



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          | 8/15/2025 | 2 days          | 0.100 |
| 30 Days          | 8/30/2025 | 7 days          | 0.250 |
| 45 Days          | 9/14/2025 | 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](http://WWW.UFFEAGLE.COM)

Effective: 7/31/2025 10:21

## 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  |
| 6.125                      | 99.650  | 99.603  | 99.555  | 6.000                    | 100.075 | 99.974  | 99.887  | 5.750                    | 100.713 | 100.600 | 100.535 | 5.875                    | 100.621 | 100.588 | 100.455 |
| 6.250                      | 99.952  | 99.897  | 99.840  | 6.125                    | 100.570 | 100.469 | 100.381 | 5.875                    | 101.086 | 101.053 | 100.920 | 6.000                    | 100.858 | 100.825 | 100.692 |
| 6.375                      | 100.505 | 100.449 | 100.393 | 6.250                    | 101.036 | 100.935 | 100.848 | 6.000                    | 101.326 | 101.293 | 101.159 | 6.125                    | 101.124 | 101.092 | 100.958 |
| 6.500                      | 101.053 | 100.997 | 100.941 | 6.375                    | 101.463 | 101.362 | 101.275 | 6.125                    | 101.600 | 101.550 | 101.422 | 6.250                    | 101.436 | 101.395 | 101.261 |
| 6.625                      | 101.532 | 101.476 | 101.420 | 6.500                    | 101.209 | 101.133 | 101.020 | 6.250                    | 101.902 | 101.788 | 101.723 | 6.375                    | 101.836 | 101.795 | 101.662 |
| 6.750                      | 101.747 | 101.683 | 101.618 | 6.625                    | 101.639 | 101.531 | 101.450 | 6.375                    | 102.299 | 102.259 | 102.125 | 6.500                    | 102.052 | 102.011 | 101.878 |
| 6.875                      | 102.236 | 102.173 | 102.108 | 6.750                    | 102.033 | 101.925 | 101.845 | 6.500                    | 102.516 | 102.475 | 102.342 | 6.625                    | 102.294 | 102.253 | 102.119 |
| 7.000                      | 102.683 | 102.619 | 102.555 | 6.875                    | 102.397 | 102.289 | 102.208 | 6.625                    | 102.751 | 102.711 | 102.577 | 6.750                    | 102.560 | 102.531 | 102.398 |
| 7.125                      | 103.099 | 103.036 | 102.971 | 7.000                    | 103.049 | 102.955 | 102.883 | 6.750                    | 102.915 | 102.886 | 102.753 | 6.875                    | 102.955 | 102.926 | 102.793 |
| 7.250                      | 103.311 | 103.299 | 103.206 | 7.125                    | 103.474 | 103.380 | 103.308 | 6.875                    | 103.420 | 103.392 | 103.258 | 7.000                    | 103.145 | 103.116 | 102.983 |

| 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  |
| 6.500                     | 100.642 | 100.593 | 100.445 | 6.500                     | 100.417 | 100.369 | 100.289 | 6.250                     | 99.561  | 99.521  | 99.387  | 6.250                     | 99.136  | 99.096  | 98.962  |
| 6.625                     | 100.978 | 100.930 | 100.782 | 6.625                     | 100.883 | 100.833 | 100.770 | 6.375                     | 99.977  | 99.936  | 99.803  | 6.375                     | 99.443  | 99.402  | 99.269  |
| 6.750                     | 101.096 | 101.032 | 100.967 | 6.750                     | 101.145 | 101.096 | 101.032 | 6.500                     | 100.147 | 100.107 | 99.973  | 6.500                     | 99.707  | 99.666  | 99.533  |
| 6.875                     | 101.465 | 101.401 | 101.336 | 6.875                     | 101.515 | 101.465 | 101.401 | 6.625                     | 100.332 | 100.291 | 100.158 | 6.625                     | 99.950  | 99.910  | 99.776  |
| 7.000                     | 101.824 | 101.760 | 101.696 | 7.000                     | 101.874 | 101.824 | 101.760 | 6.750                     | 100.378 | 100.350 | 100.216 | 6.750                     | 99.952  | 99.923  | 99.790  |
| 7.125                     | 102.124 | 102.060 | 101.996 | 7.125                     | 102.174 | 102.124 | 102.060 | 6.875                     | 100.790 | 100.761 | 100.628 | 6.875                     | 100.256 | 100.227 | 100.094 |
| 7.250                     | 101.940 | 101.837 | 101.732 | 7.250                     | 102.011 | 101.940 | 101.837 | 7.000                     | 100.932 | 100.903 | 100.770 | 7.000                     | 100.484 | 100.455 | 100.322 |
| 7.375                     | 102.235 | 102.132 | 102.027 | 7.375                     | 102.306 | 102.235 | 102.132 | 7.125                     | 101.034 | 101.005 | 100.872 | 7.125                     | 100.665 | 100.636 | 100.503 |
| 7.500                     | 102.458 | 102.355 | 102.250 | 7.500                     | 102.529 | 102.458 | 102.355 | 7.250                     | 98.919  | 98.813  | 98.686  | 7.250                     | 98.919  | 98.813  | 98.686  |
| 7.625                     | 102.623 | 102.520 | 102.415 | 7.625                     | 102.694 | 102.623 | 102.520 |                           |         |         |         |                           |         |         |         |

