



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

Lock Expirations	Lock Extensions
15 Days	2 days 0.100
30 Days	7 days 0.250
45 Days	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

Effective: 10/28/2025 10:20

CONVENTIONAL

CONVENTIONAL 30/25YR FIXED				CONVENTIONAL 20 YR FIXED				CONVENTIONAL 15 YR FIXED				CONVENTIONAL 10 YR FIXED			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	100.498	100.450	100.365	5.250	100.360	100.269	100.179	5.000	100.133	100.119	100.005	5.125	99.985	99.971	99.857
5.875	101.057	101.008	100.910	5.375	100.861	100.770	100.680	5.125	100.393	100.379	100.265	5.250	100.315	100.301	100.187
6.000	101.539	101.490	101.392	5.500	100.307	100.201	100.126	5.250	100.670	100.656	100.542	5.375	100.736	100.722	100.609
6.125	101.995	101.947	101.899	5.625	100.808	100.702	100.627	5.375	101.199	101.185	101.072	5.500	100.971	100.957	100.843
6.250	101.708	101.653	101.598	5.750	101.274	101.168	101.092	5.500	101.436	101.422	101.309	5.625	101.166	101.152	101.038
6.375	102.181	102.126	102.071	5.875	101.704	101.599	101.523	5.625	101.689	101.675	101.562	5.750	101.321	101.306	101.193
6.500	102.640	102.585	102.530	6.000	101.838	101.797	101.655	5.750	101.675	101.660	101.547	5.875	101.722	101.708	101.595
6.625	103.025	102.970	102.915	6.125	102.192	102.151	102.009	5.875	102.185	102.171	102.057	6.000	101.925	101.911	101.798
6.750	102.795	102.746	102.698	6.250	102.114	102.008	101.925	6.000	102.414	102.400	102.286	6.125	102.139	102.125	102.011
6.875	103.240	103.192	103.144	6.375	102.470	102.364	102.281	6.125	102.711	102.696	102.583	6.250	102.341	102.327	102.213
CONV 30 YR FIXED HIGH BAL				CONV 20 YR FIXED HIGH BAL				CONV 15 YR FIXED HIGH BAL				CONV 10 YR FIXED HIGH BAL			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.875	100.604	100.563	100.422	5.875	100.645	100.603	100.555	6.250	100.522	100.508	100.394	6.250	100.096	100.082	99.968
6.000	101.178	101.137	100.995	6.000	101.088	101.046	100.998	6.375	100.932	100.918	100.805	6.375	100.399	100.385	100.271
6.125	101.509	101.468	101.339	6.125	101.478	101.436	101.388	6.500	101.072	101.058	100.944	6.500	100.616	100.602	100.489
6.250	101.509	101.454	101.399	6.250	101.552	101.509	101.454	6.625	101.225	101.211	101.097	6.625	100.774	100.760	100.646
6.375	101.866	101.811	101.755	6.375	101.908	101.866	101.811	6.750	101.231	101.206	101.080	6.750	100.807	100.783	100.656
6.500	102.220	102.174	102.109	6.500	102.262	102.220	102.165	6.875	101.612	101.588	101.461	6.875	101.084	101.060	100.933
6.625	102.545	102.489	102.434	6.625	102.587	102.545	102.489	7.000	101.715	101.691	101.564	7.000	101.236	101.212	101.085
6.750	101.921	101.880	101.838	6.750	101.939	101.921	101.880	7.125	101.793	101.769	101.642	7.125	101.352	101.328	101.201
6.875	102.211	102.170	102.128	6.875	102.229	102.211	102.170	7.250	99.140	99.023	98.923	7.250	99.140	99.023	98.923
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			
												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 Until 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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45 Days	12/12/2025	15 days	0.375
		30 days	0.625

