



United Fidelity Funding  
1300 NW Briarcliff Prky, Ste 275  
Kansas City MO, 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

Lock Expirations		Lock Extensions	
15 Days	10/25/2025	2 days	0.100
30 Days	11/9/2025	7 days	0.250
45 Days	11/24/2025	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  
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Effective: 10/10/2025 10:42

## CONVENTIONAL

CONVENTIONAL 30/25YR FIXED				CONVENTIONAL 20 YR FIXED				CONVENTIONAL 15 YR FIXED				CONVENTIONAL 10 YR FIXED			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	99.978	99.936	99.826	5.250	100.072	99.999	99.932	5.000	99.771	99.755	99.590	5.125	99.637	99.620	99.455
5.875	100.575	100.533	100.424	5.375	100.591	100.518	100.451	5.125	100.050	100.033	99.868	5.250	100.082	100.065	99.900
6.000	101.134	101.092	100.982	5.500	100.122	100.031	99.955	5.250	100.438	100.421	100.256	5.375	100.507	100.490	100.326
6.125	101.622	101.580	101.520	5.625	100.644	100.552	100.477	5.375	100.975	100.958	100.793	5.500	100.753	100.737	100.572
6.250	101.401	101.359	101.299	5.750	101.135	101.043	100.968	5.500	101.225	101.209	101.044	5.625	100.965	100.948	100.783
6.375	101.895	101.853	101.794	5.875	101.600	101.509	101.434	5.625	101.437	101.420	101.255	5.750	101.190	101.174	101.009
6.500	102.403	102.361	102.302	6.000	101.318	101.285	101.144	5.750	101.546	101.530	101.365	5.875	101.589	101.572	101.407
6.625	102.836	102.794	102.735	6.125	101.675	101.626	101.489	5.875	102.057	102.040	101.875	6.000	101.790	101.773	101.608
6.750	102.605	102.572	102.525	6.250	102.118	102.016	101.933	6.000	102.262	102.245	102.081	6.125	101.975	101.959	101.794
6.875	103.079	103.045	102.999	6.375	102.508	102.406	102.322	6.125	102.502	102.486	102.321	6.250	102.215	102.198	102.004
CONV 30 YR FIXED HIGH BAL				CONV 20 YR FIXED HIGH BAL				CONV 15 YR FIXED HIGH BAL				CONV 10 YR FIXED HIGH 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
5.875	100.084	100.042	99.885	5.875	100.123	100.084	100.042	6.250	100.396	100.380	100.186	6.250	99.969	99.952	99.759
6.000	100.653	100.620	100.479	6.000	100.593	100.554	100.512	6.375	100.808	100.791	100.597	6.375	100.272	100.255	100.061
6.125	100.978	100.936	100.876	6.125	101.017	100.978	100.936	6.500	100.961	100.945	100.751	6.500	100.509	100.492	100.299
6.250	101.131	101.089	101.030	6.250	101.170	101.131	101.089	6.625	101.144	101.127	100.934	6.625	100.710	100.693	100.500
6.375	101.523	101.481	101.422	6.375	101.562	101.523	101.481	6.750	101.016	100.982	100.781	6.750	100.590	100.556	100.355
6.500	101.999	101.966	101.826	6.500	101.959	101.920	101.879	6.875	101.402	101.368	101.167	6.875	100.868	100.834	100.633
6.625	102.266	102.224	102.165	6.625	102.305	102.266	102.224	7.000	101.507	101.474	101.273	7.000	101.025	100.992	100.790
6.750	101.715	101.690	101.651	6.750	101.733	101.715	101.690	7.125	101.598	101.564	101.363	7.125	101.158	101.124	100.923
6.875	102.016	101.991	101.952	6.875	102.034	102.016	101.991	7.250	99.040	98.942	98.825	7.250	99.040	98.942	98.825
7.000	102.481	102.464	102.338	7.000	102.325	102.307	102.282								
SOFR 5/6 ARMS				SOFR 7/6 ARMS				SOFR 10/6 ARMS				Misc Price Adjustments			
No Current Program Data				No Current Program Data				No Current Program Data				No Impounds (Non-CA)		0.250	
												No Impounds (CA Only)		0.150	
												Non-Owner, LTV <= 75		2.125	
												Non-Owner, LTV 75.01-80		3.375	
												Non-Owner, LTV > 80		4.125	
												2-4 Unit		1.000	
												Condo, LTV > 75		0.750	
												FICO < 660		0.500	
												Loan Amt \$50K < \$100K		0.500	
Loan < \$50K (exception only)		1.500													
Loss Payee Clause				Lock Desk Hours				Contact Us				Approved States			
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150				8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST				Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300				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			