| 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)          |  |  |  |
|                         |  |  |  |                         |  |  |  |                         |  |  |  | No Impounds (CA Only)         |  |  |  |
|                         |  |  |  |                         |  |  |  |                         |  |  |  | Non-Owner, LTV <= 75          |  |  |  |
|                         |  |  |  |                         |  |  |  |                         |  |  |  | Non-Owner, LTV 75.01-80       |  |  |  |
|                         |  |  |  |                         |  |  |  |                         |  |  |  | Non-Owner, LTV > 80           |  |  |  |
|                         |  |  |  |                         |  |  |  |                         |  |  |  | 2-4 Unit                      |  |  |  |
|                         |  |  |  |                         |  |  |  |                         |  |  |  | Condo, LTV > 75               |  |  |  |
|                         |  |  |  |                         |  |  |  |                         |  |  |  | FICO < 660                    |  |  |  |
|                         |  |  |  |                         |  |  |  |                         |  |  |  | Loan Amt \$50K < \$100K       |  |  |  |
|                         |  |  |  |                         |  |  |  |                         |  |  |  | Loan < \$50K (exception only) |  |  |  |

| Loss Payee Clause   |  | Lock Desk Hours                                     |  | Contact Us   |  | Approved States  |  |
|---|--|---|--|--|--|--|--|
| United Fidelity Funding Corp ISAOA ATIMA<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150 |  | 8:30am - 5:00pm CST<br>Lock Online Unitl 8:00pm CST |  | Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a><br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300 |  | AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA,<br>ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH,<br>SC, TN, TX, VA, WA, WI |  |

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|                  |           | 30 days         | 0.625 |

