



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

Lock Expirations		Lock Extensions	
15 Days	5/17/2025	2 days	0.100
30 Days	6/1/2025	7 days	0.250
45 Days	6/16/2025	15 days	0.375
		30 days	0.625

THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT  
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Effective: 5/2/2025 10:27

## CONVENTIONAL

CONVENTIONAL 30/25YR FIXED				CONVENTIONAL 20 YR FIXED				CONVENTIONAL 15 YR FIXED				CONVENTIONAL 10 YR FIXED			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.125	99.473	99.429	99.383	6.000	100.185	100.088	100.007	5.750	100.471	100.439	100.307	5.875	100.565	100.533	100.401
6.250	99.742	99.691	99.637	6.125	100.671	100.574	100.493	5.875	101.000	100.968	100.836	6.000	100.815	100.784	100.651
6.375	100.295	100.244	100.190	6.250	101.125	101.027	100.947	6.000	101.254	101.222	101.090	6.125	101.038	101.007	100.874
6.500	100.774	100.723	100.669	6.375	101.554	101.456	101.376	6.125	101.475	101.444	101.311	6.250	101.231	101.199	101.067
6.625	101.174	101.123	101.069	6.500	101.145	101.044	100.971	6.250	101.666	101.609	101.549	6.375	101.644	101.612	101.480
6.750	101.397	101.338	101.277	6.625	101.573	101.472	101.398	6.375	102.080	102.049	101.916	6.500	101.878	101.846	101.714
6.875	101.837	101.778	101.717	6.750	101.973	101.872	101.799	6.500	102.317	102.285	102.153	6.625	102.098	102.066	101.934
7.000	102.297	102.238	102.177	6.875	102.338	102.237	102.164	6.625	102.535	102.503	102.370	6.750	102.288	102.243	102.094
7.125	102.633	102.574	102.513	7.000	102.286	102.230	102.149	6.750	102.623	102.577	102.453	6.875	102.693	102.647	102.499
7.250	102.796	102.730	102.663	7.125	102.717	102.647	102.581	6.875	103.128	103.082	102.933	7.000	102.897	102.852	102.703
CONV 30 YR FIXED HIGH BAL				CONV 20 YR FIXED HIGH BAL				CONV 15 YR FIXED HIGH BAL				CONV 10 YR FIXED HIGH BAL			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.500	100.311	100.267	100.112	6.500	100.175	100.099	99.990	6.250	99.373	99.341	99.209	6.250	98.968	98.936	98.804
6.625	100.594	100.550	100.395	6.625	100.640	100.565	100.455	6.375	99.806	99.774	99.642	6.375	99.300	99.268	99.135
6.750	99.939	99.869	99.828	6.750	99.640	99.557	99.440	6.500	100.001	99.969	99.837	6.500	99.565	99.533	99.401
6.875	100.309	100.244	100.194	6.875	99.975	99.907	99.775	6.625	100.171	100.139	100.006	6.625	99.803	99.771	99.639
7.000	100.654	100.588	100.539	7.000	100.365	100.321	100.158	6.750	100.121	100.075	99.926	6.750	99.715	99.670	99.521
7.125	100.924	100.810	100.820	7.125	100.639	100.596	100.432	6.875	100.544	100.498	100.350	6.875	100.040	99.994	99.846
7.250	101.115	101.096	101.029	7.250	100.741	100.650	100.526	7.000	100.702	100.657	100.508	7.000	100.261	100.215	100.066
7.375	101.435	101.419	101.343	7.375	101.121	101.063	100.887	7.125	100.833	100.787	100.639	7.125	100.465	100.419	100.271
7.500	101.762	101.703	101.528	7.500	101.531	101.472	101.296	7.250	98.976	98.852	98.688	7.250	98.976	98.852	98.688
7.625	101.987	101.928	101.753	7.625	101.753	101.694	101.519								
SOFR 5/6 ARMS				SOFR 7/6 ARMS				SOFR 10/6 ARMS				Misc Price Adjustments			
No Current Program Data				No Current Program Data				No Current Program Data				No Impounds (Non-CA)		0.250	
												No Impounds (CA Only)		0.150	
												Non-Owner, LTV <= 75		2.125	
												Non-Owner, LTV 75.01-80		3.375	
												Non-Owner, LTV > 80		4.125	
												2-4 Unit		1.000	
												Condo, LTV > 75		0.750	
												FICO < 660		0.500	
												Loan Amt \$50K < \$100K		0.500	
Loan < \$50K (exception only)		1.500													
Loss Payee Clause				Lock Desk Hours				Contact Us				Approved States			
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150				8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST				Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300				AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH, SC, TN, TX, VA, WA, WI			

