

10/16/2025 10:13

Effective:

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

	Lock Expirations	Lock Exter	nsions
15 Days	10/31/2025	2 days	0.100
30 Days	11/15/2025	7 days	0.250
15 Days 30 Days 45 Days	11/30/2025	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

\sim	V I V		N		NI	ΙΛ Ι	
(()	171 <i>1</i>	/EI	1/1	1()	N	A	
		$v \mathrel{\sqsubseteq}$		-	I N	$\overline{}$	_

								المستحدي							
CON	IVENTION	AL 30/25Y	'R FIXED	CC	ONVENTION	NAL 20 YF	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	100.264	100.176	100.078	5.250	100.271	100.174	100.101	5.000	100.138	100.018	99.898	5.125	100.295	100.175	100.055
5.875	100.846	100.766	100.661	5.375	100.783	100.686	100.613	5.125	100.415	100.295	100.175	5.250	100.583	100.463	100.343
6.000	101.391	101.293	101.188	5.500	101.383	101.263	101.143	5.250	100.703	100.583	100.463	5.375	100.854	100.734	100.614
6.125	101.895	101.788	101.733	5.625	101.890	101.770	101.650	5.375	101.082	101.066	100.952	5.500	101.104	100.984	100.864
6.250	101.639	101.519	101.402	5.750	101.330	101.210	101.090	5.500	101.332	101.316	101.202	5.625	101.369	101.249	101.129
6.375	102.142	102.022	101.902	5.875	101.818	101.698	101.578	5.625	101.539	101.522	101.409	5.750	101.577	101.457	101.337
6.500	102.606	102.486	102.417	6.000	102.270	102.150	102.030	5.750	101.697	101.577	101.458	5.875	101.823	101.703	101.583
6.625	102.988	102.868	102.808	6.125	102.700	102.580	102.460	5.875	102.099	102.083	101.969	6.000	102.074	101.954	101.834
6.750	102.699	102.597	102.549	6.250	102.110	101.990	101.903	6.000	102.307	102.290	102.177	6.125	102.307	102.187	102.067
6.875	103.088	103.057	103.009	6.375	102.537	102.417	102.297	6.125	102.547	102.530	102.417	6.250	102.233	102.216	102.103
				1								1			
CC	NV 30 YR I	FIXED HIG	H BAL	C	NV 20 YR	FIXED HIG	H BAL	CC	ONV 15 YR	FIXED HIG	GH BAL	CO	NV 10 YR	FIXED HIG	H BAL
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.875	100.745	100.625	100.505	5.875	100.331	100.289	100.244	6.250	100.439	100.398	100.285	6.250	99.988	99.971	99.858
6.000	101.161	101.041	100.921	6.000	100.781	100.739	100.694	6.375	100.827	100.810	100.696	6.375	100.291	100.274	100.160
6.125	101.557	101.437	101.317	6.125	101.190	101.148	101.103	6.500	100.979	100.962	100.848	6.500	100.527	100.510	100.397
6.250	101.639	101.519	101.399	6.250	101.273	101.231	101.185	6.625	101.128	101.111	100.997	6.625	100.693	100.676	100.563
6.375	102.028	101.908	101.788	6.375	101.653	101.611	101.566	6.750	101.128	101.112	100.986	6.750	100.702	100.686	100.559
6.500	102.344	102.224	102.104	6.500	102.037	101.996	101.950	6.875	101.513	101.496	101.370	6.875	100.979	100.962	100.836
6.625	102.628	102.508	102.388	6.625	102.376	102.334	102.289	7.000	101.618	101.602	101.475	7.000	101.136	101.119	100.993
6.750	101.742	101.719	101.677	6.750	101.759	101.742	101.719	7.125	101.709	101.692	101.566	7.125	101.269	101.252	101.126
6.875	102.031	102.007	101.966	6.875	102.047	102.031	102.007	7.250	98.995	98.897	98.779	7.250	98.995	98.897	98.779
7.000	102.420	102.400	102.273	7.000	102.335	102.318	102.295								
				il											
	SOFR 5	6/6 ARMS			SOFR	7/6 ARMS			SOFR 1	LO/6 ARM	S		Misc Price	Adjustme	nts
		•								•		No Impou	nds (Non-CA)		0.250
												No Impou	nds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	30	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT	V > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
	Lo	ss Payee	Clause	_	<u>Lc</u>	ck Desk H	lours	, i	Con	tact Us			Approv	ed States	
	United Fideli	•		TIMA			007	Email: locks@uffmortgage.com			ge.com	AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA,			
			kwy, Suite 27			0am - 5:00p		I LOCK DASKY (816) /15 /-6/1/() IME MI MIN MO NO NE NE							
	Kar	nsas City, M	O 64150		Lock O	nline Unitl 8	:uupm CS1	In	side Sales:	(816) 457-	-6300		SC, TN, TX	, VA, WA,W	I
			@ 2021	United Fide	ity Funding Cor	n NAME #24	201 Intended f	or Mortgage	Drofossionals	Only Not for	distribution to	concumors			



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

	Lock Expirations	Lock E	xtensions
15 Days	10/31/2025	2 days	0.100
30 Days	11/15/2025	7 days	0.250
45 Days	11/30/2025	15 days	0.375
		30 days	0.625

Effective: 10/16/2025 10:13

30 days 0.62
THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME" PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