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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  |                                  |       |
| 6.000                    | 100.849 | 100.665 | 100.480 | 5.875                    | 100.591 | 100.551 | 100.417 | 5.375                     | 97.741  | 97.678  | 97.516  | FICO >=780                       | 0.000 |
| 6.125                    | 101.201 | 101.124 | 100.957 | 6.000                    | 101.129 | 101.089 | 100.955 | 5.500                     | 97.732  | 97.669  | 97.625  | FICO 740 - 779                   | 0.000 |
| 6.250                    | 101.642 | 101.457 | 101.270 | 6.125                    | 101.658 | 101.618 | 101.484 | 5.625                     | 98.232  | 98.204  | 98.175  | FICO 680 - 739                   | 0.125 |
| 6.375                    | 101.850 | 101.786 | 101.673 | 6.250                    | 102.180 | 102.140 | 102.006 | 5.750                     | 98.316  | 98.253  | 98.091  | FICO 660 - 679                   | 0.250 |
| 6.500                    | 102.399 | 102.335 | 102.221 | 6.375                    | 101.717 | 101.689 | 101.555 | 5.875                     | 98.426  | 98.398  | 98.370  | FICO 640 - 659                   | 0.500 |
| 6.625                    | 102.794 | 102.730 | 102.616 | 6.500                    | 102.233 | 102.205 | 102.071 | 6.000                     | 98.975  | 98.947  | 98.918  | FICO 620 - 639                   | 1.500 |
| 6.750                    | 103.173 | 103.094 | 103.016 | 6.625                    | 102.741 | 102.712 | 102.579 | 6.125                     | 99.456  | 99.427  | 99.399  |                                  |       |
| 6.875                    | 103.039 | 102.961 | 102.883 | 6.750                    | 103.244 | 103.215 | 103.082 | 6.250                     | 98.277  | 98.214  | 98.052  | Non-Owner                        | 0.500 |
| 7.000                    | 103.542 | 103.464 | 103.386 |                          |         |         |         |                           |         |         |         | Loan Amount \$50K < \$100K       | 0.500 |
| 7.125                    | 103.971 | 103.893 | 103.815 |                          |         |         |         |                           |         |         |         | Loan < \$50K (exception only)    | 1.500 |
| 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                    | 101.030 | 100.845 | 100.610 | 6.250                    | 97.905  | 97.865  | 97.731  | 6.250                     | 101.840 | 101.787 | 101.620 | FICO >=780                       | 0.000 |
| 6.375                    | 101.158 | 101.094 | 100.980 | 6.375                    | 98.017  | 97.919  | 97.837  | 6.375                     | 101.588 | 101.519 | 101.335 | FICO 740 - 779                   | 0.000 |
| 6.500                    | 101.747 | 101.683 | 101.569 | 6.500                    | 98.269  | 98.171  | 98.089  | 6.500                     | 102.197 | 102.127 | 101.944 | FICO 700 - 739                   | 0.125 |
| 6.625                    | 102.031 | 101.967 | 101.853 | 6.625                    | 98.466  | 98.437  | 98.304  | 6.625                     | 102.737 | 102.668 | 102.484 | FICO 680 - 699                   | 0.250 |
| 6.750                    | 102.030 | 101.952 | 101.874 | 6.750                    | 98.969  | 98.940  | 98.807  | 6.750                     | 103.260 | 103.191 | 103.007 | FICO 660 - 679                   | 0.375 |
| 6.875                    | 101.726 | 101.648 | 101.570 | 6.875                    | 98.688  | 98.643  | 98.575  | 6.875                     | 102.712 | 102.635 | 102.451 | FICO 640 - 659                   | 0.875 |
| 7.000                    | 102.230 | 102.151 | 102.073 | 7.000                    | 98.828  | 98.783  | 98.716  | 7.000                     | 103.285 | 103.208 | 103.024 | FICO 620 - 639                   | 1.500 |
| 7.125                    | 102.659 | 102.581 | 102.503 | 7.125                    | 98.960  | 98.915  | 98.847  | 7.125                     | 103.838 | 103.762 | 103.578 | CA Property                      | 0.150 |
| 7.250                    | 102.626 | 102.549 | 102.366 | 7.250                    | 98.919  | 98.813  | 98.686  | 7.250                     | 104.296 | 104.219 | 104.036 | Loan < \$50K (exception)         | 1.500 |
| 7.375                    | 101.367 | 101.306 | 101.139 |                          |         |         |         | 7.375                     | 103.224 | 103.162 | 102.995 | 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                   | 101.129 | 101.089 | 100.955 | 6.000                   | 100.849 | 100.665 | 100.480 | 5.750            | 98.316 | 98.253 | 98.091 | 6.000                   | 100.849 | 100.665 | 100.430 |
| 6.125                   | 101.658 | 101.618 | 101.484 | 6.125                   | 101.201 | 101.124 | 100.957 | 5.875            | 98.308 | 98.245 | 98.083 | 6.125                   | 101.201 | 101.016 | 100.781 |
| 6.250                   | 102.180 | 102.140 | 102.006 | 6.250                   | 101.642 | 101.457 | 101.270 | 6.000            | 98.298 | 98.235 | 98.073 | 6.250                   | 101.642 | 101.457 | 101.223 |
| 6.375                   | 101.717 | 101.689 | 101.555 | 6.375                   | 101.850 | 101.786 | 101.673 | 6.125            | 98.287 | 98.224 | 98.062 | 6.375                   | 101.850 | 101.786 | 101.673 |
| 6.500                   | 102.233 | 102.205 | 102.071 | 6.500                   | 102.399 | 102.335 | 102.221 | 6.250            | 98.277 | 98.214 | 98.052 | 6.500                   | 102.399 | 102.335 | 102.221 |
| 6.625                   | 102.741 | 102.712 | 102.579 | 6.625                   | 102.794 | 102.730 | 102.616 |                  |        |        |        | 6.625                   | 102.794 | 102.730 | 102.616 |
| 6.750                   | 103.244 | 103.215 | 103.082 | 6.750                   | 103.173 | 103.094 | 103.016 |                  |        |        |        | 6.750                   | 103.173 | 103.094 | 103.016 |
|                         |         |         |         | 6.875                   | 103.039 | 102.961 | 102.883 |                  |        |        |        | 6.875                   | 103.039 | 102.961 | 102.883 |
|                         |         |         |         | 7.000                   | 103.542 | 103.464 | 103.386 |                  |        |        |        | 7.000                   | 103.542 | 103.464 | 103.386 |
|                         |         |         |         | 7.125                   | 103.971 | 103.893 | 103.815 |                  |        |        |        | 7.125                   | 103.971 | 103.893 | 103.815 |
| 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                   | 100.303 | 100.231 | 100.110 | 6.250                   | 101.030 | 100.845 | 100.610 | 6.125            | 97.987 | 97.924 | 97.762 | 6.250                   | 101.030 | 100.845 | 100.610 |
| 5.875                   | 100.538 | 100.467 | 100.346 | 6.375                   | 101.158 | 101.094 | 100.980 | 6.250            | 97.977 | 97.914 | 97.752 | 6.375                   | 101.158 | 101.094 | 100.980 |
| 6.000                   | 100.876 | 100.805 | 100.683 | 6.500                   | 101.747 | 101.683 | 101.569 |                  |        |        |        | 6.500                   | 101.747 | 101.683 | 101.569 |
| 6.125                   | 101.173 | 101.102 | 100.981 | 6.625                   | 102.031 | 101.967 | 101.853 |                  |        |        |        | 6.625                   | 102.031 | 101.967 | 101.853 |
| 6.250                   | 101.197 | 101.182 | 101.168 | 6.750                   | 102.030 | 101.952 | 101.874 |                  |        |        |        | 6.750                   | 102.030 | 101.952 | 101.874 |
| 6.375                   | 101.117 | 101.103 | 101.089 | 6.875                   | 101.726 | 101.648 | 101.570 |                  |        |        |        | 6.875                   | 101.726 | 101.648 | 101.570 |
| 6.500                   | 101.552 | 101.538 | 101.524 | 7.000                   | 102.230 | 102.151 | 102.073 |                  |        |        |        | 7.000                   | 102.230 | 102.151 | 102.073 |
| 6.625                   | 101.717 | 101.703 | 101.689 | 7.125                   | 102.659 | 102.581 | 102.503 |                  |        |        |        | 7.125                   | 102.659 | 102.581 | 102.503 |
| 6.750                   | 98.969  | 98.940  | 98.807  | 7.250                   | 102.626 | 102.549 | 102.366 |                  |        |        |        | 7.250                   | 102.626 | 102.549 | 102.366 |
|                         |         |         |         | 7.375                   | 101.367 | 101.306 | 101.139 |                  |        |        |        | 7.375                   | 101.367 | 101.306 | 101.139 |

