

7.250

102.897

Kansas City, MO 64150

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

CONVENITIONAL

	Lock Expirations	Lock Exter	nsions
15 Days	6/19/2025	2 days	0.100
30 Days	7/4/2025	7 days	0.250
45 Days	7/19/2025	15 days	0.375
		30 days	0.625

102.688 102.659 102.529

SC, TN, TX, VA, WA, WI

6/4/2025 10:00 Effective:

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

102.919 102.889 102.760

	CONVENTIONAL														
С	CONVENTIONAL 30/25YR FIXED CONVENTIONAL 20 YR FIXED						FIXED	CONVENTIONAL 15 YR FIXED				CONVENTIONAL 10 YR FIXED			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.12	5 98.999	98.997	98.917	6.000	100.100	99.989	99.896	5.750	100.396	100.300	100.227	5.875	100.340	100.311	100.181
6.250	99.391	99.506	99.426	6.125	100.610	100.500	100.406	5.875	100.779	100.749	100.620	6.000	100.602	100.573	100.443
6.37	5 99.957	99.985	99.905	6.250	101.087	100.977	100.883	6.000	101.044	101.015	100.885	6.125	100.841	100.812	100.683
6.50	100.457	100.394	100.329	6.375	101.532	101.422	101.328	6.125	101.318	101.254	101.149	6.250	101.177	101.148	101.019
6.62	5 100.913	100.859	100.785	6.500	100.943	100.823	100.745	6.250	101.633	101.538	101.464	6.375	101.589	101.560	101.430
6.75	101.209	101.303	101.208	6.625	101.387	101.268	101.190	6.375	102.028	101.998	101.869	6.500	101.827	101.797	101.668
6.87	5 101.730	101.716	101.624	6.750	101.800	101.680	101.602	6.500	102.270	102.240	102.111	6.625	102.053	102.024	101.894
7.000	102.166	102.152	102.069	6.875	102.184	102.064	101.986	6.625	102.481	102.452	102.323	6.750	102.075	102.045	101.916
7.12	5 102.545	102.483	102.415	7.000	102.403	102.313	102.251	6.750	102.516	102.457	102.399	6.875	102.479	102.450	102.321

				11											
CO	NV 30 YR I	FIXED HIG	H BAL	CO	NV 20 YR I	FIXED HIG	H BAL	CONV 15 YR FIXED HIGH BAL				CONV 10 YR FIXED HIGH BAL			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.500	99.982	99.935	99.766	6.500	100.060	99.970	99.845	6.250	99.319	99.290	99.160	6.250	98.913	98.884	98.755
6.625	100.416	100.291	100.160	6.625	100.507	100.416	100.291	6.375	99.752	99.723	99.593	6.375	99.244	99.214	99.085
6.750	99.839	99.772	99.733	6.750	99.813	99.708	99.583	6.500	99.953	99.924	99.794	6.500	99.515	99.486	99.357
6.875	100.246	100.183	100.134	6.875	100.189	100.084	99.959	6.625	100.121	100.091	99.962	6.625	99.756	99.727	99.598
7.000	100.708	100.661	100.519	7.000	100.533	100.456	100.302	6.750	99.907	99.877	99.748	6.750	99.501	99.472	99.342
7.125	100.977	100.930	100.846	7.125	100.865	100.771	100.654	6.875	100.334	100.305	100.176	6.875	99.826	99.797	99.667
7.250	101.221	101.142	101.073	7.250	101.064	100.976	100.858	7.000	100.497	100.468	100.339	7.000	100.059	100.030	99.901
7.375	101.568	101.492	101.417	7.375	101.361	101.273	101.156	7.125	100.628	100.598	100.469	7.125	100.271	100.242	100.113
7.500	101.847	101.769	101.699	7.500	101.597	101.509	101.391	7.250	98.704	98.590	98.473	7.250	98.704	98.590	98.473
7.625	101.972	101.925	101.737	7.625	101.782	101.699	101.577								

102.846 102.757 102.694

SOFR 5/6 ARMS	SOFR 7/6 ARMS	SOFR 10/6 ARMS	Misc Price Adjustme	ents
			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
No Current Program Data	No Current Program Data	No Current Program Data	2-4 Unit	1.000
			Condo, LTV > 75	0.750
			FICO < 660	0.500
			Loan Amt \$50K < \$100K	0.500
			Loan < \$50K (exception only)	1.500

Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	8:30am - 5:00pm CST	Email: locks@uffmortgage.com	AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA,
1300 NW Briarcliff Pkwy, Suite 275	Lock Online Unitl 8:00pm CST	Lock Desk: (816) 457-6440	ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH,
V 6" 140 544 F0	Lock Offille Offic 6.00pm C31		66 711 71/ 1/4 11/4 11/4

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Inside Sales: (816) 457-6300



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

	Lock Expirations	Lock E	xtensions
15 Days	6/19/2025	2 days	0.100
30 Days	7/4/2025	7 days	0.250
45 Days	7/19/2025	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

Effective:	this is a pricing indication sheet; for current "realtime" pricing, contact your ae or view realtime pricing at www.uffeagle.com															
						Con	form	ning	LLPA	\S						
	Purch	nase Mon	ey Loans	- LLPA	by Credit	Score/L	TV Ratio			Cash-out	Refinance	Loans – Ratio	_	Credit Sco	Credit Score/LTV	
				L	.TV Rang	e							LTV Rang	je		
Credit Score			cable for		with tern		r than 15	years		Credit Score		Ap		or all loans	S	
- 700	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	. 700	>0%	>30%	>60%	>70%	>75%	
≥ = 780 760 – 779			0.000%							≥ = 780 760 – 779	0.375% 0.375%		0.625%	0.875% 1.250%	1.375% 1.875%	
740 – 759			0.000%							740 – 779	0.375%		1.000%	1.625%	2.375%	
720 – 739			0.250%							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			0.625%							680 – 699	0.375%		2.000%	2.875%	3.750%	
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%	
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375% 0.375%		3.125%	4.625% 4.875%	5.125% 5.125%	
									1.730 /0	Additional L						
Add	itional LL	.PAs by L	.oan Attri	bute App	olicable to	o Purcha	se Money	/ Loans				Refinan				
Loan Feature				L	.TV Rang	je				Loan Feature			LTV Rang	je		
Loan reature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loan reature	>0%	>30%	>60%	>70%	>75%	
Adjustable-rate			0.000%							Condo	0.000%		0.125%	0.125%	0.750%	
Condo			0.125%							Investment	1.125%		1.625%	2.125%	3.375%	
Investment Second home			1.625% 1.625%							Second home  Manufactured	1.125% 0.500%		1.625% 0.500%	2.125% 0.500%	3.375% 0.500%	
Manufactured										Two- to four-						
home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	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%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%							
<u> </u>	Limited	Cash-ou	t Refinan	ces – LL	PA by Cr	edit Scor	e/LTV Ra	atio		All LLPA	s will be v	waived f	or the fo	llowing lo	ans	
				L	.TV Rang	e					Но	meReady	<sup>®</sup> loans			
Credit Score		Appli	cable for	all loans	with tern	ns greate	r than 15	years		Loans to first-tir		•				
	<u>&gt;0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%			<u>′</u>		igh-cost are	eas	
≥ = 780	0.000%	_	0.000%	_			_	_	0.375%	Loa	ns meeting	Duty to S	serve requ	irements		
760 – 779	0.000%		0.125%													
740 – 759	_		0.250%					1.000%	1.000%							
720 – 739	_		0.500%					1.250%	1.250%							
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%		1.750%	1.625%	1.625%							
680 – 699	0.000%	0.000%	0.875%	1.625%		2.500%		1.750%	1.750%	ĺ						
660 – 679	0.000%	0.125%	1.125%	1.875%			2.375%			Ī						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%	Í						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%	j						
Additio	nal LLPA	s by Loa	n Attribut				sh-out R	efinance	s							
Loan Feature					TV Rang					l						
	<u>&gt;0%</u>	>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%	ĺ						
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%							
Two- to four-unit	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%							
High-balance										4						
•	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%							
fixed-rate High-balance ARM	0.500%				1.000% 2.500%											

financing



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 Lock Expirations
 Lock Extensions