Effective:	10	0/16/2025 10	1:13							WWW.UFFE	AGLE.COM					
						Con	form	ning	LLPA	۱S						
	Burok	acca Mon	ev Loans	LLDA	by Crodit					Cash-out Refinance Loans – LLPA by Credit Score/LTV						
	Purci	iase Mon	ey Loans		<u> </u>		I V Ratio					Ratio				
Credit Score		Annlie	cable for		.TV Rang		r than 15	voare		Credit Score			LTV Rang	ge for all loans		
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%	
≥ = 780			0.000%						0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%	
760 – 779	0.000%		0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%	
740 – 759 720 – 739			0.125% 0.250%							740 – 759 720 – 739	0.375% 0.375%		1.000%	1.625% 2.000%	2.375%	
700 – 719			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%	
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%	
660 – 679			0.750% 1.125%							660 – 679	0.375% 0.375%		2.750% 3.125%	4.000%	4.750% 5.125%	
640 - 659 ≤ 639			1.500%							640 - 659 ≤ 639	0.375%		3.375%	4.625% 4.875%	5.125%	
	litional LL									Additional L	LPAs by L					
7100	itional 22	7.0 5, 2	-our ruu				30 1110110,	, Louino				Refinan				
Loan Feature	> 00/	. 000/	. 000/		TV Rang		. 0 = 0/	. 000/	. 0 = 0/	Loan Feature	. 00/		LTV Rang		. ==0/	
Adjustable-rate	>0%	>30%	>60% 0.000%	> 70%	>75%	>80%	>85%	> 90%	> 95%	Condo	> 0% 0.000%	>30%	>60% 0.125%	> 70% 0.125%	> 75% 0.750%	
Condo			0.000%							Investment	1.125%		1.625%	2.125%	3.375%	
Investment	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	1.125%	1.625%	2.125%	3.375%	
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%	
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%	
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%	
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%	
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	
Subordinate financing	0.625%	0.625%		0.875%				1.875%	1.875%							
	Limited	Cash-ou	t Refinan		.TV Rang		e/LIV Ra	itio		All LLPA		warved for meReady	_	llowing lo	ans	
Credit Score		Annli	cable for				r than 15	voars		Loans to first-tir				incomo <1	00% area	
Orcuit ocorc	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%			•		igh-cost are		
≥ = 780	0.000%		0.000%						0.375%		ns meeting	<u>′</u>				
760 – 779	0.000%	0.000%	0.125%	_	0.875%		0.750%	_	0.625%			, ,				
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%							
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%							
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%							
680 - 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%							
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%							
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%							
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%							
Additio	nal LLPA	s by Loa	n Attribut	te Applica	able to Li	mited Ca	sh-out R	efinance	S							
Loan Feature	<u>>0%</u>	>30%	>60%	>70%	-1 V Rang >75%	e >80%	>85%	>90%	>95%							
Adjustable-rate	0.000%	0.000%	0.000%		0.000%		0.000%	0.250%	0.250%							
mortgage Condo			0.125%					0.750%								
Investment																
property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%							
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%							
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%							
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%							
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%							
High-balance	1 2500/	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2 750%	Ī						
ARM Subordinate	1.250%	1.230 /6	1.00070	1.00070	2.00070	2.00070		200%	20070							



