

Loss Payee Clause

United Fidelity Funding Corp ISAOA ATIMA

1300 NW Briarcliff Pkwy, Suite 275

Kansas City, MO 64150

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

	Lock Expirations	Lock Extensions				
15 Days	8/29/2025	2 days	0.100			
30 Days	9/13/2025	7 days	0.250			
45 Days	9/28/2025	15 days	0.375			
		30 days	0.625			

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

Effective: 8/14/2025 10:05 **WWW.U**

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

Lincotty	<u>. </u>	7/14/2023 1	0.05												
						CO	NVE	NTIONAL							
CON	IVENTION A	AL 30/25Y	'R FIXED	СО	NVENTION				ONVENTIO		R FIXED	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	100.539	100.498	100.445	6.000	100.845	100.741	100.660	5.750	101.110	101.076	100.906	5.875	101.171	101.138	100.940
6.250	100.770	100.722	100.667	6.125	101.329	101.225	101.144	5.875	101.634	101.600	101.403	6.000	101.400	101.366	101.169
6.375	101.291	101.243	101.188	6.250	101.780	101.676	101.595	6.000	101.865	101.832	101.634	6.125	101.659	101.626	101.428
6.500	101.813	101.764	101.710	6.375	102.199	102.095	102.014	6.125	102.120	102.086	101.889	6.250	101.885	101.851	101.608
6.625	102.168	102.120	102.065	6.500	101.869	101.821	101.674	6.250	102.239	102.206	102.061	6.375	102.283	102.250	102.007
6.750	102.206	102.158	102.089	6.625	102.218	102.170	102.029	6.375	102.747	102.714	102.471	6.500	102.500	102.466	102.223
6.875	102.672	102.624	102.555	6.750	102.599	102.494	102.413	6.500	102.966	102.932	102.689	6.625	102.745	102.712	102.469
7.000	103.143	103.094	103.025	6.875	102.950	102.845	102.764	6.625	103.205	103.172	102.929	6.750	102.909	102.876	102.633
7.125	103.544	103.495	103.427	7.000	103.375	103.293	103.236	6.750	103.264	103.231	102.988	6.875	103.288	103.254	103.011
7.250	103.596	103.609	103.526	7.125	103.792	103.709	103.652	6.875	103.742	103.709	103.466	7.000	103.443	103.409	103.166
				1											
CO	NV 30 YR	FIXED HIG	SH BAL	CO	NV 20 YR	FIXED HIG	SH BAL	CC	ONV 15 YR	FIXED HIG	GH BAL	CC	NV 10 YR	FIXED HIG	H BAL
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.500	101.333	101.285	101.138	6.500	101.105	101.057	100.962	6.250	100.014	99.980	99.737	6.250	99.588	99.554	99.311
6.625	101.666	101.617	101.471	6.625	101.492	101.443	101.369	6.375	100.427	100.394	100.151	6.375	99.894	99.860	99.617
6.750	101.605	101.557	101.488	6.750	101.652	101.605	101.557	6.500	100.600	100.566	100.323	6.500	100.158	100.125	99.882
6.875	101.962	101.913	101.845	6.875	102.009	101.962	101.913	6.625	100.788	100.754	100.511	6.625	100.405	100.371	100.128
7.000	102.309	102.260	102.191	7.000	102.355	102.309	102.260	6.750	100.728	100.695	100.452	6.750	100.302	100.269	100.026
7.125	102.596	102.548	102.479	7.125	102.643	102.596	102.548	6.875	101.116	101.082	100.839	6.875	100.591	100.557	100.314
7.250	102.217	102.136	102.029	7.250	102.292	102.217	102.136	7.000	101.233	101.200	100.957	7.000	100.789	100.755	100.512
7.375	102.549	102.468	102.361	7.375	102.624	102.549	102.468	7.125	101.350	101.317	101.074	7.125	100.974	100.941	100.698
7.500	102.760	102.679	102.571	7.500	102.834	102.760	102.679	7.250	99.429	99.336	99.219	7.250	99.429	99.336	99.219
7.625	102.920	102.840	102.732	7.625	102.995	102.920	102.840								
	SOFR 5	5/6 ARMS			SOFR	7/6 ARMS			SOFR :	L0/6 ARM	S		Misc Price	Adjustme	nts
				H								No Impou	ınds (Non-CA)		0.250
				H									ınds (CA Only)		0.150
				H									er, LTV <= 75		2.125
				H									er, LTV 75.01-8	80	3.375
				11									er, LTV > 80		4.125
	No Current	Program D	ata	[]	No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
				11								Condo, L			0.750
				11								FICO < 66			0.500
				[]									\$50K < \$100K		0.500
				11								Loan < \$5	OK (exception	only)	1.500
				↓				 							
				H				11				11			

© 2021 United Fidelity Funding Corp. NMLS #34381. Intended for Mortgage Professionals Only. Not for distribution to consumers.

Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.