 15 Days
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 2 days
 0.100

 30 Days
 7/4/2025
 7 days
 0.250

 45 Days
 7/19/2025
 15 days
 0.375

 30 days
 0.625

Effective: 6/4/2025 10:00

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Effective	2:	6/4/2025 10	0:00						wv	VW.UFFEAG	LE.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	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
6.000	100.435	100.218	99.950	5.875	100.441	100.396	100.273	5.375	97.308	97.245	97.083	FICO 740	- 779		0.000
5.125	100.953	100.736	100.468	6.000	100.967	100.937	100.808	5.500	97.437	97.403	97.370	FICO 680	- 739		0.125
5.250	101.226	101.178	101.031	6.125	101.499	101.469	101.340	5.625	97.996	97.962	97.929	FICO 660	- 679		0.250
5.375	101.545	101.453	101.311	6.250	102.027	101.998	101.868	5.750	97.765	97.702	97.540	FICO 640	- 659		0.500
6.500	102.100	102.008	101.866	6.375	101.304	101.275	101.146	5.875	98.169	98.136	98.102	FICO 620	- 639		1.500
6.625	102.629	102.537	102.395	6.500	101.818	101.789	101.660	6.000	98.747	98.714	98.680				
5.750	102.830	102.746	102.663	6.625	102.324	102.294	102.165	6.125	99.245	99.211	99.178	Non-Own	er		0.500
6.875	102.923	102.839	102.756	6.750	102.817	102.787	102.658	6.250	97.727	97.664	97.502	Loan Amo	ount \$50K < \$1	.00K	0.500
7.000	103.387	103.303	103.219									Loan < \$5	OK (exception	only)	1.500
7.125	103.800	103.716	103.633									All FHA St	reamline Loan	S	0.250
												All FHA R	efinance Loans		0.125
FI	HA 30 YR I	Fixed Hig	h Bal	F	HA 15 YR	Fixed Hig	h Bal	RL	JRAL HOUS	SING 30 Y	R Fixed		USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.250	100.669	100.622	100.475	6.250	97.752	97.723	97.593	6.250	101.276	101.228	101.081	FICO 740	- 779		0.000
5.375	100.852	100.760	100.618	6.375	97.795	97.713	97.625	6.375	101.070	101.004	100.842	FICO 700	- 739		0.125
5.500	101.447	101.355	101.213	6.500	98.043	97.961	97.873	6.500	101.655	101.589	101.427	FICO 680	- 699		0.250
5.625	101.867	101.774	101.632	6.625	98.255	98.173	98.086	6.625	102.182	102.116	101.954	FICO 660	- 679		0.375
5.750	101.865	101.800	101.637	6.750	98.542	98.512	98.383	6.750	102.690	102.625	102.462	FICO 640			0.875
5.875	101.611	101.527	101.443	6.875	98.483	98.438	98.365	6.875	102.311	102.266	102.119	FICO 620	- 639		1.500
7.000	102.074	101.991	101.907	7.000	98.647	98.602	98.529	7.000	102.869	102.824	102.677	CA Prope	rty		0.150
7.125	102.488	102.404	102.320	7.125	98.795	98.750	98.677	7.125	103.409	103.364	103.217	Loan < \$	50K (exception)	)	1.500
7.250	102.538	102.493	102.346	7.250	98.704	98.590	98.473	7.250	103.882	103.837	103.690	All RD Ret	finance Loans		0.125
7.375	101.100	101.039	100.877	<b> </b>				7.375	102.863	102.802	102.639	*Other St	. Adjustments	may apply	
_									— .			Ш			
						<u>GO\</u>	/ERN	<u>IME</u>							
		YR Fixed				YR Fixed				ARM 1/1	•			Fixed IRF	
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	100.967	100.937	100.808	6.000	100.435	100.218	99.950	5.750	97.765	97.702	97.540	6.000	100.435	100.218	99.950
6.125	101.499	101.469	101.340	6.125	100.953	100.736	100.468	5.875	97.753	97.690	97.528	6.125	100.953	100.736	100.468
6.250	102.027	101.998	101.868	6.250	101.226	101.178	101.031 101.311	6.000	97.745	97.682	97.520	6.250	101.087	100.870	100.602
6.375 6.500	101.304	101.275 101.789	101.146 101.660	6.375 6.500	101.545 102.100	101.453 102.008	101.311	6.125 6.250	97.736 97.727	97.673 97.664	97.511 97.502	6.375	101.545 102.100	101.453 102.008	101.311 101.866
6.625	101.818 102.324	102.294	102.165	6.625	102.100	102.537	102.395	0.230	31.121	37.004	37.302	6.625	102.100	102.537	102.395
6.750	102.324	102.787	102.103	6.750	102.830	102.746	102.553					6.750	102.830	102.746	102.553
0.730	102.017	102.767	102.036	6.875	102.830	102.740	102.756					6.875	102.830	102.740	102.756
				7.000	102.323	103.303	103.219					7.000	102.323	103.303	102.730
				7.125	103.800	103.303	103.219					7.125	103.800	103.716	103.219
				7.123	103.800	103.710	103.033	1				7.123	103.800	103.710	103.033
	/A 15 YR F				/A 30 YR F				•	1 ARM H			/A 30 YR F		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	100.165	100.107	99.998	6.250	100.669	100.622	100.475	6.125	97.436	97.373	97.211	6.250	100.669	100.622	100.475
5.875	100.441	100.382	100.273	6.375	100.852	100.760	100.618	6.250	97.427	97.364	97.202	6.375	100.852	100.760	100.618
5.000	100.811	100.753	100.644	6.500	101.447	101.355	101.213	[]				6.500	101.447	101.355	101.213
5.125	101.151	101.092	100.983	6.625	101.867	101.774	101.632	[]				6.625	101.867	101.774	101.632
5.250	101.020	100.970	100.919	6.750	101.865	101.800	101.637	[]				6.750	101.865	101.800	101.637
5.375	100.972	100.921	100.871	6.875	101.611	101.527	101.443	[]				6.875	101.611	101.527	101.443
5.500	101.440	101.390	101.340	7.000	102.074	101.991	101.907	11				7.000	102.074	101.991	101.907
5.625	101.625	101.575	101.525	7.125	102.488	102.404	102.320					7.125	102.488	102.404	102.320
5.750	98.542	98.512	98.383	7.250 7.375	102.538 101.100	102.493 101.039	102.346 100.877					7.250 7.375	102.538 101.100	102.493 101.039	102.346 100.877
				7.373	101.100	101.039	100.677	+				17.373	101.100	101.035	100.877
				Adjustmen	ts			7					APT		1
FICO = 740			0.000	VA Loans	)r		0.250								
FICO 680 -			0.125	Non-Owne		nov	0.500			SE	RVING	THOS	SE TH	AT SE	RVE
FICO 640 -			0.250 2.000		unt \$50K < \$1 OK (exception		0.500			34	VA	& V	IRRE	ILS	
FICO 640 -			3.000	20011 < 300	(cvcchnon	J.1197	1.500				Shelled			The same of the sa	
			5.000												
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
ι			Corp ISAOA A		8.3	0am - 5:00p	om CST	1	ail: locks@	_	_		A, CO, FL, GA		
			wy, Suite 27	5		nline Unitl 8		1	Lock Desk: (			ME, MI, N	IN, MO, NC, I		
	Kar	nsas City, M	D 0413U					lr	nside Sales:	(816) 457	-03UU		JC, IN, IX	, VA, WA,W	