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

 Lock Expirations
 Lock Extensions

 15 Days
 10/31/2025
 2 days
 0.100

 30 Days
 11/15/2025
 7 days
 0.250

 45 Days
 11/30/2025
 15 days
 0.375

 30 days
 0.625

Effective: 10/16/2025 10:13

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

Effective	e: 1	.0/16/2025	10:13						wv	VW.UFFEAG	LE.COM				
			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	557000	006
	FHA 30	O YR Fixed			FHA 1	YR Fixed			FHA	5/1 ARM			FHA - Price	a Adjustme	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
5.250	100.305	100.185	100.065	5.250	100.812	100.795	100.682	5.375	100.002	99.939	99.777	FICO 740	- 779		0.000
5.375	100.524	100.404	100.284	5.375	100.524	100.404	100.284	5.500	99.992	99.929	99.767	FICO 680	- 739		0.125
5.500	101.162	101.042	100.922	5.500	101.162	101.042	100.922	5.625	99.981	99.918	99.756	FICO 660	- 679		0.250
5.625	101.705	101.585	101.465	5.625	101.705	101.585	101.465	5.750	100.585	100.522	100.360	FICO 640	- 659		0.500
5.750	102.013	101.893	101.773	5.750	102.013	101.893	101.773	5.875	100.573	100.510	100.348	FICO 620	- 639		1.500
5.875	102.126	102.006	101.886	5.875	102.126	102.006	101.886	6.000	100.559	100.496	100.334				
6.000	102.729	102.609	102.489	6.000	102.729	102.609	102.489	6.125	100.545	100.482	100.320	Non-Owr	ner		0.500
6.125	103.264	103.144	103.024	6.125	103.264	103.144	103.024	6.250	100.533	100.470	100.308	Loan Am	ount \$50K < \$1	L00K	0.500
6.250	103.432	103.312	103.192	6.250	103.432	103.312	103.192					Loan < \$5	OK (exception	only)	1.500
6.375	103.469	103.349	103.229	6.375	102.263	102.247	102.121					All FHA S	treamline Loan	s	0.250
												All FHA R	efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	F	HA 15 YR	Fixed Hig	h Bal	RL	IRAL HOUS	SING 30 Y	R Fixed		USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.250	102.842	102.722	102.602	6.250	98.476	98.460	98.346	6.000	102.729	102.609	102.489	FICO 740	- 779		0.000
6.375	102.401	102.281	102.161	6.375	98.091	98.057	98.015	6.125	103.264	103.144	103.024	FICO 700	- 739		0.125
6.500	102.968	102.848	102.728	6.500	98.489	98.472	98.346	6.250	103.432	103.312	103.192	FICO 680	- 699		0.250
6.625	103.518	103.398	103.278	6.625	98.983	98.966	98.840	6.375	103.469	103.349	103.229	FICO 660	- 679		0.375
6.750	102.358	102.285	102.213	6.750	99.469	99.453	99.327	6.500	104.036	103.916	103.796	FICO 640			0.875
6.875	102.020	101.947	101.875	6.875	98.734	98.692	98.642	6.625	104.586	104.466	104.346	FICO 620	- 639		1.500
7.000	102.379	102.306	102.234	7.000	98.848	98.807	98.757	6.750	104.719	104.599	104.479	CA Prope	erty		0.150
7.125	102.796	102.723	102.651	7.125	98.956	98.914	98.864	6.875	104.314	104.194	104.074	Loan <\$	50K (exception)	1.500
7.250	102.684	102.617	102.375	7.250	98.995	98.897	98.779	7.000	104.848	104.728	104.608	All RD Re	finance Loans		0.125
7.375	99.981	99.908	99.836	<u> </u>				7.125	105.366	105.246	105.126	*Other S	t. Adjustments	may apply	
												Ш			
						GO∖	/ERN	IME	NT V	/A					
	VA 15	YR Fixed			VA 30	YR Fixed			VA 5/1	ARM 1/1	/5		VA 30 YR	Fixed IRF	RRL
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.000	102.729	102.609	102.489	5.500	101.162	101.042	100.922	5.750	100.585	100.522	100.360	5.500	101.162	101.042	100.922
6.125	103.264	103.144	103.024	5.625	101.705	101.585	101.465	5.875	100.573	100.510	100.348	5.625	101.705	101.585	101.465
6.250	103.432	103.312	103.192	5.750	102.013	101.893	101.773	6.000	100.559	100.496	100.334	5.750	102.013	101.893	101.773
6.375	102.263	102.247	102.121	5.875	102.126	102.006	101.886	6.125	100.545	100.482	100.320	5.875	102.126	102.006	101.886
6.500	102.764	102.747	102.621	6.000	102.729	102.609	102.489	6.250	100.533	100.470	100.308	6.000	102.729	102.609	102.489
6.625 6.750	103.258 103.744	103.241 103.728	103.115 103.602	6.125	103.264	103.144 103.312	103.024					6.125	103.264	103.144	103.024
6.750	103.744	103.728	103.002	6.250	103.432	103.312	103.192 103.229					6.250	103.432 103.469	103.312 103.349	103.192 103.229
				6.500	103.469 104.036	103.349	103.796					6.500	103.469	103.349	103.229
				6.625	104.036	103.916	103.756					6.625	104.586	104.466	103.750
				0.023	104.580	104.400	104.540	┨├──				10.023	104.380	104.400	104.540
	VA 15 YR F				/A 30 YR I					1 ARM HE			VA 30 YR F		
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	100.363	100.234	100.056	6.250	102.842	102.722	102.602	6.125	100.545	100.482	100.320	6.250	102.842	102.722	102.602
5.875	100.593	100.464	100.286	6.375	102.401	102.281	102.161	6.250	100.533	100.470	100.308	6.375	102.401	102.281	102.161
6.000	100.929	100.800	100.622	6.500	102.968	102.848	102.728					6.500	102.968	102.848	102.728
6.125	101.243	101.115	100.936	6.625	103.518	103.398	103.278					6.625	103.518	103.398	103.278
5.250	101.137	100.895	100.653	6.750	102.358	102.285	102.213					6.750	102.358	102.285	102.213
6.375	101.057	100.815	100.573	6.875	102.020	101.947	101.875					6.875	102.020	101.947	101.875
6.500	101.502	101.260	101.018	7.000	102.379	102.306	102.234 102.651					7.000	102.379	102.306	102.234
6.625	101.674	101.432	101.190	7.125	102.796	102.723						7.125	102.796	102.723	102.651
6.750	99.469	99.453	99.327	7.250 7.375	102.684 99.981	102.617 99.908	102.375 99.836					7.250 7.375	102.684 99.981	102.617 99.908	102.375 99.836
				7.373	99.961	99.908	99.830					1.373	33.361	99.908	99.630
			VA Price	Adjustmen	its			7					- E/5	45 5	100
FICO>=74			0.000	VA Loans			0.250								
FICO 680			0.125	Non-Owne		001/	0.500			SE	RVING	THOS	SETH	AT SE	BVE
FICO 640			0.250		unt \$50K < \$1		0.500						IRRE		
FICO 620			2.000 3.000	LUAII < \$50	OK (exception	Unity)	1.500				The State of				
1100 020	033		5.000					///							
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
		•	Corp ISAOA A	TIMA	0.5	0am - 5:00p	nm CST	Em	ail: locks@	uffmortga	ge.com	AR, AZ, C	CA, CO, FL, GA		
			kwy, Suite 27	5	1	nline Unitl 8		1	Lock Desk: (ME, MI, N	ΛΝ, MO, NC,		
	Kai	nsas City, M	0 64150			5111410		lr Ir	side Sales:	(816) 457	-6300		SC, TN, TX	(, VA, WA,W	I
			@ 2021	Charles of Production	From altin a Con-	- NIN 41 C #2 4	201	£	. Df:	Only Notes	and the authority of the same				



