

8/22/2025 10:14

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	9/6/2025	2 days	0.100
30 Days	9/21/2025	7 days	0.250
45 Days	10/6/2025	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

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CON	<b>IVENTION</b>	L 30/25Y	R FIXED	CC	NVENTION	IAL 20 YR	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	IAL 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
5.125	100.539	100.492	100.437	6.000	100.780	100.669	100.582	5.750	101.068	100.996	100.954	5.875	100.934	100.902	100.774
5.250	100.775	100.720	100.658	6.125	101.274	101.163	101.076	5.875	101.440	101.368	101.326	6.000	101.151	101.119	100.990
.375	101.328	101.273	101.210	6.250	101.741	101.630	101.543	6.000	101.698	101.626	101.582	6.125	101.344	101.312	101.184
5.500	101.823	101.768	101.706	6.375	102.168	102.057	101.970	6.125	102.019	101.947	101.903	6.250	101.753	101.721	101.593
.625	102.122	102.067	102.005	6.500	101.793	101.674	101.586	6.250	102.416	102.344	102.300	6.375	102.154	102.122	101.994
.750	102.220	102.157	102.087	6.625	102.217	102.098	102.010	6.375	102.704	102.633	102.588	6.500	102.355	102.323	102.195
.875	102.656	102.593	102.523	6.750	102.604	102.485	102.397	6.500	102.857	102.825	102.697	6.625	102.566	102.534	102.406
.000	103.154	103.091	103.021	6.875	102.957	102.838	102.750	6.625	103.133	103.101	102.973	6.750	102.835	102.804	102.675
.125	103.526	103.463	103.392	7.000	103.230	103.144	103.073	6.750	103.263	103.199	103.161	6.875	103.229	103.197	103.069
.250	103.542	103.506	103.419	7.125	103.652	103.566	103.495	6.875	103.694	103.662	103.534	7.000	103.390	103.358	103.230
												<u> </u>			
	NV 30 YR I				NV 20 YR				DNV 15 YR				NV 10 YR		
ate	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
.500	101.068	101.020	100.877	6.500	101.043	100.995	100.940	6.250	99.881	99.849	99.720	6.250	99.455	99.423	99.295
.625	101.377	101.322	101.259	6.625	101.425	101.377	101.322	6.375	100.296	100.264	100.136	6.375	99.763	99.731	99.603
.750 .875	101.599	101.536 101.881	101.466 101.810	6.750 6.875	101.656 102.000	101.599 101.944	101.536 101.881	6.500	100.470	100.438 100.653	100.309	6.500 6.625	100.006	99.974 100.193	99.846
.000	101.944 102.278	101.881	101.810	7.000	102.000	101.944	101.881	6.625 6.750	100.685 100.654	100.653	100.525 100.494	6.750	100.224 100.228	100.193	100.064
.125	102.278	102.215	102.144	7.125	102.334	102.278	102.215	6.875	100.654	100.622	100.494	6.875	100.228	100.196	100.06
.125	102.364	102.301	102.431	7.250	102.021	102.364	102.301	7.000	101.064	101.032	100.904	7.000	100.551	100.499	100.57
.230	102.182	102.143	101.990	7.375	102.071	102.032	101.883	7.125	101.107	101.130	101.007	7.125	100.714	100.823	100.552
.500	102.073	102.030	102.490	7.500	102.497	102.438	102.511	7.250	99.511	99.393	99.277	7.123	99.511	99.393	99.277
.625	103.137	103.118	102.571	7.625	102.809	102.830	102.895	7.230	33.311	99.393	33.277	7.230	33.311	33.333	33.277
.023	103.550	103.313	103.172	17.023	103.001	103.042	102.055					1			
	SOFR 5	6/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	L0/6 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	0	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program Da	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
				1								1			
	ما _	ss Payee	Clause	Ш	_ Lo	ck Desk F	lours		_Con	tact Us			Approv	ed States	
	United Fidelit			TIMA				Em	ail: locks@		ge.com	AR, AZ, C	A, CO, FL, GA		N, KS, KY.
		, ,	wy, Suite 27			0am - 5:00p			Lock Desk: (			' '	in, mo, nc, i		
			) 64150		I Lock Or	nline Unitl 8	:UUpm CST		,			1	SC, TN, TX		