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

 Lock Expirations
 Lock Extensions

 0 Days
 7/4/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Effective:	6/4/2025 10:	00	
			NON-QM:
Residenti	al 30 Yr Fixed		DSCR
11.500	109.517	11.500	110.586
11.375	109.267	11.375	110.320
11.250	109.017	11.250	110.055
11.125	108.767	11.125	109.789
11.000	108.517	11.000	109.524
10.875	108.267	10.875	109.258
10.750	108.017	10.750	108.992
10.625	107.767	10.625	108.727
10.500	107.517	10.500	108.461
10.375	107.267	10.375	108.195
10.250	107.017	10.250	107.930
10.125	106.767	10.125	107.664
10.000	106.517	10.000	107.399
9.875	106.267	9.875	107.133
9.750	106.017	9.750	106.867
9.625	105.767	9.625	106.602
9.500	105.517	9.500	106.336
9.375	105.267	9.375	106.070
9.250	105.017	9.250	105.805
9.125	104.767	9.125	105.539
9.000	104.517	9.000	105.274
8.875	104.267	8.875	104.992
8.750	104.017	8.750	104.711
8.625	103.767	8.625	104.430
8.500	103.517	8.500	104.149
8.375	103.267	8.375	103.867
8.250	103.017	8.250	103.586
8.125	102.735	8.125	103.304
8.000	102.454	8.000	103.023
7.875	102.142	7.875	102.711
7.750	101.829	7.750	102.398
7.625	101.454	7.625	102.023
7.500	101.079	7.500	101.648
7.375	100.704	7.375	101.273
7.250	100.329	7.250	100.836
7.125	99.954	7.125	100.398
7.000	99.579	7.000	99.898
6.875	99.142	6.875	99.398
6.750	98.704	6.750	98.836
6.625	98.204	6.625	98.273
6.500	97.704	6.500	97.711
6.375	97.142	6.375	97.086
6.250	96.579	6.250	96.398
6.125	95.954	6.125	95.711
6.000	95.329	6.000	95.023
5.875	94.642	5.875	94.273
5.750	93.954	5.750	93.523