Contact Us

Email: locks@uffmortgage.com

Lock Desk: (816) 457-6440

Inside Sales: (816) 457-6300

Lock Desk Hours

8:30am - 5:00pm CST

Lock Online Unitl 8:00pm CST



fixed-rate High-balance

financing

ARM Subordinate 1.250%

1.250%

1.500%

1.500% 2.500%

0.625% | 0.625% | 0.625% | 0.875% | 1.125% | 1.125% | 1.125% | 1.875% | 1.875%

2.500%

2.500% | 2.750% | 2.750%

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

	Lock Expirations	Lock E	xtensions
15 Days	8/29/2025	2 days	0.100
30 Days	9/13/2025	7 days	0.250
45 Days	9/28/2025	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

Effective:										CURRENT "REALTIME '		NTACT YOUR	AE OR VIEW	REALTIME PRI	CING AT			
						Con	form	ning	LLPA									
	Purch	nase Mon	ey Loans	- LLPA	by Credit	Score/L	TV Ratio			Cash-out	Refinance	Loans – Ratio	-	Credit Sco	ore/LTV			
					TV Rang	e								e				
Credit Score		Applia	cable for				r than 15	vears		Credit Score					3			
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		<u>>0%</u>	>30%						
≥ = 780			0.000%							≥ = 780	0.375%		0.625%					
760 – 779			0.000%							760 – 779	0.375%		0.875%	1.250%	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			0.250%							720 – 739	0.375%		1.375%	2.000%	2.750%			
700 – 719			0.375%							700 – 719	0.375%		1.625%					
680 – 699			0.625%							680 – 699	0.375%							
660 – 679 640 - 659			0.750% 1.125%							660 – 679 640 - 659	0.375%							
≤ 639			1.500%							≤ 639		1.375%						
									1.7 00 70									
Add	itional LL	PAs by L	.oan Attri	bute App	olicable to	o Purcha	se Money	/ Loans		710011101101		Refinance		0.875% 1.250% 1.875% 0.000% 1.625% 2.375% 0.375% 2.000% 2.750% 0.625% 3.250% 3.250% 0.000% 2.875% 3.750% 2.750% 4.000% 4.750% 3.125% 4.625% 5.125% 3.375% 4.875% 5.125% Ite Applicable to Cash-out servers IV Range >60% >70% >75% 0.125% 0.750% 0.625% 0.525% 2.125% 3.375% 0.625% 2.125% 3.375% 0.500% 0.500% 0.500% 0.375% 0.625% 1.750% 0.500% 1.500% 1.750% 0.625% 2.250% 3.250% 0.625% 0.875% 1.125%				
				1	.TV Rang	P								e				
Loan Feature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loan Feature	>0%	>30%			>75%			
Adjustable-rate			0.000%							Condo	0.000%							
Condo			0.000%							Investment	1.125%		1.625%					
Investment			1.625%							Second home	1.125%		1.625%					
Second home			1.625%							Manufactured	0.500%		0.500%	0.500%	0.500%			
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%			
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%			
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%			
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%			
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%									
inanong	Limited	Cash-ou	t Refinan	ces – LL	PA by Cr	edit Scor	e/LTV Ra	tio		All LLPA	s will be v	vaived fo	or the fol	lowing lo	ans			
					TV Rang							meReady	0					
Credit Score		Annlie	cable for				r than 15	voare		Loono to firot tir				incomo <1	00% oros			
Grount Goorg	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%			•						
≥ = 780		0.000%	0.000%	0 125%	0.500%	0.625%	0.500%	0.375%	0.375%	Loa	ns meetina	Duty to S	erve requi	irements				
760 – 779		_	0.125%	_	_	_	_	_	_			, ,	•					
740 – 759			0.250%							1								
720 – 739	0.000%			1.000%	1.625%	1.750%		1.250%		•								
700 – 719	0.000%		0.625%				1.750%			1								
680 – 699	0.000%		0.875%	1.625%			2.125%			l								
660 – 679		_	1.125%							ĺ								
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%	Í								
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%	ĺ								
Additio	nal LLPA	s by Loa	n Attribu	te Applic	able to Li	mited Ca	sh-out R	efinance	S	1								
Loon Facture				L	.TV Rang	е				ĺ								
Loan Feature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	1								
Adjustable-rate mortgage			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%	1								
Investment property			1.625%					4.125%										
Second home	1 125%	1 125%	1.625%	2 125%	3 375%	4 125%	4 125%	4 125%	4 125%	1								
Manufactured										1								
home Two- to four-unit	0.500%			0.500%	_	-	_		0.500%									
property			0.375%		-	-												
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%									