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

 Lock Expirations
 Lock Extensions

 0 Days
 11/15/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Effective:	10/16/2025 10	:13	
			NON-QM:
Residenti	al 30 Yr Fixed		DSCR
11.500	111.087	11.500	112.675
11.375	110.837	11.375	112.425
11.250	110.587	11.250	112.175
11.125	110.337	11.125	111.925
11.000	110.087	11.000	111.675
10.875	109.837	10.875	111.425
10.750	109.587	10.750	111.175
10.625	109.337	10.625	110.925
10.500	109.087	10.500	110.675
10.375	108.837	10.375	110.425
10.250	108.587	10.250	110.175
10.125	108.337	10.125	109.925
10.000	108.087	10.000	109.675
9.875	107.837	9.875	109.425
9.750	107.587	9.750	109.175
9.625	107.337	9.625	108.925
9.500	107.087	9.500	108.675
9.375	106.837	9.375	108.425
9.250	106.587	9.250	108.175
9.125	106.337	9.125	107.925
9.000	106.087	9.000	107.675
8.875	105.837	8.875	107.425
8.750	105.587	8.750	107.175
8.625	105.337	8.625	106.925
8.500	105.087	8.500	106.675
8.375	104.837	8.375	106.425
8.250	104.587	8.250	106.175
8.125	104.337	8.125	105.894
8.000	104.087	8.000	105.581
7.875	103.805	7.875	105.269
7.750	103.524	7.750	104.956
7.625	103.212	7.625	104.644
7.500	102.899	7.500	104.269
7.375	102.524	7.375	103.894
7.250	102.149	7.250	103.456
7.125	101.774	7.125	103.019
7.000	101.399	7.000	102.519
6.875	100.962	6.875	102.019
6.750	100.524	6.750	101.456
6.625	100.087	6.625	100.894
6.500	99.649	6.500	100.269
6.375	99.149	6.375	99.644
6.250	98.649	6.250	98.956
6.125	98.086	6.125	98.268
6.000	97.524	6.000	97.581
5.875	96.899	5.875	96.831
5.750	96.274	5.750	
	95.586		96.081
5.625	93.300	5.625	95.331

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

5.500

94.581

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

94.899

5.500

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

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

Prepay Penalty Price								
Investor Only								
5 year	1.000							
4 year	0.500							
3 year	0.000							
2 year	-0.375							
1 year	-0.750							
None	-1.125							

Minimum Loan Size \$150,000

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@ullillortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,
1300 NW Briarcliff Pkwy, Suite 275	I nck Desk: (X16) 45 /-644()	KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,
Kansas City, MO 64150	, ,	NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,
	Inside Sales: (816) 457-6300	WI, WA



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

 Lock Expirations
 Lock Extensions

 0 Days
 11/15/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625
 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 Fixe	d ,
Rate	30 Day		Rate	30 Day	
5.375%	98.225		6.375%	99.200	
6.500%	99.175		6.500%	100.100	
6.625%	99.875		6.625%	100.600	
6.750%	100.475		6.750%	101.100	
6.875%	100.925		6.875%	101.575	
6.990%	101.375		6.990%	102.025	
7.125%	101.750		7.125%	102.525	
7.250%	102.150		7.250%	102.975	
7.375%	102.525		7.375%	103.450	
7.500%	102.850		7.500%	103.875	
7.625%	103.100		7.625%	104.250	
7.750%	103.375		7.750%	104.625	
7.875%	103.625		7.875%	105.000	
7.990%	103.875		7.990%	105.375	
8.125%	104.125		8.125%	105.750	
8.250%	104.375		8.250%	106.090	
8.375%	104.625		8.375%	106.390	
8.500%	104.875		8.500%	106.690	
8.625%	105.125		8.625%	106.971	
8.750%	105.375		8.750%	107.253	
8.875%	105.625		8.875%	107.534	
8.990%	105.875		8.990%	107.799	
9.125%	106.125		9.125%	108.065	
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
r	Max Price (No Prepay)	99.500	Max Price (N	lo Prepay)	99.500

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

			ice Adjustm					
		Reside	ntial NQN		s			
			Full Doo					
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125		-0.500	-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
5100 1771	T ==	_	tatement ,	_				
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
740 720	0.625	0.500	0.500 0.375	0.375	0.250	-0.250	-2.125 -3.250	-5.500 N/A
720	0.500	0.375	0.375	-0.250	0.000 -0.750	-1.000 -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	-6.500 N/A	N/A
660	-1.025		ntial NQN			-3.230	N/A	N/A
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250		-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.236	-0.230	-0.230	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M	0.000	0.000	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	-0.750	-0.750
			IQM LLF x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	1
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	
	-							•