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

5.625

5.500

92.773

92.023

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

93.267

92.580

5.625

5.500

PLUS	(Tighter credit b	ox, k	pest	prici	ing)					
	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0.04 EE	== 04 50	CO 04 CE	CE OI EO	50 of 55	== 04 00	00.04.05	OF 04 00
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Loan Size	UPB <= 250K	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-1.000	-1.500
	>\$2.0mm, <=\$2.5mm >\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.125	-0.250	-0.250	-0.500 -0.625	-0.625		-
		-0.250	-0.123	-0.230	-0.625	-0.500	-0.623		-	-
	>\$3.0mm, <=\$3.5mm	-0.230	-0.230	-0.300	-0.623					-
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325
22110	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
	Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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

Minimum Loan Size \$150,000

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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@ullinortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,
1300 NW Briarcliff Pkwy, Suite 275	I nck Desk: (X16) 45 /-644()	KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,
Kansas City, MO 64150	, ,	NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,
	Inside Sales: (816) 457-6300	WI, WA



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

 Lock Expirations
 Lock Extensions

 Days
 7/4/2025
 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-QM

Residential 30YR Fixed					
Rate	30 Day				
6.750%	98.800				
6.875%	99.300				
6.990%	99.800				
7.125%	100.300				
7.250%	100.706				
7.375%	101.081				
7.500%	101.456				
7.625%	101.831				
7.750%	102.175				
7.875%	102.488				
7.990%	102.800				
8.125%	103.113				
8.250%	103.363				
8.375%	103.613				
8.500%	103.863				
8.625%	104.113				
8.750%	104.363				
8.875%	104.613				
8.990%	104.863				
9.125%	105.113				
9.250%	105.363				
9.375%	105.613				
9.500%	105.863				
Max Price	102.000				
Max Price (2 Yr PPP)	100.500				
Max Price (1 Yr PPP)	100.000				
Max Price (No Prepay	99.500				

	·	TON Q
	Investor 30YR Fixe	d
Rate	30 Day	
6.750%	99.225	
6.875%	99.725	
6.990%	100.225	
7.125%	100.725	
7.250%	101.225	
7.375%	101.663	
7.500%	102.100	
7.625%	102.475	
7.750%	102.850	
7.875%	103.225	
7.990%	103.600	
8.125%	103.975	
8.250%	104.350	
8.375%	104.663	
8.500%	104.975	
8.625%	105.288	
8.750%	105.538	
8.875%	105.788	
8.990%	106.038	
9.125%	106.288	
9.250%	106.538	
9.375%	106.788	
9.500%	107.038	
Max Price		102.000
Max Price (	2Yr PPP)	100.500
Max Price (	1Yr PPP)	100.000
Max Price (	No Prepay)	99.500

Investor NQM LLPAs									
Other									
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		

			ica Adiustra	onte				
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
5105 :-:			atement					
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740 720	0.625	0.500	0.500	0.375	0.250	-0.250 -1.000	-2.125 -3.250	-5.500
720	0.500	0.375	0.375	0.250 -0.250	-0.750	-1.625	-4.250	N/A N/A
680	-0.125	-0.250	-0.500	-0.250	-0.750	-3.250	-6.500	N/A
660	-0.125	-0.250	-2.000	-2.875	-3.750	-5.250	-6.500 N/A	N/A
550	2.023		ntial NQN			3.230	,,,	,/.
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	N/A
4 Yr PPP	0.375	0.375	0.375 0.625	0.375	0.375	0.375		N/A N/A
5 Yr PPP Loan Amt <\$150K	0.625	0.625	0.000	0.625	0.625 -0.250	0.625 -0.250	N/A -0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.230	-0.230	-0.230	-0.250
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	-0.125 N/A	-0.230 N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
Investor NQM LLPAs DSCR ≥ 1.00x / 3 Yr Prepay								
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	