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

 Lock Expirations
 Lock Extensions

 15 Days
 8/29/2025
 2 days
 0.100

 30 Days
 9/13/2025
 7 days
 0.250

 45 Days
 9/28/2025
 15 days
 0.375

 30 days
 0.625

Effective: 8/14/2025 10:05

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

	: 8	3/14/2025 1	J:05						WW						
		(GOVI	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	557000	06
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78	30		0.000
6.000	101.445	101.260	101.051	5.875	101.046	101.012	100.772	5.375	98.324	98.261	98.099	FICO 740	- 779		0.000
5.125	101.807	101.740	101.544	6.000	101.576	101.543	101.300	5.500	98.311	98.248	98.086	FICO 680	- 739		0.125
5.250	102.147	102.003	101.807	6.125	102.096	102.063	101.820	5.625	98.609	98.581	98.553	FICO 660			0.250
5.375	102.364	102.314	102.214	6.250	102.603	102.570	102.327	5.750	98.909	98.846	98.684	FICO 640	- 659		0.500
5.500	102.912	102.863	102.763	6.375	102.051	102.017	101.774	5.875	98.899	98.836	98.755	FICO 620	- 639		1.500
5.625	103.347	103.297	103.197	6.500	102.562	102.528	102.285	6.000	99.345	99.317	99.289				
5.750	103.462	103.405	103.348	6.625	103.064	103.030	102.787	6.125	99.817	99.789	99.760	Non-Own	er		0.500
5.875	103.278	103.221	103.164	6.750	103.560	103.526	103.283	6.250	98.864	98.801	98.639	Loan Amo	ount \$50K < \$1	.00K	0.500
7.000	103.851	103.794	103.737									Loan < \$5	OK (exception	only)	1.500
7.125	104.280	104.224	104.167	 				<u> </u>					reamline Loan	S	0.250
													efinance Loans		0.125
	HA 30 YR I			_	HA 15 YR I				RAL HOUS				USDA - Pric	e Adjustme	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78			0.000
5.250	101.535	101.350	101.115	6.250	98.347	98.298	98.239	6.250	102.450	102.383	102.187	FICO 740	- 779		0.000
5.375	101.671	101.621	101.522	6.375	98.571	98.521	98.463	6.375	101.960	101.876	101.641	FICO 700	- 739		0.125
5.500	102.260	102.210	102.110	6.500	98.815	98.766	98.707	6.500	102.551	102.468	102.232	FICO 680	- 699		0.250
5.625	102.584	102.535	102.435	6.625	99.000	98.951	98.892	6.625	103.075	102.991	102.756	FICO 660			0.375
5.750	102.319	102.262	102.205	6.750	99.285	99.251	99.030	6.750	103.582	103.498	103.262	FICO 640			0.875
6.875	101.965	101.908	101.852	6.875	99.308	99.259	99.201	6.875	102.895	102.795	102.551	FICO 620			1.500
7.000	102.539	102.482	102.425	7.000	99.441	99.392	99.334	7.000	103.451	103.351	103.107	CA Prope			0.150
7.125	102.968	102.911	102.854	7.125	99.570	99.521	99.463	7.125	103.990	103.890	103.646	Loan < \$5	OK (exception))	1.500
7.250	102.761	102.661	102.417	7.250	99.429	99.336	99.219	7.250	104.431	104.331	104.087	All RD Ref	inance Loans		0.125
7.375	101.249	101.148	100.997	.				7.375	103.324	103.223	102.980	*Other St	. Adjustments	may apply	
				⅃ └──								Ш			
						GOV	/ERN	IME	$NT\ V$	'A					
		YR Fixed			VA 30	YR Fixed			VA 5/1	ARM 1/1,				Fixed IRR	
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
5.000	101.576	101.543	101.300	6.000	101.445	101.260	101.051	5.750	98.909	98.846	98.684	6.000	101.445	101.260	101.025
5.125	102.096	102.063	101.820	6.125	101.807	101.740	101.544	5.875	98.899	98.836	98.674	6.125	101.766	101.581	101.347
6.250	102.603	102.570	102.327	6.250	102.147	102.003	101.807	6.000	98.888	98.825	98.663	6.250	102.147	101.963	101.728
6.375	102.051	102.017	101.774	6.375	102.364	102.314	102.214	6.125	98.877	98.814	98.652	6.375	102.364	102.314	102.214
6.500	102.562	102.528	102.285	6.500	102.912	102.863 103.297	102.763	6.250	98.864	98.801	98.639	6.500	102.912	102.863	102.763
6.625 6.750	103.064 103.560	103.030	102.787 103.283	6.625	103.347	103.297	103.197					6.625	103.347	103.297 103.405	103.197
6.730	103.300	103.526	103.263	6.750	103.462		103.348					6.750	103.462		103.348
				6.875 7.000	103.278	103.221	103.164					6.875 7.000	103.278	103.221	103.164
				7.000	103.851 104.280	103.794	103.737 104.167					7.125	103.851 104.280	103.794 104.224	103.737
				1,125	104.280	104.224	104.167	ł				17.125	104.280	104.224	104.167
V	'A 15 YR F	ixed High	Bal	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \								11			
Rate					/A 30 YR P	ixed High	Bal		VA 5/:	1 ARM HE	3	\	/A 30 YR F	ixed IRRR	L HB
	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
	100.602	100.502	100.353	Rate 6.250	15-Day 101.535	30-Day 101.350	45-Day 101.115	6.125	15-Day 98.577	30-Day 98.514	45-Day 98.352	Rate 6.250	15-Day 101.535	30-Day 101.350	45-Day 101.115
5.875	100.602 100.837	100.502 100.737	100.353 100.588	Rate 6.250 6.375	15-Day 101.535 101.671	30-Day 101.350 101.621	45-Day 101.115 101.522	11	15-Day	30-Day	45-Day	Rate 6.250 6.375	15-Day 101.535 101.671	30-Day 101.350 101.621	45-Day 101.115 101.522
5.875 5.000	100.602 100.837 101.175	100.502 100.737 101.075	100.353 100.588 100.926	Rate 6.250 6.375 6.500	15-Day 101.535 101.671 102.260	30-Day 101.350 101.621 102.210	45-Day 101.115 101.522 102.110	6.125	15-Day 98.577	30-Day 98.514	45-Day 98.352	Rate 6.250 6.375 6.500	15-Day 101.535 101.671 102.260	30-Day 101.350 101.621 102.210	45-Day 101.115 101.522 102.110
5.875 5.000 5.125	100.602 100.837 101.175 101.472	100.502 100.737 101.075 101.373	100.353 100.588 100.926 101.223	Rate 6.250 6.375 6.500 6.625	15-Day 101.535 101.671 102.260 102.584	30-Day 101.350 101.621 102.210 102.535	45-Day 101.115 101.522 102.110 102.435	6.125	15-Day 98.577	30-Day 98.514	45-Day 98.352	Rate 6.250 6.375 6.500 6.625	15-Day 101.535 101.671 102.260 102.584	30-Day 101.350 101.621 102.210 102.535	45-Day 101.115 101.522 102.110 102.435