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



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

 Lock Expirations
 Lock Extensions

 30 Days
 11/15/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming Balance	Agency Jumbo	Agency Balance		
Rate	FIX 30	FIX 30	FIX 30		Credit Score / CLTV
0.000	112.310	111.685	110.935		>= 780
9.875	112.060	111.435	110.685		760 - 779
9.750	111.810	111.185	110.435		740 - 759
9.625	111.560	110.935	110.185	Purchase Money	720 - 739
9.500	111.310	110.685	109.935	Loans	700 - 719
9.375	111.060	110.435	109.685		680 - 699
9.250	110.810	110.185	109.435		660 - 679
9.125	110.560	109.935	109.185		>= 780
9.000	110.310	109.685	108.935		760 - 779
3.875	110.060	109.435	108.685		740 - 759
3.750	109.810	109.185	108.435	Limited Cash-Out	720 - 739
3.625	109.560	108.935	108.185	Refinance	700 - 719
3.500	109.310	108.685	107.935		680 - 699
3.375	109.060	108.435	107.685		660 - 679
3.250	108.810	108.185	107.435		>= 780
3.125	108.509	107.884	107.134		760 - 779
3.000	108.208	107.583	106.833		740 - 759
7.875	107.906	107.281	106.531	Cash-Out Refinance	720 - 739
7.750	107.587	106.962	106.212		700 - 719
7.625	107.250	106.625	105.875		680 - 699
7.500	106.896	106.271	105.521		660 - 679
7.375	106.523	105.898	105.148		
7.250	106.130	105.505	104.755		Credit Score / CLTV
7.125	105.717	105.092	104.342		Investor
7.000	105.284	104.659	103.909		Second Home
5.875	104.830	104.205	103.455	Loan Type LLPAs	DTI Ratio > 40%
5.750	104.357	103.732	102.982	Purchase Money	511 Hactor 40/8
5.625	103.863	103.732	102.488	Loans & Limited Agency Jumbo	High Balance Fixed - Rat
5.500	103.351	102.726	101.976	Cash-Out Refinance Balances*	Tigil Balance Fixed - Rac
5.375	102.818	102.720	101.443	- Author	2 - 4 Unit Property
5.250	102.268	101.654	100.904	Property LLPAs	Condo / Coop
5.125	101.702	101.158	100.408	Property Eti As	Manufactured Homes
5.000	101.702	100.647	99.897		Investor
5.875	100.516	100.047	99.371		Second Home
5.750	99.900	99.581	98.831	Loan Type LLPAs	DTI Ratio > 40%
5.625	99.268	99.028	98.278		D11 Ratio > 40%
5.500	98.621	98.462	98.278	Cash-Out Refinance Agency Jumbo	High Balance Fixed - Rat
5.375	98.621	98.462	97.712	Cash-Out Refinance Agency Jumbo Balances*	High Balance Fixed - Rat
1.5/5		97.833	96.406	Darances .	2 - 4 Unit Property
250					
5.250	97.281 96.589	96.464	95.714	Property LLPAs	Condo / Coop

	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
	>= 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
Purchase Money	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
Louis	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
	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
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
Keimance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
	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		
Cash-Out Refinance	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
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Agency Jumbo	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
Cash-Out Refinance	Balances*								
		2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	Property LLPAs	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		
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
	zodn type zzi zo	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
	Balances*								
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		

Mortgages with	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
Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
Financing	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	Email: locks@uffmortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO,		
1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	Lock Desk: (816) 457-6440	MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,		
	Inside Sales: (816) 457-6300	WI, WA		