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ì	Overlays	Limit
Max Louit Amount	IVIQX DTI	110301703	740	90.00%	80.00%	ł	Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%	1	2nd Home / Investor	80% LTV (Purch & R/T
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	75% LTV (Cash-Out)
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%	1	Non Warrantable Condos	80% LTV
<b>\$2,000,000</b>	0070	0	680	75.00%	65.00%	1	Residual Income	\$2,500.00
			720	75.00%	70.00%	1	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)
ψ1,300,000	O IVIOTIUIS	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 111011113	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	ICCALL DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTOPP II pro			omes and NO		alsal, wax LTV 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 -	40 Year F	ixea 10 Yr i/G	)			
		Qualify over th	o fully am	ortized perio		<u> </u>		
. ,		Qualify over th			d - 360 Months		TV < 60: Cach-Out Proceeds may be used for	recense requirements
Qual Payment - I/O Max Cash Out		Max Cash-Out	= \$1,000,0	000; Cash-Ou	d - 360 Months t > \$500,000 re	equires 720+ FIG	TV ≤ 60; Cash-Out Proceeds may be used for irement & 12 Months of Total Payments in	
Max Cash Out lo Ratio		Max Cash-Out Eligible Assets	= \$1,000,0 must cove	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	OTI determination.
· · · · · · · · · · · · · · · · · · ·	on	Max Cash-Out Eligible Assets	= \$1,000,0 must cove payoff of	000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	OTI determination.
Max Cash Out lo Ratio IC - Debt Consolidatio	on	Max Cash-Out Eligible Assets Defined as the guidelines for f	= \$1,000,0 must cove payoff of further cla	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	OTI determination. Federal or State Tax Liens
lax Cash Out o Ratio C - Debt Consolidatio	on	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	= \$1,000,0 must cove payoff of further cla	000; Cash-Ouer 100% of the any Mortgagerity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG finimum 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	on	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	= \$1,000,0 must cove payoff of further cla sly; Standa fee structu	O00; Cash-Ourler 100% of the any Mortgagerity.  ord = % of amoure; OR 3-yeanent 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 Minimum Reservaluding 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%, 19	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	on	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	= \$1,000,0 must cover payoff of further clar sly; Standa ee structual Prepayor Non Owr	coo; Cash-Ouer 100% of the any Mortgage rity.  Ind = % of amoure; OR 3-yea ment Penalty her 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 Minimum Reservaluding 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%, 19	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	on S	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	= \$1,000,0 must cove payoff of further cla sly; Standa fee structual Prepayor Non Own operties O	2000; Cash-Our er 100% of the any Mortgage rity. ard = % of ame ure; OR 3-yea ment Penalty ner Occupied	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 finimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate 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%, 19 structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty  vestment Highlights ccupancy roperty Types	on S	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	= \$1,000,000 must cover payoff of further classify; Standa fee structual Prepayor Non Own Operties Onhome, 2	coo; Cash-Ouer 100% of the any Mortgage rity.  ord = % of american Grant State of the angle of t	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 finimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate 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%, 19	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	on S	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	= \$1,000,000 must cover payoff of further clauses structured al Prepayor Non Own operties Onhome, 2-d - 30 Year	coo; Cash-Ou er 100% of the any Mortgage rity. ard = % of am- ure; OR 3-yea nent Penalty ner 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 finimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate 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%, 19 structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	on S	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	= \$1,000,0 must cove payoff of further claily; Standa fee structual Prepayor Non Own operties O nhome, 2: d - 30 Year F d Loans: ( eet Rents f	2000; Cash-Ouer 100% of the any Mortgage rity.  If a word = % of ame are; OR 3-yea ment Penalty her Occupied only.  4 Units, Concernity of the concernity of	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 finimum Reserv Iuding delinque partial or full pr 3%, 2%, 1% ste antable Condos entrest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any tent): 5-year penalty with 5%, 4%, 3%, 2%, 19 structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	OTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Of
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lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	on S	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	= \$1,000,must cove payoff of further cla lly; Standa ree structual Prepayor Non Own operties Onhome, 2 d - 30 Year F d Loans: ( leet Rents f termined erties: Ma	coo; Cash-Ouer 100% of the any Mortgage rity.  Ird = % of amure; OR 3-yea anent Penalty the Occupied only.  4 Units, Concertive distribution of Fixed circum 1007 or 1 from Average ax 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 finimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste cate restrictions antable Condos sterest Only Loa ent. Use currer on Appraisal. o 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%, 19 structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 19 structure; OR 2-Year penalty with 5%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4	OTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Of
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lax Cash Out o Ratio C - Debt Consolidation repayment Penalty  repayment Highlights ccupancy roperty Types boan Program  SCR Calculation ross Rents Defined nleased / Vacant Hor ligible Payoffs rst Time Investors	mes	Max Cash-Out Eligible Assets Defined as the guidelines for it Investment On 1% stepdown is see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop Any Mortgage	= \$1,000, must cove payoff of further cla lyl; Standa fee structual Prepayor Non Own poerties O nhome, 2: d - 30 Year d Loans: (et Rents f termined erties: Ma erties: (2+ Lien, Prop rowers wi	coo; Cash-Ouer 100% of the any Mortgage rity.  Ind = % of ame ure; OR 3-yea ment Penalty ner Occupied my 4-4 Units, Condition of the condition	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes  D New PITIA In Lease Agreeme Warket Rents or vacant unit or odd Insurance in both rental pro	equires 720+ Fld Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste cate restrictions antable Condos ent. Use currer on Appraisal. o LTV reduction on refinances icluding delinque poperty history o	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 15 structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 15 structure; OR 2-Year penalty with 5%, 4%, 5%, 5%, 5%, 5%, 5%, 5%, 5%, 5%, 5%, 5	OTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Of
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Aax Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty  Investment Highlights Iocupancy Property Types Ioan Program IosCR Calculation Ioross Rents Defined Inleased / Vacant Hoi Iligible Payoffs Iirst Time Investors Ioax Cash Out	mes United Fi	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	= \$1,000,i must cove payoff of further cla sly; Standa de estructural Prepayr Non Own poperties O nhome, 2- d - 30 Year F d Loans: (2- tet Rents f termined erties: Ma erties (2+ Lien, Proprowers with ert to delay sly; Standa de structural prepayr ses	coo; Cash-Ouer 100% of the any Mortgagerity.  In a word a word and a word a wor	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (	equires 720+ FIGURE 1720 FIGUR	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any tent): 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% store in the second of the	OTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Of ceipt.  erty. 6 stepdown fee structure epdown fee structure pdown fee structure; Of stepdown fee structure epdown fee structure epdown fee structure pdown fee structure array of the structure pdown fee structure