5.875 5.000 5.125 5.250	100.602 100.837 101.175 101.472 101.507	100.502 100.737 101.075 101.373 101.450	100.353 100.588 100.926 101.223 101.394	Rate 6.250 6.375 6.500 6.625 6.750	15-Day 101.535 101.671 102.260 102.584 102.319	30-Day 101.350 101.621 102.210 102.535 102.262	45-Day 101.115 101.522 102.110 102.435 102.205	6.125	15-Day 98.577	30-Day 98.514	45-Day 98.352	Rate 6.250 6.375 6.500 6.625 6.750	15-Day 101.535 101.671 102.260 102.584 102.319	30-Day 101.350 101.621 102.210 102.535 102.262	45-Day 101.115 101.522 102.110 102.435 102.205
5.875 5.000 5.125 5.250 5.375	100.602 100.837 101.175 101.472 101.507 101.428	100.502 100.737 101.075 101.373 101.450 101.371	100.353 100.588 100.926 101.223 101.394 101.314	Rate 6.250 6.375 6.500 6.625 6.750 6.875	15-Day 101.535 101.671 102.260 102.584 102.319 101.965	30-Day 101.350 101.621 102.210 102.535 102.262 101.908	45-Day 101.115 101.522 102.110 102.435 102.205 101.852	6.125	15-Day 98.577	30-Day 98.514	45-Day 98.352	Rate 6.250 6.375 6.500 6.625 6.750 6.875	15-Day 101.535 101.671 102.260 102.584 102.319 101.965	30-Day 101.350 101.621 102.210 102.535 102.262 101.908	45-Day 101.115 101.522 102.110 102.435 102.205 101.852
5.875 5.000 6.125 6.250 6.375 6.500	100.602 100.837 101.175 101.472 101.507 101.428 101.863	100.502 100.737 101.075 101.373 101.450 101.371 101.806	100.353 100.588 100.926 101.223 101.394 101.314 101.749	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425	6.125	15-Day 98.577	30-Day 98.514	45-Day 98.352	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425
5.875 5.000 5.125 5.250 5.375 5.500 5.625	100.602 100.837 101.175 101.472 101.507 101.428 101.863 102.028	100.502 100.737 101.075 101.373 101.450 101.371 101.806 101.971	100.353 100.588 100.926 101.223 101.394 101.314 101.749 101.914	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.854	6.125	15-Day 98.577	30-Day 98.514	45-Day 98.352	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.854
5.875 5.000 5.125 5.250 5.375 5.500 5.625	100.602 100.837 101.175 101.472 101.507 101.428 101.863	100.502 100.737 101.075 101.373 101.450 101.371 101.806	100.353 100.588 100.926 101.223 101.394 101.314 101.749	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911 102.661	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.854 102.417	6.125	15-Day 98.577	30-Day 98.514	45-Day 98.352	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911 102.661	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.854 102.417
5.875 5.000 5.125 5.250 5.375 5.500 5.625	100.602 100.837 101.175 101.472 101.507 101.428 101.863 102.028	100.502 100.737 101.075 101.373 101.450 101.371 101.806 101.971	100.353 100.588 100.926 101.223 101.394 101.314 101.749 101.914	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.854	6.125	15-Day 98.577	30-Day 98.514	45-Day 98.352	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.854 102.417
5.875 5.000 5.125 5.250 5.375 5.500 5.625	100.602 100.837 101.175 101.472 101.507 101.428 101.863 102.028	100.502 100.737 101.075 101.373 101.450 101.371 101.806 101.971	100.353 100.588 100.926 101.223 101.394 101.314 101.749 101.914 99.008	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761 101.249	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911 102.661	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.854 102.417	6.125	15-Day 98.577	30-Day 98.514	45-Day 98.352	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911 102.661	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.854 102.417
5.875 6.000 6.125 6.250 6.375 6.500 6.625 6.750	100.602 100.837 101.175 101.472 101.507 101.428 101.863 102.028 99.285	100.502 100.737 101.075 101.373 101.450 101.371 101.806 101.971	100.353 100.588 100.926 101.223 101.394 101.314 101.749 101.914 99.008	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761 101.249	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911 102.661	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.425 102.854 102.417 100.997	6.125	15-Day 98.577	30-Day 98.514	45-Day 98.352	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911 102.661	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.854 102.417
5.875 5.000 5.125 5.250 6.375 6.500 6.625 6.750	100.602 100.837 101.175 101.472 101.507 101.428 101.863 102.028 99.285	100.502 100.737 101.075 101.373 101.450 101.371 101.806 101.971	100.353 100.588 100.926 101.223 101.394 101.314 101.749 101.914 99.008 VA Price A	Rate 6.250 6.375 6.500 6.625 6.700 7.125 7.250 7.375 VA Loans Non-Owne	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761 101.249	30-Day 101.350 101.621 102.210 102.252 102.262 101.908 102.482 102.911 102.661 101.148	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.425 102.854 102.417 100.997	6.125	15-Day 98.577	30-Day 98.514 98.501	45-Day 98.352 98.339	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761 101.249	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911 102.661 101.148	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.854 102.417