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Conforming LLPAs

Purchase Money Loans – LLPA by Credit Score/LTV Ratio

Cash-out Refinance Loans – LLPA by Credit Score/LTV Ratio

Credit Score	LTV Range									Credit Score	LTV Range					
	Applicable for all loans with terms greater than 15 years										Applicable for all loans					
>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	>0%	>30%	>60%	>70%	>75%			
≥ 780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%	≥ 780	0.375%	0.375%	0.625%	0.875%	1.375%	
760 – 779	0.000%	0.000%	0.000%	0.250%	0.625%	0.625%	0.500%	0.500%	0.250%	760 – 779	0.375%	0.375%	0.875%	1.250%	1.875%	
740 – 759	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.500%	740 – 759	0.375%	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%	0.500%	1.375%	2.000%	2.750%	
700 – 719	0.000%	0.000%	0.375%	0.875%	1.375%	1.500%	1.250%	1.125%	0.875%	700 – 719	0.375%	0.500%	1.625%	2.625%	3.250%	
680 – 699	0.000%	0.000%	0.625%	1.125%	1.750%	1.875%	1.500%	1.375%	1.125%	680 – 699	0.375%	0.625%	2.000%	2.875%	3.750%	
660 – 679	0.000%	0.000%	0.750%	1.375%	1.875%	2.125%	1.750%	1.625%	1.250%	660 – 679	0.375%	0.875%	2.750%	4.000%	4.750%	
640 - 659	0.000%	0.000%	1.125%	1.500%	2.250%	2.500%	2.000%	1.875%	1.500%	640 - 659	0.375%	1.375%	3.125%	4.625%	5.125%	
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639	0.375%	1.375%	3.375%	4.875%	5.125%	

Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans

Additional LLPAs by Loan Attribute Applicable to Cash-out Refinances

Loan Feature	LTV Range									Loan Feature	LTV Range					
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%	
Adjustable-rate	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	Condo	0.000%	0.000%	0.125%	0.125%	0.750%	
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	Investment	1.125%	1.125%	1.625%	2.125%	3.375%	
Investment	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	1.125%	1.625%	2.125%	3.375%	
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%	
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%	
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	

Limited Cash-out Refinances – LLPA by Credit Score/LTV Ratio

All LLPAs will be waived for the following loans

Credit Score	LTV Range									HomeReady® loans					
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loans to first-time homebuyers with qualifying income ≤100% area median income (AMI) or 120% AMI in high-cost areas	Loans meeting Duty to Serve requirements				
≥ 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%						
760 – 779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.625%						
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%						
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%						

Additional LLPAs by Loan Attribute Applicable to Limited Cash-out Refinances

Loan Feature	LTV Range									
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	
High-balance 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%	1.125%	1.125%	1.875%	1.875%	