### 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 |                               |       |



| Loss Payee Clause  | Lock Desk Hours                                     | Contact Us   | Approved States  |
|--|---|--|--|
| United Fidelity Funding Corp ISAOA ATIMA<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150  | 8:30am - 5:00pm CST<br>Lock Online Until 8:00pm CST | Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a><br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300 | AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA,<br>ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH,<br>SC, TN, TX, VA, WA, WI |
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Non-QM UW Fee  
\$1,499

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Kansas City, MO 64150  
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|------------------|-----------|-----------------|-------|
| 30 Days          | 8/30/2025 | 2 days          | 0.100 |
|                  |           | 7 days          | 0.250 |
|                  |           | 15 days         | 0.375 |
|                  |           | 30 days         | 0.625 |

Effective: 7/31/2025 10:21

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                  | 110.057 | 11.500 | 111.816 |
| 11.375                  | 109.807 | 11.375 | 111.550 |
| 11.250                  | 109.557 | 11.250 | 111.285 |
| 11.125                  | 109.307 | 11.125 | 111.019 |
| 11.000                  | 109.057 | 11.000 | 110.754 |
| 10.875                  | 108.807 | 10.875 | 110.488 |
| 10.750                  | 108.557 | 10.750 | 110.222 |
| 10.625                  | 108.307 | 10.625 | 109.957 |
| 10.500                  | 108.057 | 10.500 | 109.691 |
| 10.375                  | 107.807 | 10.375 | 109.425 |
| 10.250                  | 107.557 | 10.250 | 109.160 |
| 10.125                  | 107.307 | 10.125 | 108.894 |
| 10.000                  | 107.057 | 10.000 | 108.629 |
| 9.875                   | 106.807 | 9.875  | 108.363 |
| 9.750                   | 106.557 | 9.750  | 108.097 |
| 9.625                   | 106.307 | 9.625  | 107.832 |
| 9.500                   | 106.057 | 9.500  | 107.566 |
| 9.375                   | 105.807 | 9.375  | 107.300 |
| 9.250                   | 105.557 | 9.250  | 107.035 |
| 9.125                   | 105.307 | 9.125  | 106.769 |
| 9.000                   | 105.057 | 9.000  | 106.504 |
| 8.875                   | 104.807 | 8.875  | 106.222 |
| 8.750                   | 104.557 | 8.750  | 105.941 |
| 8.625                   | 104.307 | 8.625  | 105.660 |
| 8.500                   | 104.057 | 8.500  | 105.379 |
| 8.375                   | 103.807 | 8.375  | 105.097 |
| 8.250                   | 103.557 | 8.250  | 104.816 |
| 8.125                   | 103.275 | 8.125  | 104.534 |
| 8.000                   | 102.994 | 8.000  | 104.253 |
| 7.875                   | 102.682 | 7.875  | 103.941 |
| 7.750                   | 102.369 | 7.750  | 103.628 |
| 7.625                   | 101.994 | 7.625  | 103.253 |
| 7.500                   | 101.619 | 7.500  | 102.878 |
| 7.375                   | 101.244 | 7.375  | 102.503 |
| 7.250                   | 100.869 | 7.250  | 102.066 |
| 7.125                   | 100.494 | 7.125  | 101.628 |
| 7.000                   | 100.119 | 7.000  | 101.128 |
| 6.875                   | 99.682  | 6.875  | 100.628 |
| 6.750                   | 99.244  | 6.750  | 100.066 |
| 6.625                   | 98.744  | 6.625  | 99.503  |
| 6.500                   | 98.244  | 6.500  | 98.941  |
| 6.375                   | 97.682  | 6.375  | 98.316  |
| 6.250                   | 97.119  | 6.250  | 97.628  |
| 6.125                   | 96.494  | 6.125  | 96.941  |
| 6.000                   | 95.869  | 6.000  | 96.253  |
| 5.875                   | 95.182  | 5.875  | 95.503  |
| 5.750                   | 94.494  | 5.750  | 94.753  |
| 5.625                   | 93.807  | 5.625  | 94.003  |
| 5.500                   | 93.120  | 5.500  | 93.253  |