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## GOVERNMENT FHA and USDA

FHA #2655700006

FHA 30 YR Fixed				FHA 15 YR Fixed				FHA 5/1 ARM				FHA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
6.000	100.733	100.554	100.325	5.875	100.530	100.499	100.381	5.375	97.967	97.904	97.742	FICO >=780	0.000
6.125	101.225	101.046	100.828	6.000	101.065	101.033	100.901	5.500	98.057	98.030	98.002	FICO 740 - 779	0.000
6.250	101.581	101.517	101.334	6.125	101.583	101.551	101.419	5.625	98.597	98.570	98.542	FICO 680 - 739	0.125
6.375	101.659	101.617	101.526	6.250	102.072	102.040	101.908	5.750	98.415	98.352	98.190	FICO 660 - 679	0.250
6.500	102.104	102.062	101.971	6.375	101.558	101.512	101.364	5.875	98.792	98.765	98.737	FICO 640 - 659	0.500
6.625	102.603	102.562	102.471	6.500	102.065	102.019	101.871	6.000	99.328	99.300	99.273	FICO 620 - 639	1.500
6.750	102.975	102.955	102.934	6.625	102.563	102.517	102.368	6.125	99.810	99.782	99.755		
6.875	102.998	102.978	102.957	6.750	103.054	103.008	102.860	6.250	98.366	98.303	98.141	Non-Owner	0.500
7.000	103.428	103.407	103.386									Loan Amount \$50K < \$100K	0.500
7.125	103.787	103.766	103.746									Loan < \$50K (exception only)	1.500
FHA 30 YR Fixed High Bal				FHA 15 YR Fixed High Bal				RURAL HOUSING 30 YR Fixed				USDA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
6.250	100.962	100.899	100.715	6.250	97.797	97.765	97.633	6.250	101.631	101.567	101.384	FICO >=780	0.000
6.375	100.966	100.925	100.833	6.375	97.779	97.737	97.662	6.375	101.191	101.136	100.969	FICO 740 - 779	0.000
6.500	101.451	101.410	101.318	6.500	98.110	98.068	97.993	6.500	101.772	101.717	101.550	FICO 700 - 739	0.125
6.625	101.841	101.800	101.708	6.625	98.335	98.294	98.218	6.625	102.285	102.230	102.063	FICO 680 - 699	0.250
6.750	102.019	101.964	101.797	6.750	98.779	98.733	98.585	6.750	102.781	102.726	102.559	FICO 660 - 679	0.375
6.875	101.686	101.665	101.644	6.875	98.592	98.536	98.452	6.875	102.323	102.290	102.140	FICO 640 - 659	0.875
7.000	102.115	102.094	102.074	7.000	98.773	98.718	98.633	7.000	102.869	102.836	102.685	FICO 620 - 639	1.500
7.125	102.475	102.454	102.433	7.125	98.915	98.860	98.775	7.125	103.396	103.362	103.212	CA Property	0.150
7.250	102.669	102.636	102.485	7.250	98.976	98.852	98.688	7.250	103.856	103.823	103.673	Loan < \$50K (exception)	1.500
7.375	101.516	101.474	101.307					7.375	102.903	102.861	102.694	All RD Refinance Loans	0.125
												*Other St. Adjustments may apply	