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Effective:	0/	/22/2025 10:	14							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	\S					
	Purch	nase Mon	ey Loans	- LLPA	by Credit						Refinance			Credit Sco	ore/LTV
					TV Rang	e						Ratio	LTV Rang	16	
Credit Score		Applic	cable for				r than 15	years		Credit Score				or all loans	S
. 700	<u>&gt;0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	. =00	>0%	>30%	>60%	>70%	>75%
≥ = 780 760 – 779			0.000%							≥ = 780 760 – 779	0.375% 0.375%		0.625% 0.875%	0.875% 1.250%	1.375% 1.875%
740 – 759			0.125%							740 – 759	0.375%		1.000%	1.625%	2.375%
720 – 739	0.000%	0.000%	0.250%	0.750%	1.250%	1.250%	1.000%	0.875%	0.750%	720 – 739	0.375%	-	1.375%	2.000%	2.750%
700 – 719			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699 660 – 679			0.625%							680 – 699 660 – 679	0.375% 0.375%		2.000%	2.875% 4.000%	3.750% 4.750%
640 - 659			1.125%							640 - 659	0.375%		3.125%	4.625%	5.125%
≤ 639			1.500%							≤ 639			3.375%	4.875%	5.125%
Add	itional LL	PAs by L	oan Attri	bute App	olicable to	Purcha	se Mone	/ Loans		Additional L	LPAs by L			licable to (	Cash-out
												Refinan	ces LTV Rang		
Loan Feature	>0%	>30%	>60%	>70%	.TV Rang >75%	e >80%	>85%	>90%	>95%	Loan Feature	>0%	>30%	>60%	је >70%	>75%
Adjustable-rate			0.000%							Condo	0.000%		0.125%	0.125%	0.750%
Condo	0.000%	0.000%			0.750%					Investment	1.125%	-	1.625%	2.125%	3.375%
Investment			1.625%							Second home	1.125%		1.625%	2.125%	3.375%
Second home  Manufactured	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%
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%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	itio		All LLPA	s will be v	vaived f	_	llowing lo	ans
Limited Cash-out Refinances – LLPA by Credit Score/LTV Ratio  LTV Range															
												meReady			
Credit Score	>0%		cable for	all loans	with tern	ns greate		_	>QE%	Loans to first-tir	ne homebu	yers with	qualifying		
	<u>&gt;0%</u>	>30%	>60%	all loans	with tern	s greate	>85%	>90%	>95% 0.375%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780	0.000%	> <b>30%</b> 0.000%	<b>&gt;60%</b> 0.000%	<b>&gt;70%</b> 0.125%	with tern >75% 0.500%	>80% 0.625%	>85% 0.500%	> <b>90%</b> 0.375%	0.375%	median ir	ne homebu	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 – 779	0.000%	>30% 0.000% 0.000%	>60% 0.000% 0.125%	>70% 0.125% 0.375%	<b>with tern</b> >75% 0.500% 0.875%	>80% 0.625% 1.000%	>85% 0.500% 0.750%	>90% 0.375% 0.625%	0.375% 0.625%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 – 779 740 – 759	0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250%	>70% 0.125% 0.375% 0.750%	vith tern >75% 0.500% 0.875% 1.125%	>80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750% 1.125%	>90% 0.375% 0.625% 1.000%	0.375% 0.625% 1.000%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739	0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500%	>70% 0.125% 0.375% 0.750% 1.000%	>75% 0.500% 0.875% 1.125% 1.625%	>80% 0.625% 1.000% 1.375% 1.750%	>85% 0.500% 0.750% 1.125% 1.500%	>90% 0.375% 0.625% 1.000% 1.250%	0.375% 0.625% 1.000% 1.250%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719	0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250%	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.625%	0.375% 0.625% 1.000% 1.250% 1.625%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699	0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679	0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125%	**************************************	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
$\geq = 780$ $760 - 779$ $740 - 759$ $720 - 739$ $700 - 719$ $680 - 699$ $660 - 679$ $640 - 659$	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	**************************************	with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% nal LLPA	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Application	with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cae	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 669  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	all loans	with term  >75%  0.500%  0.875%  1.125%  1.625%  2.250%  2.500%  2.875%  3.500%  able to Li  TV Rang  >75%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinance:	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additiot  Loan Feature  Adjustable-rate mortgage	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% s by Loa	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut >60%	all loans	with tern  >75%  0.500%  0.875%  1.125%  1.625%  1.875%  2.250%  2.875%  3.500%  able to Li  TV Rang  >75%  0.000%	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cate >80% 0.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage Condo Investment	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.0250% 0.375% s by Loa  >30% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% Attribut >60% 0.000%	all loans	with term  >75%  0.500%  0.875%  1.125%  1.625%  1.875%  2.2500%  2.875%  3.500%  able to Li TV Rang  >75%  0.000%	1.50%   1.00	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 0.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%  >95% 0.250%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage  Condo  Investment property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa  >30% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% >60% 0.000% 0.125%	all loans	with term  >75%  0.500%  0.875%  1.125%  1.625%  2.250%  2.875%  2.875%  able to Li TV Rang  >75%  0.000%  0.750%  3.375%	s greate	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R  >85% 0.000% 0.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Addition  Loan Feature  Adjustable-rate mortgage  Condo  Investment property  Second home	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.0250% 0.375% s by Loa  >30% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% >60% 0.000% 0.125%	all loans	with term  >75%  0.500%  0.875%  1.125%  1.625%  2.250%  2.875%  2.875%  able to Li TV Rang  >75%  0.000%  0.750%  3.375%	s greate	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R  >85% 0.000% 0.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 0.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Addition  Loan Feature  Adjustable-rate mortgage  Condo  Investment property  Second home  Manufactured home	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa  >30% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut >60% 0.000% 1.625% 1.625%	all loans	with tern  >75%  0.500%  0.875%  1.125%  1.625%  1.875%  2.250%  2.875%  3.500%  able to Li  TV Rang  >75%  0.000%  0.750%  3.375%	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca e >80% 0.000% 4.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R  >85% 0.000% 0.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage  Condo Investment property  Second home  Manufactured home  Two- to four-unit property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% s by Loa  >30% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% 1.750% 0.000% 0.125% 1.625%	all loans	with term  75%  0.500%  0.875%  1.125%  1.625%  1.875%  2.250%  2.875%  3.500%  3.500%  0.750%  3.375%  0.500%	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.3000% 3.375% mited Care >80% 0.000% 4.125% 4.125% 0.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R  >85% 0.000% 4.125% 4.125% 0.500%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.4.125% 0.500%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage  Condo  Investment property  Second home  Manufactured home  Two- to four-unit property  High-balance fixed-rate	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.250% 0.375% 0.375% 0.000% 1.125% 1.125% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	all loans	with term  75%  0.500%  0.875%  1.125%  1.625%  1.875%  2.250%  2.875%  3.500%  3.500%  0.750%  3.375%  0.500%	s greate	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R  >85% 0.000% 4.125% 4.125% 0.500%	>90% 0.375% 1.000% 1.250% 1.255% 2.500% 2.500% 0.750% 4.125% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.4.125% 0.500%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage  Condo  Investment property  Second home  Manufactured home  Manufactured home  Two- to four-unit property  High-balance	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% S by Loa  >30% 0.000% 1.125% 0.500% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	all loans	with term  75%  0.500%  0.875%  1.125%  1.625%  1.875%  2.250%  2.875%  3.500%  able to Li TV Rang  75%  0.000%  3.375%  3.375%  0.625%  1.000%	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125% 4.125% 0.500% 0.625% 1.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R  >85% 0.000% 4.125% 0.500% 0.625% 1.000%	>90% 0.375% 1.000% 1.250% 1.255% 2.500% 2.500% 0.750% 4.125% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 4.125% 4.125% 0.500% 0.625% 1.000%	median ir	ne homebu ncome (AM	yers with II) or 120%	qualifying 6 AMI in h	igh-cost are	



