.396 7.250 102.685 102.514 102.396 7.250 102.685 102.514 102.396 7.250 102.685 102.514 102.396 7.250 102.685 102.514 102.396 7.250 102.685 102.514 102.396 7.250 102.685 102.514 102.396 7.250 102.685 102.514 102.396 7.250 102.685 102.514 102.396 7.250 102.685 102.514 102.396 7.250 102.685 102.514 102.396 7.250 102.685 102.514	5.375	101.239	101.216		11	101.768			П				11			101.534
7.250 102.769 102.685 102.514	5.500	101.674	101.651	101.628	7.000	102.211	102.094						7.000	102.211	102.094	101.977
Took	5.625				11								11			102.396
VA Price Adjustments	5.750	99.075	99.048	98.918	11				11				11			102.514
Ox-2740 Ox-2					7.375	101.093	101.019	100.862	 				7.375	101.093	101.019	100.862
Ox-2740 Ox-2				VA Price A	 Adjustmen	its									10 10	687
1.500 1.50	ICO>=74	0		_				0.250								
Contact Us Con	ICO 680 -	- 739		0.125	Non-Own	er		0.500	=			nime.	****			-
Loss Payee Clause United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unitl 8:00pm CST Lock Online Unitl 8:00pm CST Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV, OK,	FICO 660 -	- 679		0.250	Loan Amo	unt \$50K < \$1	00K	0.500			SE	HVING	IHOS	DE IM	I SE	HVE
Loss Payee Clause United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unit! 8:00pm CST Lock Online Unit! 8:00pm CST Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV, OK,	ICO 640 -	- 659		2.000	Loan < \$50	OK (exception	only)	1.500				VA	S VA	IRRE	LS	
United Fidelity Funding Corp ISAOA ATIMA 8:30am - 5:00pm CST 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unitl 8:00pm CST Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV, OK,	ICO 620 -	- 639		3.000												
United Fidelity Funding Corp ISAOA ATIMA 8:30am - 5:00pm CST 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unitl 8:00pm CST Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV, OK,													434	U.E.O.	100	
1300 NW Briarcliff Pkwy, Suite 275 8:30am - 5:00pm CST Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV, OK,			•			Lo	ck Desk H	lours								
1300 NW Briarcliff Pkwy, Suite 2/5 Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, I ock Online Unitl 8:00pm CST						8:3	0am - 5:00r	m CST			_	_				
nside Sales: (816) 457-6300 SC, IN, IX, VA, WA,WI					5	1			1				ME, MI, N			
		Kar	nsas city, M	J 64150					l lr	nside Sales:	(816) 457	-6300		SC, IN, TX	, va, WA,W	1



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
 7/31/2025
 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:	7/1/2025 10:0	00	
			NON-QM:
Residentia	al 30 Yr Fixed		DSCR
11.500	110.177	11.500	111.466
11.375	109.927	11.375	111.200
11.250	109.677	11.250	110.935
11.125	109.427	11.125	110.669
11.000	109.177	11.000	110.404
10.875	108.927	10.875	110.138
10.750	108.677	10.750	109.872
10.625	108.427	10.625	109.607
10.500	108.177	10.500	109.341
10.375	107.927	10.375	109.075
10.250	107.677	10.250	108.810
10.125	107.427	10.125	108.544
10.000	107.177	10.000	108.279
9.875	106.927	9.875	108.013
9.750	106.677	9.750	107.747
9.625	106.427	9.625	107.482
9.500	106.177	9.500	107.216
9.375	105.927	9.375	106.950
9.250	105.677	9.250	106.685
9.125	105.427	9.125	106.419
9.000	105.177	9.000	106.154
8.875	104.927	8.875	105.872
8.750	104.677	8.750	105.591
8.625	104.427	8.625	105.310
8.500	104.177	8.500	105.029
8.375	103.927	8.375	104.747
8.250	103.677	8.250	104.466
8.125	103.395	8.125	104.184
8.000	103.114	8.000	103.903
7.875	102.802	7.875	103.591
7.750	102.489	7.750	103.278
7.625	102.114	7.625	102.903
7.500	101.739	7.500	102.528
7.375	101.364	7.375	102.153
7.250	100.989	7.250	101.716
7.125	100.614	7.125	101.278
7.000	100.239	7.000	100.778
6.875	99.802	6.875	100.278
6.750	99.364	6.750	99.716
6.625	98.864	6.625	99.153
6.500	98.364	6.500	98.591
6.375	97.802	6.375	97.966
6.250	97.239	6.250	97.278
6.125	96.614	6.125	96.591
6.000	95.989	6.000	95.903
5.875	95.302	5.875	95.153
5.750	94.614	5.750	94.403
5.625	93.927	5.625	93.653

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

92.903

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

93.240

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		

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

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@ullinortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,
1300 NW Briarcliff Pkwy, Suite 275	I nck Desk: (X16) 45 /-644()	KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,
Kansas City, MO 64150	, ,	NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,
	Inside Sales: (816) 457-6300	WI, WA



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

 Lock Expirations
 Lock Extensions

 Days
 7/31/2025
 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%	101.738	
7.625%	102.050	
7.750%	102.363	
7.875%	102.638	
7.990%	102.888	
8.125%	103.138	
8.250%	103.388	
8.375%	103.638	
8.500%	103.888	
8.625%	104.138	
8.750%	104.388	
8.875%	104.638	
8.990%	104.888	
9.125%	105.138	
9.250%	105.388	
9.375%	105.638	
Max Pri	ce (Owner Occ / 2Yr+ PPP)	102.000
r	Max Price (1 Yr PPP)	100.500
M	lax Price (No Prepay)	99.500