## GOVERNMENT VA

VA 15 YR Fixed				VA 30 YR Fixed				VA 5/1 ARM 1/1/5				VA 30 YR Fixed IRRRL			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.000	101.065	101.033	100.901	6.000	100.733	100.554	100.325	5.750	98.415	98.352	98.190	6.000	100.733	100.554	100.325
6.125	101.583	101.551	101.419	6.125	101.225	101.046	100.828	5.875	98.407	98.344	98.182	6.125	101.225	101.046	100.817
6.250	102.072	102.040	101.908	6.250	101.581	101.517	101.334	6.000	98.398	98.335	98.173	6.250	101.267	101.087	100.858
6.375	101.558	101.512	101.364	6.375	101.659	101.617	101.526	6.125	98.384	98.321	98.159	6.375	101.659	101.617	101.526
6.500	102.065	102.019	101.871	6.500	102.104	102.062	101.971	6.250	98.366	98.303	98.141	6.500	102.104	102.062	101.971
6.625	102.563	102.517	102.368	6.625	102.603	102.562	102.471					6.625	102.603	102.562	102.471
6.750	103.054	103.008	102.860	6.750	102.975	102.955	102.934					6.750	102.975	102.955	102.934
				6.875	102.998	102.978	102.957					6.875	102.998	102.978	102.957
				7.000	103.428	103.407	103.386					7.000	103.428	103.407	103.386
				7.125	103.787	103.766	103.746					7.125	103.787	103.766	103.746
VA 15 YR Fixed High Bal				VA 30 YR Fixed High Bal				VA 5/1 ARM HB				VA 30 YR Fixed IRRRL HB			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	100.208	100.187	100.116	6.250	100.962	100.899	100.715	6.125	98.084	98.021	97.859	6.250	100.962	100.899	100.715
5.875	100.473	100.452	100.381	6.375	100.966	100.925	100.833	6.250	98.066	98.003	97.841	6.375	100.966	100.925	100.833
6.000	100.815	100.794	100.724	6.500	101.451	101.410	101.318					6.500	101.451	101.410	101.318
6.125	101.121	101.100	101.029	6.625	101.841	101.800	101.708					6.625	101.841	101.800	101.708
6.250	101.097	101.069	101.042	6.750	102.019	101.964	101.797					6.750	102.019	101.964	101.797
6.375	101.044	101.016	100.989	6.875	101.686	101.665	101.644					6.875	101.686	101.665	101.644
6.500	101.485	101.458	101.430	7.000	102.115	102.094	102.074					7.000	102.115	102.094	102.074
6.625	101.652	101.624	101.597	7.125	102.475	102.454	102.433					7.125	102.475	102.454	102.433
6.750	98.779	98.733	98.585	7.250	102.669	102.636	102.485					7.250	102.669	102.636	102.485
				7.375	101.516	101.474	101.307					7.375	101.516	101.474	101.307

### VA Price Adjustments

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



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Non-QM UW Fee  
\$1,499

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		7 days	0.250
		15 days	0.375
		30 days	0.625

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

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

Residential 30 Yr Fixed		DSCR	
11.500	109.837	11.500	110.896
11.375	109.587	11.375	110.630
11.250	109.337	11.250	110.365
11.125	109.087	11.125	110.099
11.000	108.837	11.000	109.834
10.875	108.587	10.875	109.568
10.750	108.337	10.750	109.302
10.625	108.087	10.625	109.037
10.500	107.837	10.500	108.771
10.375	107.587	10.375	108.505
10.250	107.337	10.250	108.240
10.125	107.087	10.125	107.974
10.000	106.837	10.000	107.709
9.875	106.587	9.875	107.443
9.750	106.337	9.750	107.177
9.625	106.087	9.625	106.912
9.500	105.837	9.500	106.646
9.375	105.587	9.375	106.380
9.250	105.337	9.250	106.115
9.125	105.087	9.125	105.849
9.000	104.837	9.000	105.584
8.875	104.587	8.875	105.302
8.750	104.337	8.750	105.021
8.625	104.087	8.625	104.740
8.500	103.837	8.500	104.459
8.375	103.587	8.375	104.177
8.250	103.337	8.250	103.896
8.125	103.087	8.125	103.614
8.000	102.837	8.000	103.333
7.875	102.587	7.875	103.051
7.750	102.337	7.750	102.769
7.625	102.087	7.625	102.487
7.500	101.837	7.500	102.205
7.375	101.587	7.375	101.923
7.250	101.337	7.250	101.641
7.125	101.087	7.125	101.359
7.000	100.837	7.000	101.077
6.875	100.587	6.875	100.795
6.750	100.337	6.750	100.513
6.625	100.087	6.625	100.231
6.500	99.837	6.500	99.949
6.375	99.587	6.375	99.667
6.250	99.337	6.250	99.385
6.125	99.087	6.125	99.103
6.000	98.837	6.000	98.821
5.875	98.587	5.875	98.539
5.750	98.337	5.750	98.257
5.625	98.087	5.625	97.975
5.500	97.837	5.500	97.693

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

DSCR	No PPP	1 yr PPP	2-4 PPP	5 yr PPP
Min Price	99.500	99.500	99.500	99.500
Max Price	103.000	103.500	104.000	104.500

	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
		>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780
Full Doc	>= 780	1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.125	-4.000
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	
	680 - 699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000		
	660 - 679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125		
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250
Alt Doc	>= 780	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	
	680 - 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500		
	660 - 679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125		
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625