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	7/4/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

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

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.846	110.221	109.471
9.875	110.596	109.971	109.221
9.750	110.346	109.721	108.971
9.625	110.096	109.471	108.721
9.500	109.846	109.221	108.471
9.375	109.596	108.971	108.221
9.250	109.346	108.721	107.971
9.125	109.096	108.471	107.721
9.000	108.846	108.221	107.471
8.875	108.596	107.971	107.221
8.750	108.346	107.721	106.971
8.625	108.096	107.471	106.721
8.500	107.846	107.221	106.471
8.375	107.596	106.971	106.221
8.250	107.346	106.721	105.971
8.125	106.953	106.328	105.578
8.000	106.559	105.934	105.184
7.875	106.165	105.540	104.790
7.750	105.758	105.133	104.383
7.625	105.338	104.713	103.963
7.500	104.905	104.280	103.530
7.375	104.459	103.834	103.084
7.250	103.998	103.373	102.623
7.125	103.522	102.897	102.147
7.000	103.032	102.407	101.657
6.875	102.527	101.902	101.152
6.750	102.008	101.426	100.676
6.625	101.477	100.961	100.211
6.500	100.931	100.484	99.734
6.375	100.373	99.995	99.245
6.250	99.801	99.495	98.745
6.125	99.217	98.983	98.233
6.000	98.619	98.461	97.711
5.875	98.009	97.884	97.134
5.750	97.387	97.262	96.512
5.625	96.753	96.628	95.878
5.500	96.106	95.981	95.231
5.375	95.448	95.323	94.573
5.250	94.779	94.654	93.904
5.125	94.100	93.975	93.225
5.000	93.411	93.286	92.536