	I`	NON-CI
In	vestor 30YR Fixed	i
Rate	30 Day	
6.625%	99.025	
6.750%	99.775	
6.875%	100.275	
6.990%	100.775	
7.125%	101.150	
7.250%	101.525	
7.375%	101.875	
7.500%	102.225	
7.625%	102.575	
7.750%	102.925	
7.875%	103.275	
7.990%	103.625	
8.125%	103.938	
8.250%	104.250	
8.375%	104.563	
8.500%	104.875	
8.625%	105.125	
8.750%	105.375	
8.875%	105.625	
8.990%	105.875	
9.125%	106.125	
9.250%	106.375	
9.375%	106.625	
Max Price (Ow	ner 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
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, 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 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 bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of am ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (prepaid with Matrices for St Homes dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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Lock Expirations		Lock Extensions	
30 Days	7/31/2025	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	111.249	110.624	109.874
9.875	110.999	110.374	109.624
9.750	110.749	110.124	109.374
9.625	110.499	109.874	109.124
9.500	110.249	109.624	108.874
9.375	109.999	109.374	108.624
9.250	109.749	109.124	108.374
9.125	109.499	108.874	108.124
9.000	109.249	108.624	107.874
8.875	108.999	108.374	107.624
8.750	108.749	108.124	107.374
8.625	108.499	107.874	107.124
8.500	108.249	107.624	106.874
8.375	107.999	107.374	106.624
8.250	107.749	107.124	106.374
8.125	107.421	106.796	106.046
8.000	107.092	106.467	105.717
7.875	106.763	106.138	105.388
7.750	106.416	105.791	105.041
7.625	106.050	105.425	104.675
7.500	105.666	105.041	104.291
7.375	105.264	104.639	103.889
7.250	104.841	104.216	103.466
7.125	104.398	103.773	103.023
7.000	103.934	103.309	102.559
6.875	103.451	102.826	102.076
6.750	102.950	102.325	101.575
6.625	102.432	101.807	101.057
6.500	101.896	101.328	100.578
6.375	101.344	100.845	100.095
6.250	100.777	100.348	99.598
6.125	100.195	99.839	99.089
6.000	99,598	99.317	98.567
5.875	98.987	98.782	98.032
5.750	98.361	98.234	97.484
5.625	97.719	97.594	96.844
5.500	97.063	96.938	96.188
5.375	96.392	96.267	95.517
5.250	95.708	95.583	94.833
5.125	95.012	94.887	94.033
5.000	94.303	94.887	93.428
5.000	94.303	34.1/8	93.428

	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
	Louis Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Purchase Money							1
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
Cash-Out Refinance	Balances*						1
		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

Lock Expirations
30 Days 7/31/2025

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

Effective: 7/1/2025 10:00

FIXED SECONDS

RES	IDENTIAL	IN'	VESTOR		
Rate	30 Day	Rate	30 Day		
12.625	112.750	13.375	111.750		
12.500	112.500	13.250	111.625		
12.375	112.250	13.125	111.500		
12.250	112.000	13.000	111.375		
12.125	111.750	12.875	111.250		
12.000	111.500	12.750	111.125		
11.875	111.250	12.625	110.875		
11.750	111.000	12.500	110.625		
11.625	110.750	12.375	110.375		
11.500	110.500	12.250	110.125		
11.375	110.250	12.125	109.875		
11.250	110.000	12.000	109.625		
11.125	109.750	11.875	109.375		
11.000	109.500	11.750	109.125		
10.875	109.250	11.625	108.875		
10.750	109.000	11.500	108.625		
10.625	108.750	11.375	108.375		
10.500	108.500	11.250	108.125		
10.375	108.250	11.125	107.875		
10.250	108.000	11.000	107.625		
10.125	107.625	10.875	107.375		
10.000	107.250	10.750	107.125		
9.875	106.875	10.625	106.875		
9.750	106.500	10.500	106.625		
9.625	106.125	10.375	106.375		
9.500	105.750	10.250	106.125		
9.375	105.375	10.125	105.750		
9.250	105.000	10.000	105.375		
9.125	104.625	9.875	105.000		
9.000	104.250	9.750	104.625		
8.875	103.875	9.625	104.250		
8.750	103.500	9.500	103.875		
8.625	103.000	9.375	103.500		
8.500	102.500	9.250	103.000		
8.375	102.000	9.125	102.500		
8.250	101.500	9.000	102.000		
8.125	101.000	8.875	101.500		
8.000	100.250	8.750	100.750		
7.875	99.500	8.625	100.000		
7.750	98.750	8.500	99.250		
7.625	98.000	1 '			

				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 Exten			xtensions
30 Days	7/31/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.635

Effective: 7/1/2025 10:00

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		
1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, M: NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA	
	Inside Sales: (816) 457-6300	10, 112, 111, 10, 117, 1111, 011, 011, 011, 171, 36, 117, 171, 171, 171, 171	



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

	Lock Expirations	Lock Extensions	
15 Days	7/16/2025	2 days	0.100
30 Days	7/31/2025	7 days	0.250
45 Days	8/15/2025	15 days	0.375
		30 days	0.625

Effective: 7/1/2025 10:00

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		Admin \		
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 9:20am 5:00nm CST

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