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

 Lock Expirations
 Lock Extensions

 15 Days
 9/6/2025
 2 days
 0.100

 30 Days
 9/21/2025
 7 days
 0.250

 45 Days
 10/6/2025
 15 days
 0.375

 30 days
 0.625

Effective: 8/22/2025 10:14

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

Effective	e: 8	3/22/2025 1	0:14						WV	WW.UFFEAC	SLE.COM				
			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e Adjustme	nts
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
5.000	101.579	101.362	101.094	5.875	100.945	100.912	100.828	5.375	99.328	99.265	99.103	FICO 740	- 779		0.000
.125	101.901	101.683	101.415	6.000	101.447	101.415	101.286	5.500	99.317	99.254	99.092	FICO 680	- 739		0.125
.250	102.162	101.944	101.728	6.125	101.972	101.941	101.812	5.625	99.305	99.242	99.080	FICO 660			0.250
5.375	102.295	102.212	102.078	6.250	102.487	102.456	102.327	5.750	99.908	99.845	99.683	FICO 640	- 659		0.500
5.500	102.834	102.750	102.617	6.375	101.984	101.952	101.824	5.875	99.898	99.835	99.673	FICO 620	- 639		1.500
5.625	103.308	103.225	103.091	6.500	102.496	102.464	102.336	6.000	99.888	99.825	99.663				
5.750	103.315	103.264	103.214	6.625	103.003	102.971	102.842	6.125	99.877	99.814	99.652	Non-Owr	ier		0.500
5.875	103.141	103.091	103.040	6.750	103.501	103.469	103.340	6.250	99.866	99.803	99.641	Loan Am	ount \$50K < \$1	LOOK	0.500
7.000	103.734	103.684	103.634									Loan < \$5	OK (exception	only)	1.500
7.125	104.133	104.083	104.033	<b> </b>				<b>↓</b>					treamline Loan		0.250
_		e		l					10.41.11011			All FHA R	efinance Loans		0.125
	HA 30 YR				HA 15 YR				JRAL HOU				USDA - Pric	e Adjustm	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
5.250	101.549	101.332	101.064	6.250	98.419	98.360	98.300	6.250	102.255	102.203	102.028	FICO 740			0.000
5.375	101.603	101.519	101.385	6.375	98.670	98.612	98.551	6.375	101.875	101.807	101.616	FICO 700			0.125
5.500	102.182	102.098	101.964	6.500	98.982	98.923	98.863	6.500	102.474	102.406	102.215	FICO 680			0.250
5.625	102.546	102.462	102.329	6.625	99.208	99.149	99.089	6.625	103.006	102.937	102.746	FICO 660			0.375
.750	102.382	102.313	102.123	6.750	99.260	99.209	99.155	6.750	103.519	103.451	103.260	FICO 640			0.875
5.875	101.828 102.422	101.778	101.728 102.321	6.875	99.461	99.411	99.356	6.875	102.819	102.750	102.559	FICO 620			1.500
7.000		102.371		7.000	99.614	99.564	99.509	7.000	103.381	103.312	103.122	CA Prope			0.150
7.125	102.821	102.771	102.720	7.125	99.766	99.716	99.661	7.125	103.927	103.859	103.668		50K (exception	)	1.500
7.250 7.375	102.706 101.185	102.637 101.132	102.447 100.942	7.250	99.511	99.393	99.277	7.250	104.376 103.260	104.307 103.207	104.117 103.017	11	finance Loans		0.125
.373	101.165	101.132	100.942	┨┣──				7.375	103.200	103.207	103.017	*Other Si	t. Adjustments	may appiy	
						<u> </u>	/ <b>CDN</b>		NIT \	/ A		11			
							/ERN	IIVIE			·-				
late	VA 15 15-Day	YR Fixed 30-Day	45-Day	Rate	VA 30 15-Day	YR Fixed 30-Day	45-Day	Rate	VA 5/1 15-Day	ARM 1/1 30-Day	/5 45-Day	Rate	15-Day	Fixed IRF 30-Day	45-Day