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## GOVERNMENT FHA and USDA

FHA #2655700006

FHA 30 YR Fixed				FHA 15 YR Fixed				FHA 5/1 ARM				FHA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
5.250	99.669	99.624	99.528	5.250	100.711	100.694	100.529	5.375	99.767	99.704	99.542	FICO >=780	0.000
5.375	100.102	100.057	99.961	5.375	100.185	100.168	100.003	5.500	99.758	99.695	99.533	FICO 740 - 779	0.000
5.500	100.607	100.561	100.466	5.500	100.725	100.709	100.544	5.625	99.748	99.685	99.523	FICO 680 - 739	0.125
5.625	101.134	101.089	100.994	5.625	101.257	101.240	101.075	5.750	100.356	100.293	100.131	FICO 660 - 679	0.250
5.750	101.364	101.348	101.283	5.750	101.781	101.764	101.600	5.875	100.345	100.282	100.120	FICO 640 - 659	0.500
5.875	101.361	101.346	101.281	5.875	101.216	101.199	101.005	6.000	100.333	100.270	100.108	FICO 620 - 639	1.500
6.000	101.900	101.885	101.820	6.000	101.736	101.719	101.525	6.125	100.319	100.256	100.094	Non-Owner	0.500
6.125	102.385	102.370	102.305	6.125	102.244	102.228	102.034	6.250	100.304	100.241	100.079	Loan Amount \$50K < \$100K	0.500
6.250	102.515	102.500	102.435	6.250	102.748	102.731	102.538					Loan < \$50K (exception only)	1.500
6.375	102.113	102.040	101.918	6.375	102.148	102.115	101.914					All FHA Streamline Loans	0.250
												All FHA Refinance Loans	0.125
FHA 30 YR Fixed High Bal				FHA 15 YR Fixed High Bal				RURAL HOUSING 30 YR Fixed				USDA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
6.250	101.902	101.887	101.822	6.250	98.473	98.456	98.263	6.000	101.611	101.561	101.388	FICO >=780	0.000
6.375	101.420	101.348	101.225	6.375	98.215	98.178	98.128	6.125	102.156	102.106	101.933	FICO 740 - 779	0.000
6.500	101.924	101.852	101.729	6.500	98.426	98.389	98.339	6.250	102.634	102.584	102.411	FICO 700 - 739	0.125
6.625	102.227	102.155	102.032	6.625	98.875	98.841	98.640	6.375	101.790	101.756	101.572	FICO 680 - 699	0.250
6.750	102.201	102.231	102.261	6.750	99.365	99.331	99.130	6.500	102.368	102.334	102.150	FICO 660 - 679	0.375
6.875	101.916	101.946	101.976	6.875	98.815	98.778	98.728	6.625	102.877	102.844	102.659	FICO 640 - 659	0.875
7.000	102.323	102.354	102.384	7.000	98.930	98.893	98.843	6.750	103.369	103.335	103.151	FICO 620 - 639	1.500
7.125	102.747	102.777	102.807	7.125	99.038	99.001	98.950	6.875	102.606	102.573	102.388	CA Property	0.150
7.250	102.437	102.404	102.219	7.250	99.040	98.942	98.825	7.000	103.149	103.116	102.931	Loan < \$50K (exception)	1.500
7.375	100.608	100.541	100.337					7.125	103.675	103.642	103.458	All RD Refinance Loans	0.125
												*Other St. Adjustments may apply	