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

 Lock Expirations

 30 Days
 11/15/2025
 2 days

 7 days
 7 days

 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 10/16/2025 10:13

FIXED SECONDS

Rate 30 Day Rate 30 Day 12.500 111.750 13.375 111.625 12.375 111.625 13.250 111.500 12.125 111.375 13.000 111.250 12.000 111.250 12.875 111.000 11.875 111.125 12.750 111.000 11.750 111.000 12.625 110.875 11.500 110.750 12.625 110.875 11.500 110.750 12.375 110.625 11.375 110.625 12.500 110.750 11.250 110.500 12.375 110.625 11.375 110.625 12.250 110.500 11.250 110.500 12.125 110.500 11.250 110.500 11.875 110.625 11.000 110.250 11.875 110.025 10.875 110.000 11.625 109.875 10.625 109.500 11.625 109.875 10.500 109.250							
12.500 111.750 13.375 111.625 12.375 111.625 13.250 111.500 12.250 111.500 13.125 111.375 12.000 111.250 12.875 111.125 11.875 111.000 12.625 110.875 11.500 110.750 12.625 110.875 11.500 110.750 12.375 110.625 11.375 110.625 12.250 110.750 11.375 110.625 12.250 110.500 11.250 110.500 12.125 110.500 11.250 110.500 12.125 110.500 11.250 110.500 11.875 110.625 11.000 110.250 11.875 110.625 11.000 110.250 11.875 110.625 11.000 110.250 11.875 110.000 10.875 110.000 110.250 11.875 110.000 10.750 109.750 11.625 109.875 11.500 109.	RESIE	DENTIAL	IN	/ESTOR			
12.375 111.625 13.250 111.500 12.250 111.500 13.125 111.375 12.000 111.250 12.875 111.000 111.250 11.875 111.125 12.750 111.000 11.250 110.005 11.750 111.000 12.625 110.875 110.625 110.875 110.625 110.500 110.750 110.500 110.750 110.500 110.750 110.625 110.500 110.750 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.625 110.500 100.500 110.500 100.500<	Rate	30 Day	Rate	30 Day			
12.250 111.500 13.125 111.375 12.125 111.375 13.000 111.250 12.000 111.250 12.875 111.000 11.875 111.125 12.750 111.000 11.750 111.000 12.625 110.875 11.500 110.750 12.375 110.625 11.375 110.625 12.250 110.500 11.250 110.500 12.125 110.500 11.250 110.500 12.125 110.500 11.250 110.500 11.250 110.500 11.250 110.500 11.875 110.000 10.875 12.000 110.250 11.875 110.000 110.250 11.875 110.000 110.250 10.875 11.625 109.875 11.000 110.250 11.875 110.000 10.750 109.750 11.625 109.875 10.500 109.750 11.625 109.875 10.250	12.500	111.750	13.375	111.625			
12.125 111.375 13.000 111.250 12.000 111.250 12.875 111.125 11.875 111.125 12.750 111.000 11.750 111.000 12.625 110.875 11.500 110.750 12.375 110.625 11.375 110.625 12.250 110.500 11.250 110.500 12.125 110.375 11.000 110.250 11.875 110.025 11.000 110.250 11.875 110.125 10.875 110.000 11.625 109.875 10.000 10.750 11.500 110.250 10.875 110.000 11.625 109.875 10.625 109.500 11.625 109.875 10.500 109.750 11.625 109.875 10.500 109.250 11.375 109.500 10.250 108.750 11.250 109.250 10.250 108.750 11.250 109.250 10.250 107.625 <td>12.375</td> <td>111.625</td> <td>13.250</td> <td>111.500</td>	12.375	111.625	13.250	111.500			
12.000 111.250 12.875 111.125 11.875 111.100 12.625 110.075 11.500 110.750 12.500 110.750 11.500 110.750 12.375 110.625 11.375 110.625 12.250 110.500 11.250 110.500 12.125 110.500 11.251 110.375 12.000 110.250 11.000 110.250 11.875 110.025 11.000 110.250 11.875 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.500 109.750 10.500 109.750 11.500 109.750 10.501 109.750 11.500 109.750 10.250 10.375 109.500 11.250 109.875 10.250 108.750 11.125 109.000 10.125 108.500 11.125 109.000 10.250 107.250 108.500 107.750 108.250 <	12.250	111.500	13.125	111.375			
11.875 111.125 12.750 111.000 11.750 111.000 12.625 110.875 11.500 110.750 12.500 110.750 11.375 110.625 12.375 110.625 11.250 110.500 12.125 110.500 11.125 110.375 12.000 110.250 11.000 110.250 11.875 110.025 11.000 110.250 11.875 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.500 109.875 10.500 109.250 11.500 109.750 10.501 109.250 11.625 109.875 10.502 109.250 11.375 109.500 10.250 109.250 11.375 109.500 10.250 108.750 11.125 109.950 10.250 108.750 11.125 109.000 10.250 107.625 10.875 108.500 9.875 106.875 <td>12.125</td> <td>111.375</td> <td>13.000</td> <td>111.250</td>	12.125	111.375	13.000	111.250			
11.750 111.000 12.625 110.875 11.500 110.750 12.500 110.750 11.500 110.750 12.375 110.625 11.375 110.625 12.250 110.500 11.125 110.375 12.000 110.250 11.000 110.250 11.875 110.025 11.000 110.250 11.875 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.500 109.875 10.625 109.500 11.500 109.750 10.500 109.250 11.375 109.500 10.500 109.250 11.375 109.500 10.250 108.750 11.250 109.750 10.250 108.750 11.125 109.000 10.250 108.750 11.125 109.000 10.250 108.750 10.875 108.500 9.875 108.000 10.750 108.250 9.875 106.875	12.000	111.250	12.875	111.125			
11.625 110.875 12.500 110.750 11.500 110.750 12.375 110.625 11.375 110.625 12.250 110.500 11.250 110.500 12.125 110.375 11.000 110.250 11.875 110.000 10.875 110.000 11.750 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.500 109.750 10.500 109.250 11.500 109.750 10.500 109.250 11.500 109.750 10.500 109.250 11.500 109.750 10.500 109.250 11.500 109.750 10.500 109.250 11.250 109.500 10.250 108.750 11.125 109.000 10.250 108.750 11.000 108.750 10.000 108.250 10.875 108.500 9.875 106.875 10.500 107.750 9.875 106.875	11.875	111.125	12.750	111.000			
11.500 110.750 12.375 110.625 11.375 110.625 12.250 110.500 11.250 110.500 12.125 110.375 11.000 110.250 11.875 110.125 11.000 110.250 11.875 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.625 109.875 10.500 109.250 11.500 109.750 10.500 109.250 11.375 109.500 10.500 109.250 11.375 109.500 10.250 108.750 11.250 109.500 10.250 108.750 11.250 109.500 10.250 108.750 11.125 109.000 10.251 108.500 10.875 108.500 9.875 108.000 107.500 107.500 9.875 106.800 10.625 108.000 9.875 106.500 10.250 107.250 9.125 105.750	11.750	111.000	12.625	110.875			
11.375 110.625 12.250 110.500 11.250 110.500 12.125 110.375 11.000 110.250 11.875 110.025 11.0875 110.000 11.875 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.625 109.875 10.500 109.250 11.500 109.750 10.500 109.250 11.375 109.500 10.375 109.000 11.250 109.500 10.250 108.750 11.250 109.500 10.250 108.750 11.250 109.250 10.250 108.750 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.875 106.000 10.750 107.750 9.875 106.875 10.375 107.500 9.250 106.125 10.125 106.875 9.125 105.750	11.625	110.875	12.500	110.750			
11.250 110.500 12.125 110.375 11.125 110.375 12.000 110.250 11.000 110.250 11.875 110.000 10.875 110.000 11.750 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.625 109.875 10.500 109.250 11.375 109.500 10.375 109.000 11.250 109.500 10.250 108.750 11.125 109.000 10.250 108.750 11.000 108.750 10.000 108.250 10.875 109.000 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.500 107.625 10.500 107.750 9.500 106.875 10.500 107.250 9.250 106.125 10.125 106.875 9.125 105.750 10.125 106.875 9.125 105.750	11.500	110.750	12.375	110.625			
11.125 110.375 12.000 110.250 11.000 110.250 11.875 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.625 109.875 10.500 109.250 11.500 109.750 10.500 109.250 11.375 109.500 10.250 108.750 11.250 109.250 10.250 108.750 11.125 109.000 10.251 108.500 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.875 108.000 10.750 108.250 9.875 108.000 10.750 108.250 9.875 106.800 10.750 108.250 9.500 106.875 10.375 107.250 9.500 106.875 10.375 107.250 9.125 105.750 10.125 106.875 9.125 105.750	11.375	110.625	12.250	110.500			
11.000 110.250 11.875 110.000 10.875 110.000 11.750 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.500 109.750 10.500 109.250 11.375 109.500 10.375 109.000 11.250 109.250 10.250 108.750 11.125 109.000 10.125 108.500 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.750 107.625 10.625 108.000 9.875 106.875 10.500 107.750 9.375 106.500 10.250 107.250 9.250 105.750 10.125 106.875 9.125 105.750 9.875 106.125 9.125 105.750 9.875 105.000 8.750 104.625	11.250	110.500	12.125	110.375			