.000	101.447	101.415	101.286	6.000	101.579	101.362	101.094	5.750	99.908	99.845	99.683	6.000	101.579	101.362	101.094
5.125	101.972	101.941	101.812	6.125	101.901	101.683	101.415	5.875	99.898	99.835	99.673	6.125	101.901	101.683	101.034
5.250	102.487	102.456	102.327	6.250	102.162	101.944	101.728	6.000	99.888	99.825	99.663	6.250	102.162	101.083	101.413
5.375	101.984	101.952	101.824	6.375	102.295	102.212	102.078	6.125	99.877	99.814	99.652	6.375	102.295	102.212	102.078
5.500	102.496	102.464	102.336	6.500	102.834	102.750	102.617	6.250	99.866	99.803	99.641	6.500	102.834	102.750	102.617
5.625	103.003	102.971	102.842	6.625	103.308	103.225	103.091	10.250	33.000	33.005	33.011	6.625	103.308	103.225	103.091
5.750	103.501	103.469	103.340	6.750	103.315	103.264	103.214					6.750	103.315	103.264	103.214
				6.875	103.141	103.091	103.040					6.875	103.141	103.091	103.040
				7.000	103.734	103.684	103.634					7.000	103.734	103.684	103.634
				7.125	104.133	104.083	104.033					7.125	104.133	104.083	104.033
\ late	VA 15 YR F 15-Day	ixed High 30-Day	Bal 45-Day	Rate	VA 30 YR F 15-Day	ixed High 30-Day	Bal 45-Day	Rate	VA 5/ 15-Day	1 ARM HI 30-Day	45-Day	Rate	VA 30 YR F 15-Dav	ixed IRRR 30-Day	L HB 45-Day
.750	100.710	100.677	100.593	6.250	101.549	101.332	101.064	6.125	99.877	99.814	99.652	6.250	101.549	101.332	101.064
i.875	100.710	100.677	100.593	6.375	101.549	101.532	101.064	6.250	99.866	99.803	99.632	6.375	101.549	101.532	101.064
5.000	100.343	100.512	100.828	6.500	102.182	102.098	101.964	10.230	22.000	22.003	55.041	6.500	102.182	102.098	101.363
5.125	101.283	101.547	101.166	6.625	102.182	102.462	102.329					6.625	102.162	102.058	102.329
5.250	101.581	101.547	101.404	6.750	102.340	102.402	102.323					6.750	102.340	102.402	102.323
5.375	101.328	101.431	101.434	6.875	102.382	102.313	102.123	11				6.875	102.382	102.313	102.123
5.500	101.448	101.451	101.413	7.000	102.422	102.371	101.728					7.000	101.828	102.371	102.321
5.625	102.048	102.031	102.015	7.125	102.422	102.371	102.720					7.125	102.422	102.371	102.321
5.750	99.226	99.194	99.065	7.123	102.821	102.771	102.720					7.250	102.706	102.771	102.720
. 20	-3.220	-3.137		7.375	101.185	101.132	100.942	11				7.375	101.185	101.132	100.942
				11				1				11			
			_	Adjustmen	its			7					NA PT		
ICO>=74			0.000	VA Loans	or		0.250								
ICO 680			0.125	Non-Owne		00K	0.500			SE	RVING	THOS	SE TH	AT SE	RVE
ICO 640			0.250		unt \$50K < \$1 0K (exception		0.500				VA	& V	IRRE	NS.	
ICO 620			2.000	Luali < 35	ov (evcehnou	OTTIY)	1.500				The State of the S			all and the same of	
100 020	033		3.000					<b>/</b> //							
	ا	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
		•	Corp ISAOA A	TIMA				Em	nail: locks@		ge.com	AR, AZ, C	A, CO, FL, GA		
			kwy, Suite 27	5	1	0am - 5:00p nline Unitl 8			Lock Desk: (	(816) 457-	5440	ME, MI, N	ΛΝ, MO, NC,		
	Kar	nsas City, M	0 64150		LOCK O	ic Ollid 0	copiii CoT	ll l	nside Sales:	(816) 457	-6300		SC, TN, TX	, VA, WA,W	1
			@ 2021	Charles of Productio		- NAME - 404	201	f \$ 4	- Df:	- O-1- N-+6-					