## GOVERNMENT VA

VA 15 YR Fixed				VA 30 YR Fixed				VA 5/1 ARM 1/1/5				VA 30 YR Fixed IRRRL			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.000	101.736	101.719	101.525	5.500	100.607	100.561	100.466	5.750	100.356	100.293	100.131	5.500	100.607	100.561	100.466
6.125	102.244	102.228	102.034	5.625	101.134	101.089	100.994	5.875	100.345	100.282	100.120	5.625	101.134	101.089	100.994
6.250	102.748	102.731	102.538	5.750	101.364	101.348	101.283	6.000	100.333	100.270	100.108	5.750	101.364	101.348	101.283
6.375	102.148	102.115	101.914	5.875	101.361	101.346	101.281	6.125	100.319	100.256	100.094	5.875	101.361	101.346	101.281
6.500	102.653	102.620	102.418	6.000	101.900	101.885	101.820	6.250	100.304	100.241	100.079	6.000	101.900	101.885	101.820
6.625	103.150	103.116	102.915	6.125	102.385	102.370	102.305					6.125	102.385	102.370	102.305
6.750	103.640	103.606	103.405	6.250	102.515	102.500	102.435					6.250	102.515	102.500	102.435
				6.375	102.113	102.040	101.918					6.375	102.113	102.040	101.918
				6.500	102.577	102.504	102.381					6.500	102.577	102.504	102.381
				6.625	102.990	102.917	102.795					6.625	102.990	102.917	102.795
VA 15 YR Fixed High Bal				VA 30 YR Fixed High Bal				VA 5/1 ARM HB				VA 30 YR Fixed IRRRL HB			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	100.749	100.677	100.554	6.250	101.902	101.887	101.822	6.125	100.319	100.256	100.094	6.250	101.902	101.887	101.822
5.875	100.992	100.919	100.796	6.375	101.420	101.348	101.225	6.250	100.304	100.241	100.079	6.375	101.420	101.348	101.225
6.000	101.339	101.266	101.144	6.500	101.924	101.852	101.729					6.500	101.924	101.852	101.729
6.125	101.667	101.594	101.471	6.625	102.227	102.155	102.032					6.625	102.227	102.155	102.032
6.250	101.372	101.198	101.025	6.750	102.201	102.231	102.261					6.750	102.201	102.231	102.261
6.375	101.299	101.125	100.951	6.875	101.916	101.946	101.976					6.875	101.916	101.946	101.976
6.500	101.755	101.582	101.408	7.000	102.323	102.354	102.384					7.000	102.323	102.354	102.384
6.625	101.936	101.762	101.588	7.125	102.747	102.777	102.807					7.125	102.747	102.777	102.807
6.750	99.365	99.331	99.130	7.250	102.437	102.404	102.219					7.250	102.437	102.404	102.219
				7.375	100.608	100.541	100.337					7.375	100.608	100.541	100.337

### VA Price Adjustments

FICO >=740	0.000	VA Loans	0.250
FICO 680 - 739	0.125	Non-Owner	0.500
FICO 660 - 679	0.250	Loan Amount \$50K < \$100K	0.500
FICO 640 - 659	2.000	Loan < \$50K (exception only)	1.500
FICO 620 - 639	3.000		