5.875 5.000 5.125 5.250 6.375 6.500 6.625 5.750	100.602 100.837 101.175 101.472 101.507 101.428 101.863 102.028 99.285	100.502 100.737 101.075 101.373 101.450 101.371 101.806 101.971	100.353 100.588 100.926 101.223 101.394 101.314 101.749 101.914 99.008 VA Price & O.000 0.125 0.250	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 Adjustmen VA Loans Non-Owne Loan Amoi	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761 101.249 ts	30-Day 101.350 101.621 102.210 102.252 101.908 102.482 102.911 102.661 101.148	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.854 102.417 100.997	6.125	15-Day 98.577	30-Day 98.514 98.501	45-Day 98.352 98.339	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761 101.249	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911 102.661 101.148	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.854 102.417
5.750 5.875 6.000 6.125 6.250 6.375 6.500 6.625 6.750 FICO>=740 FICO 680 - 7 FICO 660 - 6 FICO 640 - 6	100.602 100.837 101.175 101.472 101.507 101.428 101.863 102.028 99.285	100.502 100.737 101.075 101.373 101.450 101.371 101.806 101.971	100.353 100.588 100.926 101.223 101.314 101.749 101.914 99.008 VA Price A 0.000 0.125 0.250 2.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 Adjustmen VA Loans Non-Owne Loan Amoi	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761 101.249	30-Day 101.350 101.621 102.210 102.252 101.908 102.482 102.911 102.661 101.148	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.425 102.854 102.417 100.997	6.125	15-Day 98.577	30-Day 98.514 98.501	45-Day 98.352 98.339	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761 101.249	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911 102.661 101.148	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.854 102.417
5.875 5.000 5.125 5.250 5.375 5.500 5.625 5.750 FICO>=740 FICO 680 - 2 FICO 660 - 6	100.602 100.837 101.175 101.472 101.507 101.428 101.863 102.028 99.285	100.502 100.737 101.075 101.373 101.450 101.371 101.806 101.971	100.353 100.588 100.926 101.223 101.394 101.314 101.749 101.914 99.008 VA Price & O.000 0.125 0.250	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 Adjustmen VA Loans Non-Owne Loan Amoi	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761 101.249 ts	30-Day 101.350 101.621 102.210 102.252 101.908 102.482 102.911 102.661 101.148	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.854 102.417 100.997	6.125	15-Day 98.577	30-Day 98.514 98.501	45-Day 98.352 98.339	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761 101.249	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911 102.661 101.148	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.854 102.417
5.875 5.000 5.125 5.250 5.375 5.500 6.625 5.750 FICO>=740 FICO 680 - 2 FICO 660 - 6 FICO 640 - 6	100.602 100.837 101.175 101.472 101.507 101.428 101.863 102.028 99.285	100.502 100.737 101.075 101.373 101.450 101.371 101.806 101.971 99.251	100.353 100.588 100.926 101.223 101.394 101.314 99.008 VA Price A 0.000 0.125 0.250 2.000 3.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 Adjustmen VA Loans Non-Owne Loan Amoi	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761 101.249 ts	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911 102.661 101.148	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.854 102.417 100.997 0.250 0.500 0.500	6.125	15-Day 98.577 98.564	30-Day 98.514 98.501	45-Day 98.352 98.339	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761 101.249	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911 102.661 101.148	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.854 102.417
5.875 6.000 6.125 6.250 6.375 6.500 6.625 6.750 FICO 680 - 1 FICO 680 - 4 FICO 640 - 4	100.602 100.837 101.175 101.472 101.507 101.428 101.863 102.028 99.285	100.502 100.737 101.075 101.373 101.450 101.371 101.806 101.971 99.251	100.353 100.588 100.926 101.223 101.394 101.314 101.749 101.914 99.008 VA Price A 0.000 0.125 0.250 2.000 3.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan < \$50	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761 101.249 ts	30-Day 101.350 101.621 102.210 102.252 101.908 102.482 102.911 102.661 101.148	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.425 102.417 100.997 0.250 0.500 0.500	6.125	15-Day 98.577 98.564	30-Day 98.514 98.501	98.352 98.339	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761 101.249	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911 102.661 101.148	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.825 102.854 102.417 100.997
5.875 6.000 6.125 6.250 6.375 6.500 6.625 6.750 FICO 680 - 1 FICO 680 - 4 FICO 640 - 4	100.602 100.837 101.175 101.472 101.507 101.428 101.863 102.028 99.285	100.502 100.737 101.075 101.373 101.450 101.371 101.806 101.971 99.251	100.353 100.588 100.926 101.223 101.394 101.314 99.008 VA Price A 0.000 0.125 0.250 2.000 3.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amol Loan < \$50	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761 101.249 ts er unt \$50K < \$10K (exception	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911 102.661 101.148	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.425 102.425 102.417 100.997 0.250 0.500 1.500	6.125 6.250	15-Day 98.577 98.564	30-Day 98.514 98.501 SEI	45-Day 98.352 98.339	Rate 6.250 6.375 6.500 6.625 6.750 7.000 7.125 7.250 7.375	15-Day 101.535 101.671 102.260 102.584 102.319 101.965 102.539 102.968 102.761 101.249	30-Day 101.350 101.621 102.210 102.535 102.262 101.908 102.482 102.911 102.661 101.148	45-Day 101.115 101.522 102.110 102.435 102.205 101.852 102.854 102.417 100.997