Non-QM UW Fee \$1,499

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

2 days 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\*\*\*

10111	31110 0010			
Effective:	8/22/2025 10:	14		
		N	ION-QM:	Α
Residentia	l 30 Yr Fixed		DSCR	
11.500	110.647	11.500	112.776	
11.375	110.397	11.375	112.510	
11.250	110.147	11.250	112.245	
11.125	109.897	11.125	111.979	
11.000	109.647	11.000	111.714	
10.875	109.397	10.875	111.448	
10.750	109.147	10.750	111.182	
10.625	108.897	10.625	110.917	
10.500	108.647	10.500	110.651	
10.375	108.397	10.375	110.385	
10.250	108.147	10.250	110.120	
10.125	107.897	10.125	109.854	
10.000	107.647	10.000	109.589	
9.875	107.397	9.875	109.323	
9.750	107.147	9.750	109.057	
9.625	106.897	9.625	108.792	
9.500	106.647	9.500	108.526	
9.375	106.397	9.375	108.260	
9.250	106.147	9.250	107.995	
9.125	105.897	9.125	107.729	
9.000	105.647	9.000	107.464	
8.875	105.397	8.875	107.182	
8.750	105.147	8.750	106.901	
8.625	104.897	8.625	106.620	
8.500	104.647	8.500	106.339	