10.875 110.000 11.750 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.500 109.750 10.500 109.250 11.375 109.500 10.375 109.000 11.250 109.250 10.250 108.750 11.125 109.000 10.125 108.500 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.750 107.625 10.625 108.000 9.875 106.500 10.500 107.750 9.875 106.500 10.250 107.250 9.250 105.750 10.000 106.500 9.875 105.750 9.875 106.125 9.125 105.750 9.875 105.000 8.750 104.625 9.625 105.375 8.875 103.625 <t< td=""><td>11.125</td><td>110.375</td><td>12.000</td><td>110.250</td></t<>	11.125	110.375	12.000	110.250			
10.750 109.750 11.625 109.875 10.625 109.500 11.500 109.750 10.500 109.250 11.375 109.500 10.375 109.000 11.250 109.250 10.250 108.750 11.125 109.000 10.125 108.500 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.750 107.625 10.500 107.750 9.800 106.875 10.500 107.750 9.250 106.125 10.125 106.875 9.125 105.750 10.125 106.875 9.125 105.750 9.875 106.125 9.000 105.375 9.875 106.125 8.875 105.000 9.750 105.075 8.500 103.625 9.375 104.625 8.500 103.625	11.000	110.250	11.875	110.125			
10.625 109.500 11.500 109.750 10.500 109.250 11.375 109.500 10.375 109.000 11.250 109.250 10.250 108.750 11.125 109.000 10.125 108.500 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.500 106.875 10.500 107.750 9.375 106.500 10.250 107.250 9.250 106.125 10.125 106.875 9.125 105.750 10.125 106.875 9.125 105.750 9.875 106.125 9.000 105.375 9.875 106.125 8.875 105.000 9.875 105.750 9.625 104.625 9.625 105.075 8.500 103.625 9.375 104.625 8.875 103.625 9.	10.875	110.000	11.750	110.000			
10.500 109.250 11.375 109.500 10.375 109.000 11.250 109.250 10.250 108.750 11.125 109.000 10.125 108.500 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.500 106.875 10.500 107.750 9.375 106.500 10.250 107.250 9.125 105.750 10.000 106.875 9.125 105.750 10.000 106.500 9.000 105.375 9.875 106.125 9.001 105.375 9.875 106.125 9.750 105.750 9.750 105.750 8.875 104.625 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.875 102.625 9.12	10.750	109.750	11.625	109.875			
10.375 109.000 11.250 109.250 10.250 108.750 11.125 109.000 10.125 108.500 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.500 106.875 10.500 107.750 9.500 106.875 10.375 107.500 9.375 106.500 10.250 107.250 9.250 106.125 10.000 106.875 9.125 105.750 10.000 106.875 9.000 105.375 9.875 106.125 9.001 105.375 9.875 106.125 9.750 105.750 9.750 105.750 8.750 104.625 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.875 102.625 9.125	10.625	109.500	11.500	109.750			
10.250 108.750 11.125 109.000 10.125 108.500 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.500 106.875 10.500 107.750 9.375 106.500 10.250 107.250 9.250 106.125 10.125 106.875 9.125 105.750 10.000 106.500 9.000 105.375 9.875 106.125 9.000 105.375 9.875 106.125 9.750 105.750 9.750 105.750 8.750 104.625 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 <td>10.500</td> <td>109.250</td> <td>11.375</td> <td>109.500</td>	10.500	109.250	11.375	109.500			
10.125 108.500 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.500 106.875 10.500 107.750 9.375 106.500 10.250 107.250 9.250 106.125 10.125 106.875 9.125 105.750 9.875 106.125 9.000 105.375 9.875 106.125 9.000 105.375 9.875 106.125 9.750 105.750 9.875 105.750 8.750 104.625 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 8.750 102.625 8.750	10.375	109.000	11.250	109.250			
10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.625 107.250 10.500 107.750 9.500 106.875 10.375 107.500 9.375 106.500 10.250 107.250 9.250 106.125 10.125 106.875 9.125 105.750 10.000 106.500 9.000 105.375 9.875 106.125 9.000 105.375 9.625 105.750 9.750 105.750 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 8.750 102.000 8.875 102.000 7.750 100.125 8.625	10.250	108.750	11.125	109.000			
9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.625 107.250 10.500 107.750 9.500 106.875 10.375 107.500 9.375 106.500 10.250 107.250 9.250 106.125 10.125 106.875 9.125 105.750 9.875 106.125 9.000 105.375 9.875 106.125 8.875 105.000 9.750 105.750 8.750 104.625 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 8.750 102.000 8.875 102.625 8.750 100.125 8.625 101.375 7.750 100.125 8.625	10.125	108.500	11.000	108.750			
9.750 107.625 10.625 108.000 9.625 107.250 10.500 107.750 9.500 106.875 10.375 107.500 9.375 106.500 10.250 107.250 9.250 106.125 10.125 106.875 9.125 105.750 9.875 106.125 9.000 105.375 9.875 106.125 8.875 105.000 9.750 105.750 8.750 104.625 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 8.750 100.005 8.875 102.625 8.750 100.125 8.625 101.375 7.750 100.125 8.625 101.375 8.625 101.375 8.625	10.000	108.250	10.875	108.500			
9.625 107.250 9.500 106.875 9.375 106.500 9.250 106.125 9.125 105.750 9.000 105.375 8.875 105.000 8.750 104.625 8.625 104.125 8.500 103.625 8.375 103.125 8.250 102.625 8.125 102.125 8.000 101.500 8.875 100.875 8.625 104.125 9.500 105.000 9.375 104.625 9.250 104.125 9.250 104.125 9.000 103.125 8.750 102.625 8.750 102.625 8.875 102.625 8.875 102.625 8.875 102.625 8.875 102.625 8.750 102.000 8.625 101.375 7.750 100.125 7.625 99.375	9.875	108.000	10.750	108.250			
9.500 106.875 10.375 107.500 9.375 106.500 10.250 107.250 9.250 106.125 10.125 106.875 9.125 105.750 9.875 106.125 9.000 105.375 9.875 106.125 8.875 105.000 9.750 105.750 8.750 104.625 9.625 105.375 8.6025 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 8.750 102.000 8.750 102.000 7.750 100.125 8.625 101.375 7.625 99.375 8.500 100.625	9.750	107.625	10.625	108.000			
9.375 106.500 10.250 107.250 9.250 106.125 10.125 106.875 9.125 105.750 10.000 106.500 9.000 105.375 9.875 106.125 8.875 105.000 9.750 105.750 8.750 104.625 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 8.750 102.000 8.750 102.000 7.750 100.125 8.625 101.375 7.625 99.375 8.500 100.625	9.625	107.250	10.500	107.750			
9.250 106.125 9.125 105.750 9.000 105.375 8.875 105.000 8.750 104.625 8.625 104.125 8.500 103.625 8.375 103.125 8.250 102.625 8.125 102.125 8.000 101.500 8.875 100.875 8.750 102.625 8.750 102.625 8.125 102.125 8.000 101.500 8.875 102.625 8.750 102.000 7.750 100.125 7.625 99.375 10.000 106.875 10.000 105.750 10.25 102.000 8.875 102.000 8.625 101.375 8.500 100.625	9.500	106.875	10.375	107.500			
9.125 105.750 10.000 106.500 9.000 105.375 9.875 106.125 8.875 105.000 9.750 105.750 8.750 104.625 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375 7.625 99.375 8.500 100.625	9.375	106.500	10.250	107.250			
9.000 105.375 9.875 106.125 8.875 105.000 9.750 105.750 8.750 104.625 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375 7.625 99.375 8.500 100.625	9.250	106.125	10.125	106.875			
8.875 105.000 9.750 105.750 8.750 104.625 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375 7.625 99.375 8.500 100.625	9.125	105.750	10.000	106.500			
8.750 104.625 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375 7.625 99.375 8.500 100.625	9.000	105.375	9.875	106.125			
8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375 7.625 99.375 8.500 100.625	8.875	105.000	9.750	105.750			
8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375 7.625 99.375 8.500 100.625	8.750	104.625	9.625	105.375			
8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375 7.625 99.375 8.500 100.625	8.625	104.125	9.500	105.000			
8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375 7.625 99.375 8.500 100.625	8.500	103.625	9.375	104.625			
8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375 7.625 99.375 8.500 100.625	8.375	103.125	9.250	104.125			
8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375 7.625 99.375 8.500 100.625	8.250	102.625	9.125	103.625			
7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375 7.625 99.375 8.500 100.625	8.125	102.125	9.000	103.125			
7.750 100.125 8.625 101.375 7.625 99.375 8.500 100.625	8.000	101.500	8.875	102.625			
7.625 99.375 8.500 100.625	7.875	100.875	8.750	102.000			
	7.750	100.125	8.625	101.375			
7.500 98.625	7.625	99.375	8.500	100.625			
	7.500	98.625					