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Non-QM UW Fee  
\$1,499

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

## NON-QM: A PLUS (Tighter credit box, best pricing)

Residential 30 Yr Fixed		DSCR	
11.500	110.847	11.500	112.615
11.375	110.597	11.375	112.365
11.250	110.347	11.250	112.115
11.125	110.097	11.125	111.865
11.000	109.847	11.000	111.615
10.875	109.597	10.875	111.365
10.750	109.347	10.750	111.115
10.625	109.097	10.625	110.865
10.500	108.847	10.500	110.615
10.375	108.597	10.375	110.365
10.250	108.347	10.250	110.115
10.125	108.097	10.125	109.865
10.000	107.847	10.000	109.615
9.875	107.597	9.875	109.365
9.750	107.347	9.750	109.115
9.625	107.097	9.625	108.865
9.500	106.847	9.500	108.615
9.375	106.597	9.375	108.365
9.250	106.347	9.250	108.115
9.125	106.097	9.125	107.865
9.000	105.847	9.000	107.615
8.875	105.597	8.875	107.365
8.750	105.347	8.750	107.115
8.625	105.097	8.625	106.865
8.500	104.847	8.500	106.615
8.375	104.597	8.375	106.365
8.250	104.347	8.250	106.115
8.125	104.097	8.125	105.865
8.000	103.847	8.000	105.615
7.875	103.597	7.875	105.365
7.750	103.347	7.750	105.115
7.625	103.097	7.625	104.865
7.500	102.847	7.500	104.615
7.375	102.597	7.375	104.365
7.250	102.347	7.250	104.115
7.125	102.097	7.125	103.865
7.000	101.847	7.000	103.615
6.875	101.597	6.875	103.365
6.750	101.347	6.750	103.115
6.625	101.097	6.625	102.865
6.500	100.847	6.500	102.615
6.375	100.597	6.375	102.365
6.250	100.347	6.250	102.115
6.125	100.097	6.125	101.865
6.000	99.847	6.000	101.615
5.875	99.597	5.875	101.365
5.750	99.347	5.750	101.115
5.625	99.097	5.625	100.865
5.500	98.847	5.500	100.615

	Credit Score	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
		>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780
Full Doc	760 - 779	1.125	1.000	0.875	0.750	0.625	0.500	0.375	0.250	-2.500
	740 - 759	1.000	0.875	0.750	0.625	0.500	0.375	0.250	0.125	-4.250
	720 - 739	0.875	0.750	0.625	0.500	0.375	0.250	0.125	-0.250	-3.125
	700 - 719	0.750	0.625	0.500	0.375	0.250	0.125	-0.125	-0.750	-4.000
	680 - 699	0.625	0.500	0.375	0.250	0.125	-0.125	-0.750	-1.500	-5.250
	660 - 679	0.500	0.375	0.250	0.125	-0.125	-0.750	-1.500	-3.250	-
	640 - 659	0.375	0.250	0.125	-0.125	-0.750	-1.500	-3.250	-	-
	620 - 639	0.250	0.125	-0.125	-0.750	-1.500	-3.250	-	-	-
	600 - 619	0.125	-0.125	-0.750	-1.500	-3.250	-	-	-	-
	580 - 599	0.000	-0.250	-1.000	-2.000	-3.250	-	-	-	-
Alt Doc	760 - 779	1.125	1.000	0.875	0.750	0.625	0.500	0.375	0.250	-2.500
	740 - 759	1.000	0.875	0.750	0.625	0.500	0.375	0.250	0.125	-4.750
	720 - 739	0.875	0.750	0.625	0.500	0.375	0.250	0.125	-0.250	-6.000
	700 - 719	0.750	0.625	0.500	0.375	0.250	0.125	-0.125	-0.750	-
	680 - 699	0.625	0.500	0.375	0.250	0.125	-0.125	-0.750	-1.500	-
	660 - 679	0.500	0.375	0.250	0.125	-0.125	-0.750	-1.500	-3.250	-
	640 - 659	0.375	0.250	0.125	-0.125	-0.750	-1.500	-3.250	-	-
	620 - 639	0.250	0.125	-0.125	-0.750	-1.500	-3.250	-	-	-
	600 - 619	0.125	-0.125	-0.750	-1.500	-3.250	-	-	-	-
	580 - 599	0.000	-0.250	-1.000	-2.000	-3.250	-	-	-	-
Loan Size	UPP <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	>\$3.5mm, <=\$4.0mm	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.000	-	-
Loan Type LPAs	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
	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	-
	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 LPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LPAs	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 LPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	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	-	-

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

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

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	Income Summary	Grid
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

	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	>= 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
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
	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
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
	>=\$2.0mm, <\$2.5mm							
	>=2.5mm, <\$3.0mm							
DSCR	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
	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/DII/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
Loan Type LLPAs	Purchase	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
	Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
	Tier 2 States: Other*	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 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150		Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a> Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
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Effective: 10/10/2025 10:42

Non-QM UW Fee  
\$1,499

United Fidelity Funding  
1300 NW Briarcliff Prky, Ste 275  
Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