Residential 3	O II I IAEU	0.	CK
11.500	110.647	11.500	112.776
11.375	110.397	11.375	112.510
11.250	110.147	11.250	112.245
11.125	109.897	11.125	111.979
11.000	109.647	11.000	111.714
10.875	109.397	10.875	111.448
10.750	109.147	10.750	111.182
10.625	108.897	10.625	110.917
10.500	108.647	10.500	110.651
10.375	108.397	10.375	110.385
10.250	108.147	10.250	110.120
10.125	107.897	10.125	109.854
10.000	107.647	10.000	109.589
9.875	107.397	9.875	109.323
9.750	107.147	9.750	109.057
9.625	106.897	9.625	108.792
9.500	106.647	9.500	108.526
9.375	106.397	9.375	108.260
9.250	106.147	9.250	107.995
9.125	105.897	9.125	107.729
9.000	105.647	9.000	107.464
8.875	105.397	8.875	107.182
8.750	105.147	8.750	106.901
8.625	104.897	8.625	106.620
8.500	104.647	8.500	106.339
8.375	104.397	8.375	106.057
8.250	104.147	8.250	105.776
8.125	103.865	8.125	105.494
8.000	103.584	8.000	105.213
7.875	103.272	7.875	104.901
7.750	102.959	7.750	104.588
7.625	102.584	7.625	104.213
7.500	102.209	7.500	103.838
7.375	101.834	7.375	103.463
7.250	101.459	7.250	103.026
7.125	101.084	7.125	102.588
7.000	100.709	7.000	102.088
6.875	100.272	6.875	101.588
6.750	99.834	6.750	101.026
6.625	99.334	6.625	100.463
6.500	98.834	6.500	99.901
6.375	98.272	6.375	99.276
6.250	97.709	6.250	98.588
6.125	97.084	6.125	97.901
6.000	96.459	6.000	97.213
5.875	95.772	5.875	96.463
5.750	95.084	5.750	95.713
5.625	94.397	5.625	94.963
5.500	93.710	5.500	94.213

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

<b>PLUS</b>	(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									
	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	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
LLPAs	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	
	Florida Condo	-0.230	-0.230	-0.500	-0.575	-0.625	-0.623	-0.750	-1.250	
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-1.230	
LLPAs	Multi Unit	-0.373	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	Streamlined Documentation	0.000	0.000	-0.125	-0.123	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	-0.073
LLPAs	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-0.023	-1.000
LLPAs	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
	- HYOL	0.000	0.000	0.000	0.000	-0.230	-0.373	-0.373		

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

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

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	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

2 days 7 days 15 days 0.100 0.250 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	
6.500%	98.500			6.500%	99.750	
6.625%	99.250			6.625%	100.375	
6.750%	99.950			6.750%	100.895	
6.875%	100.475			6.875%	101.395	
6.990%	100.875			6.990%	101.825	
7.125%	101.250			7.125%	102.239	
7.250%	101.625			7.250%	102.653	
7.375%	102.000			7.375%	103.083	
7.500%	102.325			7.500%	103.485	
7.625%	102.575			7.625%	103.844	
7.750%	102.825			7.750%	104.157	
7.875%	103.075			7.875%	104.532	
7.990%	103.325			7.990%	104.836	
8.125%	103.575			8.125%	105.141	
8.250%	103.825			8.250%	105.438	
8.375%	104.075			8.375%	105.735	
8.500%	104.325			8.500%	106.016	
8.625%	104.575			8.625%	106.297	
8.750%	104.825			8.750%	106.579	
8.875%	105.075			8.875%	106.860	
8.990%	105.325			8.990%	107.125	
9.125%	105.575			9.125%	107.391	
9.250%	105.825			9.250%	107.579	
Ma	x Price (Owner Occ / 3Yr+ PPP)		Max Price (3	BYr PPP)	101.500	
	Max Price (2 Yr PPP)	101.000	ı	Max Price (2	2Yr PPP)	101.000
	Max Price (1 Yr PPP) 100.000			Max Price (1	100.500	
	Max Price (No Prepay)	M	lax Price (No	o Prepay)	99.500	