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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	FICO >=780	0.000
5.250	100.292	100.263	100.136	5.250	100.926	100.911	100.798	5.375	99.893	99.830	99.668	FICO 740 - 779	0.000
5.375	100.508	100.458	100.358	5.375	100.322	100.308	100.194	5.500	99.882	99.819	99.657	FICO 680 - 739	0.125
5.500	100.950	100.899	100.799	5.500	100.854	100.840	100.727	5.625	99.872	99.809	99.647	FICO 660 - 679	0.250
5.625	101.491	101.441	101.341	5.625	101.380	101.366	101.252	5.750	100.446	100.383	100.221	FICO 640 - 659	0.500
5.750	101.717	101.672	101.559	5.750	101.894	101.880	101.767	5.875	100.433	100.370	100.208	FICO 620 - 639	1.500
5.875	101.612	101.579	101.495	5.875	101.329	101.315	101.202	6.000	100.419	100.356	100.194	Non-Owner	0.500
6.000	102.122	102.088	102.005	6.000	101.841	101.827	101.714	6.125	100.405	100.342	100.180	Loan Amount \$50K < \$100K	0.500
6.125	102.620	102.586	102.503	6.125	102.348	102.333	102.220	6.250	100.096	100.033	99.871	Loan < \$50K (exception only)	1.500
6.250	102.750	102.716	102.633	6.250	102.846	102.831	102.718					All FHA Streamline Loans	0.250
6.375	102.497	102.472	102.397	6.375	102.365	102.341	102.214					All FHA Refinance Loans	0.125
FHA 30 YR Fixed High Bal				FHA 15 YR Fixed High Bal				RURAL HOUSING 30 YR Fixed				USDA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=780	0.000
6.250	102.137	102.104	102.020	6.250	98.571	98.556	98.443	6.000	101.819	101.781	101.641	FICO 740 - 779	0.000
6.375	101.804	101.779	101.704	6.375	98.363	98.347	98.308	6.125	102.350	102.312	102.172	FICO 700 - 739	0.125
6.500	102.272	102.247	102.172	6.500	98.588	98.564	98.520	6.250	102.813	102.776	102.636	FICO 680 - 699	0.250
6.625	102.664	102.639	102.564	6.625	99.080	99.056	98.929	6.375	101.954	101.923	101.783	FICO 660 - 679	0.375
6.750	102.394	102.290	102.176	6.750	99.564	99.540	99.413	6.500	102.516	102.485	102.345	FICO 640 - 659	0.875
6.875	102.195	102.086	101.977	6.875	98.996	98.962	98.919	6.625	103.011	102.981	102.840	FICO 620 - 639	1.500
7.000	102.581	102.472	102.363	7.000	99.111	99.077	99.034	6.750	103.490	103.459	103.319	CA Property	0.150
7.125	102.996	102.887	102.778	7.125	99.230	99.197	99.154	6.875	102.953	102.888	102.734	Loan < \$50K (exception)	1.500
7.250	102.746	102.680	102.527	7.250	99.140	99.023	98.923	7.000	103.484	103.419	103.265	All RD Refinance Loans	0.125
7.375	99.941	99.902	99.749					7.125	103.997	103.931	103.777	*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	101.841	101.827	101.714	5.500	100.950	100.899	100.799	5.750	100.446	100.383	100.221	5.500	100.950	100.899	100.799
6.125	102.348	102.333	102.220	5.625	101.491	101.441	101.341	5.750	101.717	101.672	101.559	5.625	101.491	101.441	101.341
6.250	102.846	102.831	102.718	5.750	101.612	101.579	101.495	5.875	101.612	101.579	101.495	5.750	101.676	101.643	101.559
6.375	102.365	102.341	102.214	6.000	102.122	102.088	102.005	6.125	100.405	100.342	100.180	6.000	102.122	102.088	102.005
6.500	102.863	102.839	102.712	6.125	102.620	102.586	102.503	6.250	100.096	100.033	99.871	6.250	102.620	102.586	102.503
6.625	103.355	103.331	103.204	6.250	102.750	102.716	102.633	6.375	102.497	102.472	102.397	6.375	102.497	102.472	102.397
6.750	103.839	103.815	103.688	6.500	102.924	102.899	102.824	6.625	103.426	103.401	103.326	6.625	102.924	102.899	102.824
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	100.863	100.783	100.653	6.250	102.137	102.104	102.020	6.375	101.804	101.779	101.704	6.125	100.405	100.342	100.180
5.875	101.090	101.010	100.879	6.375	101.804	101.779	101.704	6.250	100.096	100.033	99.871	6.250	102.272	102.247	102.172
6.000	101.423	101.342	101.212	6.500	102.272	102.247	102.172	6.625	102.664	102.639	102.564	6.750	102.664	102.639	102.564
6.125	101.734	101.653	101.523	6.750	102.394	102.290	102.176	6.875	102.195	102.086	101.977	6.875	102.195	102.086	101.977
6.250	101.896	101.887	101.879	7.000	102.581	102.472	102.363	7.125	102.996	102.887	102.778	7.000	102.581	102.472	102.363
6.375	101.814	101.806	101.797	7.250	102.746	102.680	102.527	7.375	99.941	99.902	99.749	7.125	102.996	102.887	102.778
6.500	102.254	102.246	102.237									7.250	102.746	102.680	102.527
6.625	102.426	102.417	102.409									7.375	99.941	99.902	99.749

VA Price Adjustments

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



Loss Payee Clause

United Fidelity Funding Corp ISAOA ATIMA
 1300 NW Briarcliff Pkwy, Suite 275
 Kansas City, MO 64150

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

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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

Lock Expirations	Lock Extensions
30 Days	11/27/2025
	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

Effective:

10/28/2025 10:20

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	111.117	11.500	112.635
11.375	110.867	11.375	112.385
11.250	110.617	11.250	112.135
11.125	110.367	11.125	111.885
11.000	110.117	11.000	111.635
10.875	109.867	10.875	111.385
10.750	109.617	10.750	111.135
10.625	109.367	10.625	110.885
10.500	109.117	10.500	110.635
10.375	108.867	10.375	110.385
10.250	108.617	10.250	110.135
10.125	108.367	10.125	109.885
10.000	108.117	10.000	109.635
9.875	107.867	9.875	109.385
9.750	107.617	9.750	109.135
9.625	107.367	9.625	108.885
9.500	107.117	9.500	108.635
9.375	106.867	9.375	108.385
9.250	106.617	9.250	108.135
9.125	106.367	9.125	107.885
9.000	106.117	9.000	107.635
8.875	105.867	8.875	107.385
8.750	105.617	8.750	107.135
8.625	105.367	8.625	106.885
8.500	105.117	8.500	106.635
8.375	104.867	8.375	106.385
8.250	104.617	8.250	106.135
8.125	104.367	8.125	105.854
8.000	104.117	8.000	105.541
7.875	103.835	7.875	105.229
7.750	103.554	7.750	104.916
7.625	103.242	7.625	104.604
7.500	102.929	7.500	104.229
7.375	102.554	7.375	103.854
7.250	102.179	7.250	103.416
7.125	101.804	7.125	102.979
7.000	101.429	7.000	102.479
6.875	100.992	6.875	101.979
6.750	100.554	6.750	101.416
6.625	100.117	6.625	100.854
6.500	99.679	6.500	100.229
6.375	99.179	6.375	99.604
6.250	98.679	6.250	98.916
6.125	98.116	6.125	98.228
6.000	97.554	6.000	97.541
5.875	96.929	5.875	96.791
5.750	96.304	5.750	96.041
5.625	95.616	5.625	95.291
5.500	94.929	5.500	94.541

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
		0.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
Full Doc	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
Alt Doc	>= 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	-
	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									
Loan Size	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
	>\$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	-	-	-
Loan Type LLPAs	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property LLPAs	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-	-
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.625	-0.750	-0.750	-	-	-
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Full Doc LLPAs	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.625	-0.875	-
	Asset Depletion/Asset Qualifier	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	0.000	-
Alt Doc LLPAs	1099 Program	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	12 Month CPA PnL	0.000	0.000	0.000	-0.250	-0.375	-0.625	-	-	-
	WVOE	0.000	0.000	0.000	-0.250	-0.375	-0.375	-	-	-

Qualifying Income	Income Summary	Grid
	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
	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			Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Investor Only			>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
5 year			760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
4 year			740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
3 year			720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
2 year			700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
1 year			680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
None			660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
			640 - 659							
Minimum Loan Size \$150,000			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
			>=52.0mm, <\$2.5mm							
			>=2.5mm, <\$3.0mm							
			No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
			DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
			DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
			FC/SS/DII/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
			Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
			Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
			Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
			Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
			40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
			Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
			Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
			Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
			Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
			Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
			Tier 2 States: Other*	0.250	0.250	0.250	0.250	0.250	0.250	0.250

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	Email: 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
\$1,499

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

Lock Expirations	Lock Extensions
30 Days	11/27/2025
	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

Effective: 10/28/2025 10:20

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NON-QM

Residential 30YR Fixed		Investor 30YR Fixed	
Rate	30 Day	Rate	30 Day
6.375%	98.375	6.375%	99.300
6.500%	99.325	6.500%	100.200
6.625%	100.025	6.625%	100.700
6.750%	100.625	6.750%	101.200
6.875%	101.075	6.875%	101.675
6.990%	101.525	6.990%	102.125
7.125%	101.900	7.125%	102.625
7.250%	102.300	7.250%	103.075
7.375%	102.675	7.375%	103.550
7.500%	103.000	7.500%	103.975
7.625%	103.250	7.625%	104.350
7.750%	103.525	7.750%	104.725
7.875%	103.775	7.875%	105.100
7.990%	104.025	7.990%	105.475
8.125%	104.275	8.125%	105.850
8.250%	104.525	8.250%	106.190
8.375%	104.775	8.375%	106.490
8.500%	105.025	8.500%	106.790
8.625%	105.275	8.625%	107.071
8.750%	105.525	8.750%	107.353
8.875%	105.775	8.875%	107.634
8.990%	106.025	8.990%	107.899
9.125%	106.275	9.125%	108.165
Max Price (Owner Occ / 3Yr+ PPP)	101.500	Max Price (3Yr PPP)	101.500
Max Price (2 Yr PPP)	101.000	Max Price (2Yr PPP)	101.000
Max Price (1 Yr PPP)	100.000	Max Price (1Yr PPP)	100.500
Max Price (No Prepay)	99.500	Max Price (No Prepay)	99.500

Price Adjustments								
Residential NQM -- LLPAs								
Full Doc								
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
Bank Statement / No Ratio								
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
Residential NQM -- LLPAs								
LTV	55	60	65	70	75	80	85	90
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	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	0.000	-0.125	-0.125	-0.250	-0.500
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
Investor NQM -- LLPAs								
DSCR ≥ 1.00x / 3 Yr Prepay								
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	