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

 Lock Expirations
 Lock Extensions

 0 Days
 9/13/2025
 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***

101	DING COM			
Effective:	8/14/2025 10:	:05		
			NON-QM:	
Residenti	al 30 Yr Fixed		DSCR	
11.500	110.497	11.500	112.506	
11.375	110.247	11.375	112.240	
11.250	109.997	11.250	111.975	
11.125	109.747	11.125	111.709	
11.000	109.497	11.000	111.444	
10.875	109.247	10.875	111.178	
10.750	108.997	10.750	110.912	
10.625	108.747	10.625	110.647	
10.500	108.497	10.500	110.381	
10.375	108.247	10.375	110.115	
10.250	107.997	10.250	109.850	
10.125	107.747	10.125	109.584	
10.000	107.497	10.000	109.319	
9.875	107.247	9.875	109.053	
9.750	106.997	9.750	108.787	
9.625	106.747	9.625	108.787	
9.500	106.497	9.500	108.256	
9.375	106.247	9.375	107.990	
	105.997	_		
9.250	105.747	9.250	107.725	
9.125	105.497	9.125	107.459	
9.000	105.247	9.000	107.194	
8.875	103.247	8.875	106.912	
8.750	104.997	8.750	106.631	
8.625	104.747	8.625	106.350	
8.500	104.497	8.500	106.069	
8.375	104.247	8.375	105.787	
8.250	103.997	8.250	105.506	
8.125	103.715	8.125	105.224	
8.000	103.434	8.000	104.943	
7.875	103.122	7.875	104.631	
7.750	102.809	7.750	104.318	
7.625	102.434	7.625	103.943	
7.500	102.059	7.500	103.568	
7.375	101.684	7.375	103.193	
7.250	101.309	7.250	102.756	
7.125	100.934	7.125	102.318	
7.000	100.559	7.000	101.818	
6.875	100.122	6.875	101.318	
6.750	99.684	6.750	100.756	
6.625	99.184	6.625	100.193	
6.500	98.684	6.500	99.631	
6.375	98.122	6.375	99.006	
6.250	97.559	6.250	98.318	
6.125	96.934	6.125	97.631	
6.000	96.309	6.000	96.943	

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

5.875

5.750

5.625

5.500

96.193

95.443

94.693

93.943

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

95.622

94.934

94.247

93.560

5.875

5.750 5.625

5.500

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0.04 EE	EE 04 C0	CO 04 CE	CE Od EO	50 oz 55	== 04 00	00.04.05	05.04.00
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K >\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.250 -0.500	-0.250 -0.625	-1.000	-1.500
Loan Size	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.123	-0.250	-0.500	-0.625	-0.623		
	>\$3.0mm, <=\$3.5mm	-0.250	-0.125	-0.500	-0.625	-0.500	-0.023			
	- \$5.0HHI, \-\$5.5HHI	-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 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 Pe	Prepay Penalty Price								
Invest	or Only								
5 year	1.000								
4 year	0.500								
3 year	0.000								
2 year	-0.375								
1 year	-0.750								
None	-1.125								

Minimum Loan Size \$150,000

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@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
 9/13/2025
 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	
6.500%	98.100	
6.625%	98.850	
6.750%	99.550	
6.875%	100.075	
6.990%	100.475	
7.125%	100.850	
7.250%	101.225	
7.375%	101.600	
7.500%	101.925	
7.625%	102.175	
7.750%	102.425	
7.875%	102.675	
7.990%	102.925	
8.125%	103.175	
8.250%	103.425	
8.375%	103.675	
8.500%	103.925	
8.625%	104.175	
8.750%	104.425	
8.875%	104.675	
8.990%	104.925	
9.125%	105.175	
9.250%	105.425	
Max Pri	ce (Owner Occ / 2Yr+ PPP)	102.000
r	Max Price (1 Yr PPP)	100.500
M	lax Price (No Prepay)	99.500

	144	<u> </u>
	Investor 30YR Fixed	
Rate	30 Day	
6.500%	99.350	
6.625%	99.975	
6.750%	100.495	
6.875%	100.995	
6.990%	101.425	
7.125%	101.839	
7.250%	102.253	
7.375%	102.683	
7.500%	103.085	
7.625%	103.444	
7.750%	103.757	
7.875%	104.132	
7.990%	104.436	
8.125%	104.741	
8.250%	105.038	
8.375%	105.335	
8.500%	105.616	
8.625%	105.897	
8.750%	106.179	
8.875%	106.460	
8.990%	106.725	
9.125%	106.991	
9.250%	107.179	
Max Price	(Owner Occ / 2Yr+	102.000
Max Price	(1Yr PPP)	100.500
Max Price	(No Prepay)	99.500

Investor NQM LLPAs									
	Other								
LTV	50	55	60	65	70	75	80		
Short Term Rental	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A		
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A		
Cash-Out FICO ≥ 720	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A		
Cash-Out FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A		
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500		
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250		
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A		
Loan Amt <\$150K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250		
Loan Amt <\$250K	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125		
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A		
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A		
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250		
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625		
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000		
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A		
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500		

			lan Adhard					
			ice Adjustm					
	Residential NQM LLPAs Full Doc							
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
		Bank St	atement ,	/ No Rat	io			
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
LTV	55	60	ntial NQN 65	7 LLPA 70	s 75	80	85	90
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.230	-0.230	-0.230	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M	0.000 -0.125	0.000 -0.125	0.000 -0.250	0.000	0.000	0.000 -0.500	N/A N/A	N/A
Loan Amt > \$2.0M Loan Amt > \$3.0M	-0.125	-0.125	-0.250	-0.375	-0.500 N/A	-0.500 N/A	N/A N/A	N/A N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A N/A	N/A N/A	N/A N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *		-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
			IQM LLF					
DSCR ≥ 1.00x / 3 Yr Prepay								
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	