	Investor NQM 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
760 740	0.750	0.625	0.625 0.500	0.500	0.375	-0.125 -0.250	-1.500 -2.000	-4.750 -5.250
720	0.500	0.375	0.300	0.375	0.250	-0.250	-3.000	-5.250 N/A
720	0.500	0.375	0.375	-0.250	-0.625	-1.500	-4.000	N/A N/A
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
000	-1.023		atement			-3.000	N/A	IN/A
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
		Reside	ntial NQN	1 LLPA	s			
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	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out   FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M	0.000 -0.125	0.000 -0.125	0.000 -0.250	0.000	0.000 -0.500	0.000	N/A N/A	N/A
Loan Amt > \$2.0M	-1.000	-0.125	-0.250	-0.375 -1.250		-0.500 N/A	N/A N/A	N/A N/A
Loan Amt > \$3.0M ITIN	-3.000	-3.000	-3.000	-3.000	N/A -3.000	N/A	N/A N/A	N/A N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.373	-0.373	-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
1033			IQM LLF		0.300	0.500	0.750	0.750
			x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	l
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	l
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	ļ
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	l
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	l

	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 District Control C	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 arm ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes  los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty  Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity.  In 10% of the any Mortgage rity.  In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly.  -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (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	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty  Investment Highlights Decupancy Property Types Oan Program  DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- 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 D New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: ( et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes  New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 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.  contized with any Mortgag- crity.  contized with any Mortgag- critical mort period with any Mortgag- critical mort	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 fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: ( et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes  New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos  sterest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si  TV 70% - See Guidelines  oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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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

 Lock Expirations
 Lock Extensions

 30 Days
 9/21/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 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
10.000	111.501	110.876	110.126			>= 780
9.875	111.251	110.626	109.876			760 - 779
9.750	111.001	110.376	109.626		Purchase Money	740 - 759
9.625	110.751	110.126	109.376		Loans	720 - 739
.500	110.501	109.876	109.126		Louis	700 - 719
3.375	110.251	109.626	108.876			680 - 699
.250	110.001	109.376	108.626			660 - 679
.125	109.751	109.126	108.376			>= 780
.000	109.501	108.876	108.126			760 - 779
3.875	109.251	108.626	107.876		Limited Cash-Out	740 - 759
3.750	109.001	108.376	107.626		Refinance	720 - 739
3.625	108.751	108.126	107.376			700 - 719
.500	108.501	107.876	107.126			680 - 699
3.375	108.251	107.626	106.876			660 - 679
3.250	108.001	107.376	106.626			>= 780
3.125	107.667	107.042	106.292			760 - 779
.000	107.333	106.708	105.958			740 - 759
.875	106.999	106.374	105.624		Cash-Out Refinance	720 - 739
.750	106.646	106.021	105.271			700 - 719
.625	106.272	105.647	104.897			680 - 699
.500	105.878	105.253	104.503			660 - 679
.375	105.464	104.839	104.089			
.250	105.030	104.405	103.655			Credit Score / CLTV
.125	104.576	103.951	103.201			Investor
.000	104.101	103.476	102.726		Loan Type LLPAs	Second Home
.875	103.606	102.981	102.231			DTI Ratio > 40%
.750	103.093	102.468	101.718	Purchase Money		
.625	102.562	101.937	101.187	Loans & Limited	Agency Jumbo	High Balance Fixed - Rate
.500	102.013	101.430	100.680	Cash-Out Refinance	Balances*	
.375	101.445	100.933	100.183			2 - 4 Unit Property
.250	100.861	100.422	99.672		Property LLPAs	Condo / Coop
.125	100.261	99.897	99.147			Manufactured Homes
.000	99.645	99.358	98.608			Investor
.875	99.013	98.805	98.055		Loan Type LLPAs	Second Home
.750	98.367	98.240	97.490			DTI Ratio > 40%
.625	97.707	97.582	96.832			
.500	97.034	96.909	96.159	Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate
.375	96.348	96.223	95.473		Balances*	
.250	95.648	95.523	94.773			2 - 4 Unit Property
.125	94.935	94.810	94.060		Property LLPAs	Condo / Coop
.000	94.209	94.084	93.334			Manufactured Homes
					Mortgages with	Credit Score / CLTV
					Subordinate	CLTV > LTV & FICO >= 720
					Financing	