| 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  |

|                    | 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 |
|--------------------|---------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                    |                                 |          |          |          |          |          |          |          |          |          |
| Full Doc           | >= 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   | -        |
|                    | 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   |
| Alt Doc            | 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   | -        |
|                    | 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                       |          |          |          |          |          |          |          |          |          |
|                    | >= 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   |
| 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   | -        | -        | -        | -        | -        |
|                    | 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    | -        |
| Loan Type<br>LLPAs | 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   | -        |
|                    | 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   |
|                    | Asset Depletion/Asset Qualifier | 0.000    | 0.000    | 0.000    | -0.250   | -0.250   | -0.250   | -0.250   | 0.000    |          |
| Property<br>LLPAs  | 1099 Program                    | 0.000    | 0.000    | 0.000    | -0.250   | -0.250   | -0.250   | -0.250   | -0.625   | -0.875   |
|                    | 12 Month Bank Statement         | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.625   | -1.000   |
|                    | 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   |          |          |
|                    | 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   | -        |
|                    | 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   |
| Full Doc<br>LLPAs  | Streamlined Documentation       | 0.000    | 0.000    | -0.125   | -0.250   | -0.250   | -0.250   | -0.250   | -0.625   | -0.875   |
|                    | 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   |
|                    | 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   |          |          |
|                    | 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   | -        |
|                    | 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   | -        |
| Alt Doc<br>LLPAs   | Streamlined Documentation       | 0.000    | 0.000    | -0.125   | -0.250   | -0.250   | -0.250   | -0.250   | -0.625   | -0.875   |
|                    | 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   |
|                    | 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   |          |          |
|                    | 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   | -        |
|                    | 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   | -        |

| 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<br>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<br>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<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150  |  | Email: locks@uffmortgage.com<br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300 | AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,<br>KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,<br>NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,<br>WI, WA |
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|               |         |
|---------------|---------|
| Non-QM UW Fee | \$1,499 |
|---------------|---------|

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

|         |           |         |       |
|---------|-----------|---------|-------|
| 30 Days | 8/30/2025 | 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  |
| 6.625%                           | 98.800  |  | 6.625%                           | 99.650  |
| 6.750%                           | 99.300  |  | 6.750%                           | 100.160 |
| 6.875%                           | 99.800  |  | 6.875%                           | 100.629 |
| 6.990%                           | 100.175 |  | 6.990%                           | 101.090 |
| 7.125%                           | 100.550 |  | 7.125%                           | 101.520 |
| 7.250%                           | 100.863 |  | 7.250%                           | 101.934 |
| 7.375%                           | 101.175 |  | 7.375%                           | 102.348 |
| 7.500%                           | 101.475 |  | 7.500%                           | 102.778 |
| 7.625%                           | 101.750 |  | 7.625%                           | 103.180 |
| 7.750%                           | 102.025 |  | 7.750%                           | 103.539 |
| 7.875%                           | 102.300 |  | 7.875%                           | 103.852 |
| 7.990%                           | 102.550 |  | 7.990%                           | 104.227 |
| 8.125%                           | 102.800 |  | 8.125%                           | 104.532 |
| 8.250%                           | 103.050 |  | 8.250%                           | 104.836 |
| 8.375%                           | 103.300 |  | 8.375%                           | 105.133 |
| 8.500%                           | 103.550 |  | 8.500%                           | 105.430 |
| 8.625%                           | 103.800 |  | 8.625%                           | 105.711 |
| 8.750%                           | 104.050 |  | 8.750%                           | 105.992 |
| 8.875%                           | 104.300 |  | 8.875%                           | 106.274 |
| 8.990%                           | 104.550 |  | 8.990%                           | 106.555 |
| 9.125%                           | 104.800 |  | 9.125%                           | 106.821 |
| 9.250%                           | 105.050 |  | 9.250%                           | 107.086 |
| 9.375%                           | 105.300 |  | 9.375%                           | 107.274 |
| Max Price (Owner Occ / 2Yr+ PPP) | 102.000 |  | Max Price (Owner Occ / 2Yr+ PPP) | 102.000 |
| Max Price (1 Yr PPP)             | 100.500 |  | Max Price (1Yr PPP)              | 100.500 |
| Max Price (No Prepay)            | 99.500  |  | Max Price (No Prepay)            | 99.500  |