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

		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
		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 LLFAS	DTI Ratio > 40%	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
Cash-Out Refinance	Balances*						
	Property LLPAs	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					
	Loan Type LLPAs	Investor	-1.125	-1.125	-1.625	-2.125	
		Second Home	-1.125	-1.125	-1.625	-2.125	
	LOGII TYPE LLPAS	DTI Ratio > 40%	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	
	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	
		Manufactured Homes					

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

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

Loss Payee Clause	Contact Us	Approved States	
United Fidelity Funding Corp ISAOA ATIMA	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 7/4/2025

2 days 0.100 7 days 0.250 15 days 0.375

30 days 0.625

Effective: 6/4/2025 10:00

## **FIXED SECONDS**

RESID	DENTIAL	INV	/ESTOR
Rate	30 Day	Rate	30 Day
12.750	112.500	13.500	111.500
12.625	112.250	13.375	111.375
12.500	112.000	13.250	111.250
12.375	111.750	13.125	111.125
12.250	111.500	13.000	111.000
12.125	111.250	12.875	110.875
12.000	111.000	12.750	110.625
11.875	110.750	12.625	110.375
11.750	110.500	12.500	110.125
11.625	110.250	12.375	109.875
11.500	110.000	12.250	109.625
11.375	109.750	12.125	109.375
11.250	109.500	12.000	109.125
11.125	109.250	11.875	108.875
11.000	109.000	11.750	108.625
10.875	108.750	11.625	108.375
10.750	108.500	11.500	108.125
10.625	108.250	11.375	107.875
10.500	108.000	11.250	107.625
10.375	107.750	11.125	107.375
10.250	107.375	11.000	107.125
10.125	107.000	10.875	106.875
10.000	106.625	10.750	106.625
9.875	106.250	10.625	106.375
9.750	105.875	10.500	106.125
9.625	105.500	10.375	105.875
9.500	105.125	10.250	105.500
9.375	104.750	10.125	105.125
9.250	104.375	10.000	104.750
9.125	104.000	9.875	104.375
9.000	103.625	9.750	104.000
8.875	103.250	9.625	103.625
8.750	102.750	9.500	103.250
8.625	102.250	9.375	102.750
8.500	101.750	9.250	102.250
8.375	101.250	9.125	101.750
8.250	100.750	9.000	101.250
8.125	100.000	8.875	100.500
8.000	99.250	8.750	99.750
7.875	98.500	8.625	99.000
7.750	97.750		

	RESIDENTIAL PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	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)
۱.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
FULL DOC	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
🗄	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	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)		
<u> </u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Ä	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
<del>•</del>	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)
\	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
튭	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
  -	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	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)		
FILE FILE	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	Wis, Ne, Ne, Ne, Ni, Ni, Ni, Oli, Oli, Oli, I A, Se, IN, IX, VA, WI, WA



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

	Lock Expirations	Lock E	Lock Extensions		
30 Days	7/4/2025	2 days	0.100		
		7 days	0.250		
		15 days	0.375		
		20 days	0.625		

Effective: 6/4/2025 10:00

# FHA with DPA Seconds

30 Year Fixed						
Rate	15 Day	30 Day	45 Day			
7.875	100.527	100.456	100.081			
7.750	100.427	100.356	99.981			
7.625	99.698	99.628	99.253			
7.500	99.596	99.525	99.150			
7.375	99.482	99.411	99.036			
7.250	99.360	99.289	98.914			

Underwriting Fee \$1,095

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

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

State Pricing Adjustments			
3.5% DPA SC - Loan Amount <\$100,000	-1.5	00	
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		

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	Inside Sales: (816) 457-6300	10, 112, 111, 10, 117, 1111, 011, 011, 011, 171, 36, 117, 171, 171, 171, 171



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

	Lock Expirations	Lock Extensions	
15 Days	6/19/2025	2 days	0.100
30 Days	7/4/2025	7 days	0.250
45 Days	7/19/2025	15 days	0.375
		30 days	0.625

Effective: 6/4/2025 10:00 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)

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

**Lock Desk Hours** 

8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST

Contact Us Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300

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