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Di Ratio C - Debt Consolidatio epayment Penalty	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, 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	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 arm 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
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty Investment Highlights Decupancy Property Types Oan Program DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- contized perio- continue perio-	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes dos, Non Warra O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr 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 (p r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner Occupied Inly 4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. crity. crity = % of amure; OR 3-yea cent Penalty cer Occupied crity = 4 Units, Conc cri	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for if Investment On 1% stepdown if see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos sterest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	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% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Tax Cash Out Io Ratio C - Debt Consolidation repayment Penalty Investment Highlights Ioccupancy roperty Types Ioan Program ISCR Calculation Iross Rents Defined Inleased / Vacant Holi Inligible Payoffs Irist Time Investors Inax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for for Investment On SFR, PUD, Tow Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ily; Standa ree structt al Prepayr Non Owr operties O nhome, 2: d - 30 Year d Loans: (eet Rents fi termined erties: Ma erties (2+ Lien, Prop rowers with	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea ment Penalty ner Occupied inly. 4 Units, Condr r Fixed ixed 10 Yr I/V Gross Rents / rom 1007 or from Average ix LTV 70% or Units): Max 1 verty Taxes ar thout a 12 me ted financing I	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (j r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents or efinances; no vacant unit or onth rental pro guidelines for or	equires 720+ FIGUINING RESERVATION RESERVA	irrement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 5%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 4%, 1'	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; OI ceipt.
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights ccupancy roperty Types ban Program SCR Calculation ross Rents Defined nleased / Vacant House igible Payoffs rst Time Investors lax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for for Investment On Investment On SFR, PUD, Tow Fully Amortizet Lesser of Mark Gross rents de Unleased Prop Unlea	e fully am = \$1,000,i must cove payoff of further cla lity; Standa fee structt. al Prepayr Non Owr poperties O nhome, 2- d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop prowers with the class for to delay lity; Standa	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Ire; OR 3-yea Inent Penalty Ind Occupied Inly -4 Units, Conder risked 10 Yr I/K Gross Rents / rom 1007 or Ifrom Average ix LTV 70% or Units): Max 1 Iverty Taxes ar Iverty Taxes ar Ive	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents or refinances; no vacant unit or on onth renal pro guidelines for co bunt prepaid (p	equires 720+ FIGUINING RESERVATION RESERVA	irrement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' or the structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' ent): 5-year penalty with 5%, 4%, 3%, 2%, 1'	DTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Ol ceipt. stepdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights ccupancy roperty Types ban Program SCR Calculation ross Rents Defined nleased / Vacant House igible Payoffs rst Time Investors lax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operations Investment Proserve SFR, PUD, Tow Fully Amortized Interest Only-Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop Any Mortgage Any Mortgage Eligible Amortgage See See Operations of Stool, 2000. Refel Investment On 1% stepdown f	e fully am = \$1,000,i must cove payoff of rurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year F d Loans: (eet Rents f termined erties: Ma erties (2+ Lien, Prop rowers wi er to delay ly; Standa ee structu eet structu effects (2+ con to be seen of the seen of	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	irrement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 5%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 4%, 1'	DTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Ol ceipt. stepdown fee structure; Ol
ax Cash Out b Ratio C - Debt Consolidation repayment Penalty vestment Highlights ccupancy operty Types ban Program SCR Calculation ross Rents Defined inleased / Vacant Holi igible Payoffs rst Time Investors lax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa fee structual Prepayr Non Owr Onhome, 2 d - 30 Year d Loans: (let Rents f termined territies (2+ Lien, Progrowers with art of the label of the label ly; Standa fee structual ly fee and the label ly fee and the label ly; Standa fee structual ly fee and the label ly; Standa fee structual	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	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 2-Year penalty with 3%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% structure; OR 2-Year penalty with 2% structure; OR 2-Year penalty with 2% structure; OR 2-Y	DTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Ol ceipt. stepdown fee structure; Ol
Anax Cash Out Io Ratio Io - Debt Consolidatio Irepayment Penalty Investment Highlights Iocupancy Iroperty Types Ioan Program IosCR Calculation Iross Rents Defined Inleased / Vacant Hol Inligible Payoffs Irist Time Investors In	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operations Investment Proserve SFR, PUD, Tow Fully Amortized Interest Only-Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop Any Mortgage Any Mortgage Eligible Amortgage See See Operations of Stool, 2000. Refel Investment On 1% stepdown f	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa fee structual Prepayr Non Owr Onhome, 2 d - 30 Year d Loans: (let Rents f termined territies (2+ Lien, Progrowers with art of the label of the label ly; Standa fee structual ly fee and the label ly fee and the label ly; Standa fee structual ly fee and the label ly; Standa fee structual	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	irrement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% structure; OR 2-Year	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol ceipt. erty. 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out Io Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined	mes United Fi	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,1 must cove payoff of further claily; Standadiee structual Prepayor Non Own payoff of further claily; Standadiee structual Prepayor Non Own payoff of death of the further claim o	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	irrement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 2%, 1' structure; OR 2-Year penalty with 2%, 2%, 2%, 1' structure; OR 2-Year penalty with 2%, 2%, 2%, 1' structure; OR 2-Year penalty with 2%, 2%, 2%, 2' structure; OR 2-Year penalty with 2%, 2%, 2%, 2' structure; OR 2-Year penalty with 2%, 2%, 2%, 2' structure; OR 2-Year penalty with 2%, 2%, 2%, 2' structure; OR 2-Year penalty with 2%, 2%, 2%, 2' structure; OR 2-Year penalty with 2%, 2%, 2' structure; OR 2-Year penalty	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol ceipt. erty. 6 stepdown fee structure; Ol another structure; Ol
Tax Cash Out Io Ratio C - Debt Consolidation repayment Penalty Investment Highlights Ioccupancy roperty Types Ioan Program ISCR Calculation Iross Rents Defined Inleased / Vacant Holi Inligible Payoffs Irist Time Investors Inax Cash Out	mes United Fi	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,1 must cover payoff of further cla lity; Standaree structural Prepayr Non Own payoff of d to a structural Prepayr On the structu	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	irrement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% structure; OR 2-Year	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol ceipt. 6 stepdown fee structure; Ol ceipt. 6 stepdown fee structure; Ol s nortgage.com) 457-6440



Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

Lock Expirations		Lock Extensions	
80 Days	9/13/2025	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
Data	FIX 30	FIX 30	FIX 30
Rate			
10.000	111.208	110.583	109.833
9.875	110.958	110.333	109.583
9.750	110.708	110.083	109.333
9.625	110.458	109.833	109.083
9.500	110.208	109.583	108.833
9.375	109.958	109.333	108.583
9.250	109.708	109.083	108.333
9.125	109.458	108.833	108.083
9.000	109.208	108.583	107.833
8.875	108.958	108.333	107.583
8.750	108.708	108.083	107.333
8.625	108.458	107.833	107.083
8.500	108.208	107.583	106.833
8.375	107.958	107.333	106.583
8.250	107.708	107.083	106.333
8.125	107.374	106.749	105.999
8.000	107.040	106.415	105.665
7.875	106.706	106.081	105.331
7.750	106.353	105.728	104.978
7.625	105.982	105.357	104.607
7.500	105.591	104.966	104.216
7.375	105.181	104.556	103.806
7.250	104.751	104.126	103.376
7.125	104.301	103.676	102.926
7.000	103.831	103.206	102.456
6.875	103.341	102.716	101.966
6.750	102.833	102.208	101.458
6.625	102.307	101.688	100.938
6.500	101.764	101.212	100.462
6.375	101.203	100.721	99.971
6.250	100.626	100.216	99.466
6.125	100.033	99.698	98.948
6.000	99.425	99.166	98.416
5.875	98.801	98.620	97.870
5.750	98.163	98.038	97.288
5.625	97.512	97.387	96.637
5.500	96.846	96.721	95.971
5.375	96.166	96.041	95.291
5.250	95.473	95.348	94.598
5.125	94.767	94.642	93.892
5.000	94.049	93.924	93.174

•						
	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
B	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
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
Keimance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500
	>= 780	-0.375	-0.375	-0.625	-0.875	
	760 - 779	-0.375	-0.375	-0.875	-1.250	
	740 - 759	-0.375	-0.375	-1.000	-1.625	
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	
	700 - 719	-0.375	-0.500	-1.625	-2.625	
	680 - 699	-0.375	-0.625	-2.000	-2.875	
	660 - 679	-0.375	-0.875	-2.750	-4.000	

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

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

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

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



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

Lock Expirations
30 Days 9/13/2025

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

Effective: 8/14/2025 10:05

FIXED SECONDS

RES	IDENTIAL
Rate	30 Day
12.625	113.000
12.500	112.750
12.375	112.500
12.250	112.250
12.125	112.000
12.000	111.750
11.875	111.500
11.750	111.250
11.625	111.000
11.500	110.750
11.375	110.500
11.250	110.250
11.125	110.000
11.000	109.750
10.875	109.500
10.750	109.250
10.625	109.000
10.500	108.750
10.375	108.500
10.250	108.250
10.125	107.875
10.000	107.500
9.875	107.125
9.750	106.750
9.625	106.375
9.500	106.000
9.375	105.625
9.250	105.250
9.125	104.875
9.000	104.500
8.875	104.125
8.750	103.750
8.625	103.250
8.500	102.750
8.375	102.750
8.250	101.750
8.125	101.750
8.000	100.500
7.875	99.750
7.750	
	99.000 98.250
7.625	198.250

				RES	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)
	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)
爿	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)		
<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)
	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT (12	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)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Å	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
æ	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
Ā	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
Ē	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)			
g S	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
4	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

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

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

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



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

 30 Days
 9/13/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 8/14/2025 10:05

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	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	140, 140, 141, 143, 144, 1411, 511, 511, 511, 171, 171, 171, 171, 1



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

	Lock Expirations	Lock Extensions	
15 Days	8/29/2025	2 days	0.100
30 Days	9/13/2025	7 days	0.250
45 Days	9/28/2025	15 days	0.375
		30 days	0.625

Effective: 8/14/2025 10:05 THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

Administration and Appraisal Fees

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





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

Appraisal Desk (816) 457-6349

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

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

Lock Desk Hours

8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST

Contact Us Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300

Approved States 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