| Price Adjustments          |        |        |        |        |        |        |        |        |
|----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Residential NQM -- LLPAs   |        |        |        |        |        |        |        |        |
| Full Doc                   |        |        |        |        |        |        |        |        |
| FICOLTV                    | 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 Statement / No Ratio  |        |        |        |        |        |        |        |        |
| FICOLTV                    | 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 |        |        |        |        |        |        |        |        |
| FICOLTV                    | 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     |        |        |
|---------------------------------|----------|-----------|---------|-------------|--------|--------|
| Max Loan Amount                 | Max DTI  | Reserves  | FICO    | Purch / R&T | C/O    |        |
| \$1,500,000                     | 50%      | 6 Months  | 740     | 90.00%      | 80.00% |        |
|                                 |          |           | 680     | 85.00%      | 75.00% |        |
|                                 |          |           | 660     | 80.00%      | 70.00% |        |
| \$2,500,000                     | 50%      | 9 Months  | 720     | 80.00%      | 75.00% |        |
|                                 |          |           | 700     | 80.00%      | 70.00% |        |
|                                 |          |           | 680     | 75.00%      | 65.00% |        |
| \$3,000,000                     | 50%      | 12 Months | 720     | 75.00%      | 70.00% |        |
|                                 |          |           | 700     | 70.00%      | 70.00% |        |
| \$3,500,000                     | 50%      | 12 Months | 700     | 70.00%      | N/A    |        |
| INVESTOR PROGRAM ELIGIBILITY    |          |           | Max LTV |             |        |        |
| Max Loan Amount                 | Reserves | Min DSCR  | FICO    | Purch       | R/T    | C/O    |
| \$1,500,000                     | 6 Months | 0.75      | 740     | 80.00%      | 80.00% | 75.00% |
|                                 |          |           | 700     | 80.00%      | 80.00% | 75.00% |
|                                 |          |           | 680     | 75.00%      | 75.00% | 70.00% |
|                                 |          |           | 660     | 75.00%      | 75.00% | 60.00% |
| \$2,000,000                     | 6 Months | 0.75      | 700     | 75.00%      | 75.00% | 70.00% |
|                                 |          |           | 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% |

| RESIDENTIAL PROGRAM LIMITATIONS                              |   |
|--|---|
| Overlays   | Limit   |
| Interest Only / 2-4 Units                                    | 80% LTV   |
| 2nd Home / Investor<br>(Min FICO 680 / Max \$2.5M Loan Size) | 80% LTV (Purch & R/T)<br><br>75% LTV (Cash-Out) |
| No Ratio / Asset Depletion                                   | 80% LTV   |
| Non Warrantable Condos                                       | 80% LTV   |
| Residual Income  | \$2,500.00                                      |
| 12 Mos Profit & Loss<br>w/ 2mo Bank Stmt                     | 80% (Purchase)<br>70% (Refinance)               |

| INVESTOR PROGRAM LIMITATIONS                            |                       |
|---|-----------------------|
| Overlays  | Limit                 |
| Foreign National  | 80% LTV               |
| First Time Investors                                    | 80% LTV (Purch & R/T) |
| Interest Only Min DSCR 1.00                             | 75% LTV (Cash-Out)    |
| DSCR < 1.00x (0.75x Min)                                | 80% LTV               |
| Purchase & Rate/Term Only, Min 680, Min \$250,000 LnAmt | 80% LTV               |

|   |  |
|---|--|
| 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<br>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<br>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.<br>Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions<br>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   |  |
| United Fidelity Funding Corp ISAOA ATIMA<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150   | Contact Us<br>Email: locks@uffmortgage.com<br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300  |
| Approved States<br>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          | 8/30/2025 | 2 days          | 0.100 |
|                  |           | 7 days          | 0.250 |
|                  |           | 15 days         | 0.375 |
|                  |           | 30 days         | 0.625 |