	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
		>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-0.375		
	>\$2.5mm, <=\$3.0mm	0.000	0.000	-0.250	-0.375	-0.375	-0.375			
Credit Event	1x30x12									
	FC/SS/DIL/BK7 36-47mo									
	FC/SS/DIL/BK7 24-35mo									
Loan Type LPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375		
	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	-0.125	-0.125	-0.125
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-1.125		
	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	
	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	
	Florida Condo	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	
Property LPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750		
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
	Tier 2 States: Other*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Alt Doc LPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc LPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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

**Minimum Loan Size \$150,000**

	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	>= 780	0.875	0.625	0.500	0.125	-0.375	-0.875	-1.500
	760 - 779	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875
	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	
	660 - 679	0.000	-0.375	-0.750	-2.000	-3.000		
	640 - 659							

	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
	>=\$2.0mm, <\$2.5mm							
	>=2.5mm, <\$3.0mm							
DSCR	No Ratio	-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event	FC/SS/DIL/BK7 36 - 47mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875
Loan Type LLPAs	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Condo / Coop	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	
	Florida Condo	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Tier 2 States: Other*	0.250	0.250	0.250	0.250	0.250	0.250	0.250

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

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

Lock Expirations		Lock Extensions	
30 Days	6/1/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

## NON-QM

Residential 30YR Fixed		Investor 30YR Fixed	
Rate	30 Day	Rate	30 Day
6.875%	99.325	6.875%	99.750
6.990%	99.825	6.990%	100.250
7.125%	100.325	7.125%	100.750
7.250%	100.825	7.250%	101.250
7.375%	101.263	7.375%	101.750
7.500%	101.638	7.500%	102.250
7.625%	102.013	7.625%	102.688
7.750%	102.388	7.750%	103.125
7.875%	102.700	7.875%	103.563
7.990%	103.013	7.990%	103.938
8.125%	103.325	8.125%	104.313
8.250%	103.575	8.250%	104.688
8.375%	103.825	8.375%	105.000
8.500%	104.075	8.500%	105.313
8.625%	104.325	8.625%	105.625
8.750%	104.575	8.750%	105.938
8.875%	104.825	8.875%	106.188
8.990%	105.075	8.990%	106.438
9.125%	105.325	9.125%	106.688
9.250%	105.575	9.250%	106.938
9.375%	105.825	9.375%	107.188
9.500%	106.075	9.500%	107.438
9.625%	106.325	9.625%	107.688
Max YSP 101.000 - up to 1.75MM		Max YSP w No Prepay 100.000	
Max YSP 100.500 - 1.75MM to 2MM		Max YSP 101.000	
Max YSP 100.000 - 2MM to 3MM			

Investor NQM -- LLPAs							
Other							
LTV	50	55	60	65	70	75	80
Short Term Rental	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
I/O	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A
Cash-Out   FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	N/A
Cash-Out   FICO < 720	-0.500	-0.500	-0.500	-0.625	-0.875	-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	-1.000	N/A
Loan Amt <\$150K	-0.750	-0.875	-1.000	-1.250	-1.250	-1.250	-1.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500

Price Adjustments								
Residential NQM -- LLPAs								
Full Doc								
FICOxLTV	55	60	65	70	75	80	85	90
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.375	-4.625
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.500	-4.750
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.000	-5.250
720	0.375	0.250	0.250	0.000	-0.250	-0.875	-3.000	N/A
700	0.250	0.125	0.000	-0.375	-0.625	-1.875	-4.000	N/A
680	-0.250	-0.375	-0.750	-1.250	-2.000	-2.875	-6.250	N/A
660	-1.375	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A
Bank Statement / No Ratio								
FICOxLTV	55	60	65	70	75	80	85	90
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.500	-4.875
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.625	-5.000
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.125	-5.500
720	0.375	0.250	0.250	0.000	-0.250	-1.000	-3.250	N/A
700	0.375	0.250	0.000	-0.375	-0.750	-2.000	-4.250	N/A
680	-0.250	-0.375	-0.750	-1.375	-2.125	-3.000	-6.500	N/A
660	-1.375	-1.500	-1.875	-2.625	-3.500	-5.125	N/A	N/A
Residential NQM -- LLPAs								
LTV	55	60	65	70	75	80	85	90
I/O	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out   FICO ≥ 720	-0.375	-0.375	-0.375	-0.625	-0.875	-1.375	N/A	N/A
Cash-Out   FICO < 720	-0.750	-0.750	-0.750	-1.000	-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	-1.000	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	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500
Loan Amt <\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-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	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
Investor NQM -- LLPAs								
DSCR ≥ 1.00x / 3 Yr Prepay								
FICOxLTV	50	55	60	65	70	75	80	
780	0.750	0.625	0.625	0.375	0.125	-0.250	-0.875	
760	0.625	0.500	0.375	0.250	0.000	-0.375	-1.250	
740	0.500	0.375	0.250	0.250	-0.250	-0.500	-1.625	
720	0.375	0.250	0.250	0.000	-0.500	-1.000	-2.375	
700	0.250	0.250	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.500	-2.750	N/A	
660	0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-1.000	-1.250	-1.750	-2.250	N/A	N/A	N/A	