		RESIDENTIAL PRICE ADJUSTERS								
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.625)	(6.250)
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.875)	(6.500)
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
ĕ	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
FULL DOC	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ш	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
(12 (760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
붑	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK STATEMENT (12	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
8	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Ĭ	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
OAN AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
A	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ΙÓΑ	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
百	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
-	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
8	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
L	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

	INVESTOR PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.875	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)		
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)		
8	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)		
불	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
۱"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)			
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)				
⋤	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
or 2	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
BANK STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
富	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
ST.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
~	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Į₹	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
OAN AMOUNT	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ΙŠ	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		
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
百	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
L	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	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN,
Kansas City, MO 64150	Inside Sales: (816) 457-6300	MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA



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

 30 Days
 11/15/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 10/16/2025 10:13

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 <\$70,0000	-3.000

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	N. 45 47 64 66 51 64 15 14 11 11 11 11 11 11 11 11 11 11 11 11
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	116, 112, 111, 113, 114, 1111, 511, 511, 511, 77, 35, 111, 77, 77, 77, 77,



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

	Lock Expirations	Lock Extensions	
15 Days	10/31/2025	2 days	0.100
30 Days	11/15/2025	7 days	0.250
45 Days	11/30/2025	15 days	0.375
		30 days	0.625

Effective: 10/16/2025 10:13

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

Administration and Appraisal Fees

Admin Fees		Admin Waiver Fee					
		\$50k - \$75K	1.650	> \$225K - \$250K	0.430		
		> \$75K - \$100K	1.100	> \$250K - \$300K	0.390		
		> \$100K - \$125K	0.950	> \$300K - \$350K	0.330		
		>\$125K - \$150K	0.750	> \$350K - \$417K	0.280		
		> \$150K - \$175K	0.600	> \$417K - \$600K	0.220		
		>\$175K - \$200K	0.520	> \$600K - \$900K	0.170		
		> \$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
United Fidelity Funding Corp ISAOA ATIMA
1300 NW Briarcliff Pkwy, Suite 275
Kansas City, MO 64150

Lock Desk Hours

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

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