Non-QM UW Fee
\$1,395

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

		Lock Expirations	Lock Extensions	
30 Days	11/27/2025	2 days	0.100	
		7 days	0.250	
		15 days	0.375	
		30 days	0.625	

Effective: 10/28/2025 10:20

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Non-Agency Investor/Second Home (AUS)

	Conforming Balance	Agency Jumbo	Agency Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	112.128	111.503	110.753
9.875	111.878	111.253	110.503
9.750	111.628	111.003	110.253
9.625	111.378	110.753	110.003
9.500	111.128	110.503	109.753
9.375	110.878	110.253	109.503
9.250	110.628	110.003	109.253
9.125	110.378	109.753	109.003
9.000	110.128	109.503	108.753
8.875	109.878	109.253	108.503
8.750	109.628	109.003	108.253
8.625	109.378	108.753	108.003
8.500	109.128	108.503	107.753
8.375	108.878	108.253	107.503
8.250	108.628	108.003	107.253
8.125	108.341	107.716	106.966
8.000	108.053	107.428	106.678
7.875	107.766	107.141	106.391
7.750	107.461	106.836	106.086
7.625	107.140	106.515	105.765
7.500	106.802	106.177	105.427
7.375	106.447	105.822	105.072
7.250	106.073	105.448	104.698
7.125	105.679	105.054	104.304
7.000	105.266	104.641	103.891
6.875	104.833	104.208	103.458
6.750	104.381	103.756	103.006
6.625	103.910	103.285	102.535
6.500	103.419	102.794	102.044
6.375	102.909	102.284	101.534
6.250	102.382	101.757	101.007
6.125	101.836	101.275	100.525
6.000	101.273	100.782	100.032
5.875	100.691	100.274	99.524
5.750	100.094	99.751	99.001
5.625	99.480	99.214	98.464
5.500	98.850	98.663	97.913
5.375	98.204	98.079	97.329
5.250	97.543	97.418	96.668
5.125	96.866	96.741	95.991
5.000	96.175	96.050	95.300

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Purchase Money Loans	>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
Limited Cash-Out Refinance	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
	>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
Cash-Out Refinance	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
Purchase Money Loans & Limited Cash-Out Refinance	700 - 719	-0.375	-0.500	-1.625	-2.250	-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		
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Agency Jumbo Balances*	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
	2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
Agency Jumbo Balances*	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
Mortgages with Subordinate Financing	CLTV > LTV & FICO > 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
	Program Notes							
	Program Name	Non-Agency Investor/2nd Home						
	Min Loan Amt	150k						
	Max Loan Amt	Agency Limits or 2.25MM						
Loss Payee Clause	Max Price	103.000						
	Min Price	99.500						
	Contact Us	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300						
	Approved States	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA						

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10/28/2025 10:20

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

Lock Expirations		Lock Extensions	
30 Days	11/27/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

FIXED SECONDS

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

INVESTOR PRICE ADJUSTERS											
		Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FULL DOC	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)			
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)			
	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)			
	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)			
	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)			
	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)			
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)				
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)					
	≥ 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)			
BANK STATEMENT (12 or 24)	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)							
	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			
TERM	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)			
	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			
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
DTI	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)				
	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)			

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
www.uffwholesale.com

Lock Expirations	Lock Extensions
30 Days	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

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FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

Loan Level Pricing Adjustments		State Pricing Adjustments	
Repayable 3.5%	# 0.000	3.5% DPA SC - Loan Amount <\$100,000	-1.500
Repayable 5%	# -0.750	3.5% DPA SC - Loan Amount >=\$100,000 and <\$120,000	-1.000
Manufactured Home (Double Wide)	# -0.250	3.5% DPA SC - Loan Amount >=\$120,000 and <\$140,000	-0.500
2 Units	# -0.250	5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000	-0.500
Manual Underwrite	# -0.250	5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000	-1.250
Exceed Income Limits (>135% AMI)	# -0.250	5% DPA SC & AK Loan Amount <\$80,000 and >=70,000	-2.125
High Balance	# -2.500	5% DPA SC & AK Loan Amount <\$70,0000	-3.000

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

Lock Expirations	Lock Extensions
15 Days	2 days
30 Days	7 days
45 Days	15 days 30 days

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

Administration and Appraisal Fees

Admin Fees		Admin Waiver Fee		
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 Until 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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