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

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

Lock Expirations		Lock Extensions	
30 Days	6/1/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective:

5/2/2025 10:27

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

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

	Conforming Balance	Agency Jumbo	Agency Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	111.396	110.771	110.021
9.875	111.146	110.521	109.771
9.750	110.896	110.271	109.521
9.625	110.646	110.021	109.271
9.500	110.396	109.771	109.021
9.375	110.146	109.521	108.771
9.250	109.896	109.271	108.521
9.125	109.646	109.021	108.271
9.000	109.396	108.771	108.021
8.875	109.146	108.521	107.771
8.750	108.896	108.271	107.521
8.625	108.646	108.021	107.271
8.500	108.396	107.771	107.021
8.375	108.146	107.521	106.771
8.250	107.896	107.271	106.521
8.125	107.518	106.893	106.143
8.000	107.139	106.514	105.764
7.875	106.760	106.135	105.385
7.750	106.368	105.743	104.993
7.625	105.963	105.338	104.588
7.500	105.545	104.920	104.170
7.375	105.114	104.489	103.739
7.250	104.668	104.043	103.293
7.125	104.207	103.582	102.832
7.000	103.732	103.107	102.357
6.875	103.242	102.617	101.867
6.750	102.738	102.113	101.363
6.625	102.222	101.613	100.863
6.500	101.691	101.149	100.399
6.375	101.148	100.673	99.923
6.250	100.591	100.186	99.436
6.125	100.022	99.688	98.938
6.000	99.439	99.178	98.428
5.875	98.844	98.658	97.908
5.750	98.237	98.112	97.362
5.625	97.616	97.491	96.741
5.500	96.983	96.858	96.108
5.375	96.336	96.211	95.461
5.250	95.680	95.555	94.805
5.125	95.013	94.888	94.138
5.000	94.336	94.211	93.461

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

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

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

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

Loss Payee Clause	Contact Us	Approved States
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Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

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

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

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

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 Kansas City, MO 64150  
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Effective: 5/2/2025 10:27

Lock Expirations		Lock Extensions	
30 Days	6/1/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

## FHA with DPA Seconds

30 Year Fixed			
Rate	15 Day	30 Day	45 Day
7.875	101.413	101.343	100.968
7.750	101.312	101.241	100.866
7.625	100.488	100.417	100.042
7.500	100.384	100.313	99.938
7.375	100.269	100.199	99.824
7.250	100.146	100.075	99.700

**Underwriting Fee**  
**\$1,095**

Standard pricing requires a repayable second on a 10-year term with a note rate 2% above the first mortgage note rate. Standard pricing applies to repayable 3.5% DPA. (See LLPAs for all other DPA options)

Loan Level Pricing Adjustments		
Repayable 3.5%	#	0.000
Repayable 5%	#	-0.750
Manufactured Home (Double Wide)	#	-0.250
2 Units	#	-0.250
Manual Underwrite	#	-0.250
Exceed Income Limits (>135% AMI)	#	-0.250
High Balance	#	-2.500

State Pricing Adjustments	
3.5% DPA SC - Loan Amount <\$100,000	-1.500
3.5% DPA SC - Loan Amount >=\$100,000 and <\$120,000	-1.000
3.5% DPA SC - Loan Amount >=\$120,000 and <\$140,000	-0.500
5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000	-0.500
5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000	-1.250
5% DPA SC & AK Loan Amount <\$80,000 and >=\$70,000	-2.125
5% DPA SC & AK Loan Amount <\$70,000	-3.000

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Lock Expirations		Lock Extensions	
15 Days	5/17/2025	2 days	0.100
30 Days	6/1/2025	7 days	0.250
45 Days	6/16/2025	15 days	0.375
		30 days	0.625

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## Administration and Appraisal Fees

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



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

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

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