Lock Expirations		Lock Extensions	
30 Days	11/9/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

## NON-QM

Residential 30YR Fixed			Investor 30YR Fixed	
Rate	30 Day		Rate	30 Day
6.375%	98.275		6.375%	99.300
6.500%	99.225		6.500%	100.200
6.625%	99.925		6.625%	100.700
6.750%	100.525		6.750%	101.200
6.875%	100.975		6.875%	101.675
6.990%	101.425		6.990%	102.125
7.125%	101.800		7.125%	102.625
7.250%	102.200		7.250%	103.075
7.375%	102.575		7.375%	103.525
7.500%	102.900		7.500%	103.950
7.625%	103.150		7.625%	104.325
7.750%	103.425		7.750%	104.700
7.875%	103.675		7.875%	105.075
7.990%	103.925		7.990%	105.435
8.125%	104.175		8.125%	105.785
8.250%	104.425		8.250%	106.125
8.375%	104.675		8.375%	106.425
8.500%	104.925		8.500%	106.725
8.625%	105.175		8.625%	107.006
8.750%	105.425		8.750%	107.288
8.875%	105.675		8.875%	107.569
8.990%	105.925		8.990%	107.834
9.125%	106.175		9.125%	108.100
Max Price (Owner Occ / 3Yr+ PPP)		101.500	Max Price (3Yr PPP)	101.500
Max Price (2 Yr PPP)		101.000	Max Price (2Yr PPP)	101.000
Max Price (1 Yr PPP)		100.000	Max Price (1Yr PPP)	100.500
Max Price (No Prepay)		99.500	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
I/O	-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

Price Adjustments								
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	-2.375	-3.500	-5.000	N/A	N/A
Bank Statement / No Ratio								
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
Residential NQM -- LLPAs								
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	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
Investor NQM -- LLPAs								
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	

RESIDENTIAL PROGRAM ELIGIBILITY				Max LTV		RESIDENTIAL PROGRAM LIMITATIONS	
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	Overlays	Limit
\$1,500,000	50%	6 Months	740	90.00%	80.00%	Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%	2nd Home / Investor	80% LTV (Purch & R/T)
			660	80.00%	70.00%	(Min FICO 680 / Max \$2.5M Loan Size)	75% LTV (Cash-Out)
\$2,500,000	50%	9 Months	720	80.00%	75.00%	No Ratio / Asset Depletion	80% LTV
			700	80.00%	70.00%	Non Warrantable Condos	80% LTV
			680	75.00%	65.00%	Residual Income	\$2,500.00
\$3,000,000	50%	12 Months	720	75.00%	70.00%	12 Mos Profit & Loss	80% (Purchase)
			700	70.00%	70.00%	w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		
INVESTOR PROGRAM ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIONS	
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays
\$1,500,000	6 Months	0.75	740	80.00%	80.00%	75.00%	Foreign National
			700	80.00%	80.00%	75.00%	First Time Investors
			680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min 680, Min \$250,000 LnAmt
			680	70.00%	70.00%	65.00%	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%	
			680	65.00%	65.00%	60.00%	
Declining Markets <<ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%							
Residential Highlights Primary, Secondary Homes and NOO							
Occupancy	Primary, Secondary Homes (Max \$2M LnAmt) & Investment Properties						
Property Types	SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines						
Loan Programs	Fully Amortized - 30 Year Fixed Interest Only - 40 Year Fixed 10 Yr I/O						
Qual Payment - I/O	Qualify over the fully amortized period - 360 Months						
Max Cash Out	Max Cash-Out = \$1,000,000; Cash-Out > \$500,000 requires 720+ FICO & LTV ≤ 60; Cash-Out Proceeds may be used for reserve requirements						
No Ratio	Eligible Assets must cover 100% of the MTG Note, Minimum Reserve Requirement & 12 Months of Total Payments in DTI determination.						
DC - Debt Consolidation	Defined as the payoff of any Mortgage/Title Lien including delinquent property taxes, any tradeline on credit and any Federal or State Tax Liens with an established Payment Plan. See guidelines for further clarity.						
Prepayment Penalty	Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions.						
Investment Highlights Non Owner Occupied Homes							
Occupancy	Investment Properties Only						
Property Types	SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines						
Loan Program	Fully Amortized - 30 Year Fixed Interest Only - 30 Year Fixed 10 Yr I/O						
DSCR Calculation	Fully Amortized Loans: Gross Rents / New PITIA Interest Only Loans: Gross Rents / New ITIA						
Gross Rents Defined	Lesser of Market Rents from 1007 or Lease Agreement. Use current lease amount when documenting 3 months of receipt.						
Unleased / Vacant Homes	Gross rents determined from Average Market Rents on Appraisal. Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions Unleased Properties (2+ Units): Max 1 vacant unit on refinances						
Eligible Payoffs	Any Mortgage Lien, Property Taxes and Insurance including delinquent property taxes or prepaids on ANY rental property.						
First Time Investors	Defined as borrowers without a 12 month rental property history over the most recent 12 months.						
Max Cash Out	\$500,000. Refer to delayed financing guidelines for other restrictions.						
Prepayment Penalty	Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions.						
Loss Payee Clause						Contact Us	
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150						Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	
						Approved States AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA WI, WA	
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Non-QM UW Fee  
\$1,395