Effective:

7/31/2025 10:21

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

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

|        | Conforming<br>Balance | Agency<br>Jumbo | Agency<br>Balance |
|--------|-----------------------|-----------------|-------------------|
| Rate   | FIX 30                | FIX 30          | FIX 30            |
| 10.000 | 111.379               | 110.754         | 110.004           |
| 9.875  | 111.129               | 110.504         | 109.754           |
| 9.750  | 110.879               | 110.254         | 109.504           |
| 9.625  | 110.629               | 110.004         | 109.254           |
| 9.500  | 110.379               | 109.754         | 109.004           |
| 9.375  | 110.129               | 109.504         | 108.754           |
| 9.250  | 109.879               | 109.254         | 108.504           |
| 9.125  | 109.629               | 109.004         | 108.254           |
| 9.000  | 109.379               | 108.754         | 108.004           |
| 8.875  | 109.129               | 108.504         | 107.754           |
| 8.750  | 108.879               | 108.254         | 107.504           |
| 8.625  | 108.629               | 108.004         | 107.254           |
| 8.500  | 108.379               | 107.754         | 107.004           |
| 8.375  | 108.129               | 107.504         | 106.754           |
| 8.250  | 107.879               | 107.254         | 106.504           |
| 8.125  | 107.529               | 106.904         | 106.154           |
| 8.000  | 107.179               | 106.554         | 105.804           |
| 7.875  | 106.829               | 106.204         | 105.454           |
| 7.750  | 106.459               | 105.834         | 105.084           |
| 7.625  | 106.069               | 105.444         | 104.694           |
| 7.500  | 105.659               | 105.034         | 104.284           |
| 7.375  | 105.229               | 104.604         | 103.854           |
| 7.250  | 104.779               | 104.154         | 103.404           |
| 7.125  | 104.309               | 103.684         | 102.934           |
| 7.000  | 103.819               | 103.194         | 102.444           |
| 6.875  | 103.309               | 102.684         | 101.934           |
| 6.750  | 102.783               | 102.158         | 101.408           |
| 6.625  | 102.240               | 101.629         | 100.879           |
| 6.500  | 101.680               | 101.139         | 100.389           |
| 6.375  | 101.104               | 100.635         | 99.885            |
| 6.250  | 100.513               | 100.118         | 99.368            |
| 6.125  | 99.909                | 99.589          | 98.839            |
| 6.000  | 99.291                | 99.048          | 98.298            |
| 5.875  | 98.658                | 98.495          | 97.745            |
| 5.750  | 98.012                | 97.887          | 97.137            |
| 5.625  | 97.352                | 97.227          | 96.477            |
| 5.500  | 96.678                | 96.553          | 95.803            |
| 5.375  | 95.991                | 95.866          | 95.116            |
| 5.250  | 95.292                | 95.167          | 94.417            |
| 5.125  | 94.581                | 94.456          | 93.706            |
| 5.000  | 93.859                | 93.734          | 92.984            |

|                               | Credit Score / CLTV |        |             |             |             |             |
|-------------------------------|---------------------|--------|-------------|-------------|-------------|-------------|
|                               |                     | <=30   | 30.01-60.00 | 60.01-70.00 | 70.01-75.00 | 75.01-80.00 |
| Purchase Money<br>Loans       | >= 780              | 0.000  | 0.000       | 0.000       | 0.000       | -0.375      |
|                               | 760 - 779           | 0.000  | 0.000       | 0.000       | -0.250      | -0.625      |
|                               | 740 - 759           | 0.000  | 0.000       | -0.125      | -0.375      | -0.875      |
|                               | 720 - 739           | 0.000  | 0.000       | -0.250      | -0.750      | -1.250      |
|                               | 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      |
| Limited Cash-Out<br>Refinance | >= 780              | 0.000  | 0.000       | 0.000       | -0.125      | -0.500      |
|                               | 760 - 779           | 0.000  | 0.000       | -0.125      | -0.375      | -0.875      |
|                               | 740 - 759           | 0.000  | 0.000       | -0.250      | -0.750      | -1.125      |
|                               | 720 - 739           | 0.000  | 0.000       | -0.500      | -1.000      | -1.625      |
|                               | 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      |
| Cash-Out Refinance            | >= 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      |             |
|                               | 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 |
| Purchase Money<br>Loans & Limited<br>Cash-Out Refinance | 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 | -0.500 | -0.500      | -0.750      | -0.750      | -1.000      |
|   | 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        |        |             |             |             |             |
| Cash-Out Refinance                                      | Investor                  | -1.125 | -1.125      | -1.625      | -2.125      |             |
|   | Second Home               | -1.125 | -1.125      | -1.625      | -2.125      |             |
|   | DTI Ratio > 40%           | 0.000  | 0.000       | 0.000       | 0.000       |             |
|   | High Balance Fixed - Rate | -1.250 | -1.250      | -1.500      | -1.500      |             |
|   | 2 - 4 Unit Property       | 0.000  | 0.000       | -0.375      | -0.375      |             |
|   | Condo / Coop              | 0.000  | 0.000       | -0.125      | -0.125      |             |
|   | Manufactured Homes        |        |             |             |             |             |