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
	>= 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
D	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
Loans	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
Keimanee	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 LLPAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purchase Money									
Loans & Limited	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 LLPA	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		
	Loan Type LLPAS	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	Lock Desk: (816) 457-6440	MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,		
Kansas City, MO 64150	Inside Sales: (816) 457-6300	WI, WA		



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

30 Days 9/21/2025

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

Effective: 8/22/2025 10:14

# **FIXED SECONDS**

RESID	DENTIAL	IN۱	/ESTOR
Rate	30 Day	Rate	30 Day
12.625	113.250	13.375	112.250
12.500	113.000	13.250	112.125
12.375	112.750	13.125	112.000
12.250	112.500	13.000	111.875
12.125	112.250	12.875	111.750
12.000	112.000	12.750	111.625
11.875	111.750	12.625	111.375
11.750	111.500	12.500	111.125
11.625	111.250	12.375	110.875
11.500	111.000	12.250	110.625
11.375	110.750	12.125	110.375
11.250	110.500	12.000	110.125
11.125	110.250	11.875	109.875
11.000	110.000	11.750	109.625
10.875	109.750	11.625	109.375
10.750	109.500	11.500	109.125
10.625	109.250	11.375	108.875
10.500	109.000	11.250	108.625
10.375	108.750	11.125	108.375
10.250	108.500	11.000	108.125
10.125	108.125	10.875	107.875
10.000	107.750	10.750	107.625
9.875	107.375	10.625	107.375
9.750	107.000	10.500	107.125
9.625	106.625	10.375	106.875
9.500	106.250	10.250	106.625
9.375	105.875	10.125	106.250
9.250	105.500	10.000	105.875
9.125	105.125	9.875	105.500
9.000	104.750	9.750	105.125
8.875	104.375	9.625	104.750
8.750	104.000	9.500	104.375
8.625	103.500	9.375	104.000
8.500	103.000	9.250	103.500
8.375	102.500	9.125	103.000
8.250	102.000	9.000	102.500
8.125	101.500	8.875	102.000
8.000	100.750	8.750	101.250
7.875	100.000	8.625	100.500
7.750	99.250	8.500	99.750
7.625	98.500		

				RES	IDENTIAL PRIC	F ADJUSTERS				
				1,20	DENTINET THE	CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
٠,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
FILL	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ı.	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
_	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
Jr 24	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
120	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
STATEMENT (12 or 24)	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
Ē	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STAI	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
80	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Ę	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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
	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)			
δ	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
۵	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

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

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

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



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

 30 Days
 9/21/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 8/22/2025 10:14

# FHA with DPA Seconds

30 Year Fixed							
Rate	15 Day	30 Day	45 Day				
7.875	100.758	100.700	100.325				
7.750	100.658	100.600	100.225				
7.625	99.867	99.809	99.434				
7.500	99.764	99.706	99.331				
7.375	99.651	99.593	99.218				
7.250	99.529	99.471	99.096				

Underwriting Fee \$1,095

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

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

State Pricing Adjustments		
3.5% DPA SC - Loan Amount <\$100,000		-1.500
3.5% DPA SC - Loan Amount >=\$100,000 and <\$120.000	-1.000	
3.5% DPA SC - Loan Amount >=\$120,000 and <\$140,000	-0.500	
5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000	-0.500	
5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000	-1.250	
5% DPA SC & AK Loan Amount <\$80,000 and >=70,000	-2.125	
5% DPA SC & AK Loan Amount <\$70,0000	-3.000	

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	140, 140, 141, 143, 144, 1411, 511, 511, 511, 171, 171, 171, 171, 1



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

	Lock Expirations	Lock Extensions	
15 Days	9/6/2025	2 days	0.100
30 Days	9/21/2025	7 days	0.250
45 Days	10/6/2025	15 days	0.375
		30 days	0.625

Effective: 8/22/2025 10:14

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

### Administration and Appraisal Fees

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





Appraisal Cost Schedule			
1004MC (FHA/USDA)	\$475	1025 URAR for 2-4 Units	\$475
1004MC (Conventional	\$475	2075 Drive by	\$200
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

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 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