United Fidelity Funding  
1300 NW Briarcliff Prky, Ste 275  
Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

Lock Expirations		Lock Extensions	
30 Days	11/9/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 10/10/2025 10:42

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

## Non-Agency Investor/Second Home (AUS)

	Conforming Balance	Agency Jumbo	Agency Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	112.048	111.423	110.673
9.875	111.798	111.173	110.423
9.750	111.548	110.923	110.173
9.625	111.298	110.673	109.923
9.500	111.048	110.423	109.673
9.375	110.798	110.173	109.423
9.250	110.548	109.923	109.173
9.125	110.298	109.673	108.923
9.000	110.048	109.423	108.673
8.875	109.798	109.173	108.423
8.750	109.548	108.923	108.173
8.625	109.298	108.673	107.923
8.500	109.048	108.423	107.673
8.375	108.798	108.173	107.423
8.250	108.548	107.923	107.173
8.125	108.298	107.673	106.923
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5.625	103.298	102.673	101.923
5.500	103.048	102.423	101.673
5.375	102.798	102.173	101.423
5.250	102.548	101.923	101.173
5.125	102.298	101.673	100.923
5.000	102.048	101.423	100.673

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

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Purchase Money Loans & Limited Cash-Out Refinance	Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash-Out Refinance	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
	2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		

Mortgages with Subordinate Financing	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125

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

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

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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
FULL DOC	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)		
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)		
	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)		
	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)		
	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
	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)				
BANK STATEMENT (12 or 24)	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
	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)		
	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)				
	660 - 679	(5.750)	(5.875)	(6.250)						
TERM	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		
	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		
LOAN AMOUNT	050,000-075k	(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)		
	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	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		
DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	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)		
PROPERTY	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)			
	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	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 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	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

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 Kansas City, MO 64150  
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Effective: 10/10/2025 10:42

Lock Expirations		Lock Extensions	
30 Days	11/9/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

## FHA with DPA Seconds

30 Year Fixed			
Rate	15 Day	30 Day	45 Day
7.750	101.026	100.963	100.588
7.625	100.235	100.172	99.797
7.500	100.132	100.070	99.695
7.375	100.019	99.956	99.581
7.250	99.897	99.834	99.459
7.125	99.184	99.121	98.746

**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 <\$70,000	-3.000

Loss Payee Clause	Contact Us	Approved States
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Lock Expirations		Lock Extensions	
15 Days	10/25/2025	2 days	0.100
30 Days	11/9/2025	7 days	0.250
45 Days	11/24/2025	15 days	0.375
		30 days	0.625

Effective: 10/10/2025 10:42

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## Administration and Appraisal Fees

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

**DID YOU KNOW?**  
**PRICE. PRODUCTS. SERVICE.**  
**IT'S ALL WE DO.**



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

Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST	Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a> Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	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

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