| Mortgages with<br>Subordinate<br>Financing | Credit Score / CLTV      |        |             |             |             |             |
|--|--------------------------|--------|-------------|-------------|-------------|-------------|
|  |                          | <=30   | 30.01-60.00 | 60.01-70.00 | 70.01-75.00 | 75.01-80.00 |
|  | CLTV > LTV & FICO >= 720 | -0.625 | -0.625      | -0.625      | -0.875      | -1.125      |
|  | 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<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150 | Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a><br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300 | AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO,<br>MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,<br>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         | 1.625    | 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)  |          |          |
|                           | 760 - 779     | 1.125    | 1.125    | 0.625    | 0.250    | 0.125    | (1.000)  | (1.875)  |          |          |
|                           | 740 - 759     | 0.625    | 0.625    | 0.125    | (0.125)  | (0.250)  | (1.625)  | (3.125)  |          |          |
|                           | 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<br>\$1,395 |
| Piggyback Second<br>\$995     |

| Loss Payee Clause   | Contact Us  | Approved States  |
|---|---|--|
| United Fidelity Funding Corp ISAOA ATIMA<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150 | Email: locks@uffmortgage.com<br>Lock Desk: (816) 457-6440<br>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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**United Fidelity Funding**  
1300 NW Briarcliff Prkwy  
Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

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| Lock Expirations |           | Lock Extensions |       |
|------------------|-----------|-----------------|-------|
| 30 Days          | 8/30/2025 | 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  |
| 7.875         | 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 <\$70,000                 | -3.000 |

| Loss Payee Clause   | Contact Us   | Approved States  |
|---|--|--|
| United Fidelity Funding Corp ISAOA ATIMA<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150 | Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a><br>Lock Desk: (816) 457-6440<br>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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 1300 NW Briarcliff Prky, Ste 275  
 Kansas City MO, 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

| Lock Expirations |           | Lock Extensions |       |
|------------------|-----------|-----------------|-------|
| 15 Days          | 8/15/2025 | 2 days          | 0.100 |
| 30 Days          | 8/30/2025 | 7 days          | 0.250 |
| 45 Days          | 9/14/2025 | 15 days         | 0.375 |
|                  |           | 30 days         | 0.625 |

Effective: 7/31/2025 10:21

THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT [WWW.UFFEAGLE.COM](http://WWW.UFFEAGLE.COM)

## Administration and Appraisal Fees

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



| Appraisal Cost Schedule  |       |                                 |       |
|--|-------|---------------------------------|-------|
| 1004MC (FHA/USDA)  | \$475 | 1025 URAR for 2-4 Units         | \$475 |
| 1004MC (Conventional)  | \$475 | 2075 Drive by                   | \$200 |
| 1004D/442 Final Inspection   | \$100 | 2016 Operating Income Statement | \$100 |
| 1073MC URAR Condo  | \$475 | 1007 Schedule of Rents          | \$100 |
| 1025MC URAR for 2-4 Unit (FHA)   | \$550 | 2000 Field Review Appraisal     | \$250 |
| Appraisal Desk (816) 457-6349  |       |                                 |       |
| Extra costs for drive time or complicated assignments may apply. Please contact our Appraisal Desk for a quote |       |                                 |       |
| All Refer Eligible Per Automated Findings (UW Exception form required)   |       |                                 | 0.500 |

| Loss Payee Clause   | Lock Desk Hours                                     | Contact Us   | Approved States   |
|---|---|--|---|
| United Fidelity Funding Corp ISAOA ATIMA<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150 | 8:30am - 5:00pm CST<br>Lock Online Unitl 8:00pm CST | Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a><br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300 | AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI,<br>MN, MO, NC, NE, NH, NM, NV, OK, OH, SC, TN, TX, VA,<br>WA,WI |

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