

6/5/2025 9:57

Effective:

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

	Lock Expirations	Lock Exten	sions
15 Days	6/20/2025	2 days	0.100
30 Days	7/5/2025	7 days	0.250
30 Days 45 Days	7/20/2025	15 days	0.375
		30 days	0.625

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

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CON	IVENTION <i>A</i>	AL 30/25Y	'R FIXED	CC	NVENTION	IAL 20 YR	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.125	99.085	99.045	98.999	6.000	100.139	100.031	99.945	5.750	100.398	100.302	100.228	5.875	100.328	100.298	100.163
6.250	99.458	99.528	99.449	6.125	100.639	100.531	100.445	5.875	100.767	100.738	100.603	6.000	100.587	100.558	100.422
6.375	100.012	99.991	99.913	6.250	101.107	100.998	100.912	6.000	101.031	101.002	100.866	6.125	100.882	100.852	100.713
6.500	100.500	100.445	100.384	6.375	101.537	101.429	101.343	6.125	101.299	101.239	101.129	6.250	101.304	101.275	101.135
6.625	100.939	100.905	100.823	6.500	100.996	100.878	100.800	6.250	101.639	101.610	101.470	6.375	101.719	101.690	101.550
6.750	101.251	101.336	101.241	6.625	101.430	101.311	101.233	6.375	102.159	102.129	101.990	6.500	101.955	101.926	101.786
6.875	101.759	101.750	101.658	6.750	101.828	101.710	101.631	6.500	102.399	102.370	102.230	6.625	102.180	102.151	102.011
7.000	102.183	102.180	102.091	6.875	102.203	102.085	102.007	6.625	102.611	102.581	102.442	6.750	102.237	102.207	102.068
7.125	102.549	102.486	102.418	7.000	102.445	102.351	102.288	6.750	102.572	102.543	102.403	6.875	102.643	102.614	102.474
7.250	102.901	102.830	102.760	7.125	102.878	102.783	102.721	6.875	103.083	103.054	102.914	7.000	102.845	102.816	102.676
CC	MIN 20 VD	EIVED LUG	TI DAI	C.C	NIV 20 VD I	EIVED LUC	SLL DAL		NIV 1E VD	EIVED LIV	CLLDAL	66	NIV 10 VD	EIVED LUC	LLDAL
Rate	NV 30 YR I				NV 20 YR I		45-Dav		NV 15 YR			Rate	NV 10 YR		
6.500	<b>15-Day</b> 100.181	<b>30-Day</b> 100.134	<b>45-Day</b> 99.969	<b>Rate</b> 6.500	<b>15-Day</b> 100.165	<b>30-Day</b> 100.101	<b>45-Day</b> 100.038	<b>Rate</b> 6.250	<b>15-Day</b> 99.447	<b>30-Day</b> 99.418	<b>45-Day</b> 99.279	6.250	<b>15-Day</b> 99.041	<b>30-Day</b> 99.012	<b>45-Day</b> 98.872
6.625	100.181	100.134	100.399	6.625	100.103	100.101	100.038	6.375	99.884	99.855	99.715	6.375	99.375	99.345	99.206
6.750	100.968	100.407	100.333	6.750	101.030	100.968	100.407	6.500	100.083	100.054	99.914	6.500	99.644	99.615	99.476
6.875	101.395	101.333	101.267	6.875	101.030	101.395	100.300	6.625	100.083	100.034	100.082	6.625	99.885	99.856	99.716
7.000	101.825	101.763	101.697	7.000	101.877	101.825	101.763	6.750	100.231	100.040	99.901	6.750	99.664	99.634	99.495
7.125	102.184	102.122	102.056	7.125	102.236	102.184	102.122	6.875	100.499	100.469	100.330	6.875	99.990	99.961	99.821
7.250	102.529	102.466	102.400	7.250	102.580	102.529	102.466	7.000	100.657	100.628	100.488	7.000	100.218	100.188	100.049
7.375	102.666	102.604	102.538	7.375	102.717	102.666	102.604	7.125	100.787	100.758	100.618	7.125	100.429	100.400	100.261
7.500	102.899	102.836	102.770	7.500	102.950	102.899	102.836	7.250	98.681	98.567	98.450	7.250	98.681	98.567	98.450
7.625	103.079	103.016	102.950	7.625	103.130	103.079	103.016								
				11											
	SOFR 5	5/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	L0/6 ARM	S		Misc Price	Adjustme	nts
												No Impou	nds (Non-CA)		0.250
												No Impou	nds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	80	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT			0.750
												FICO < 66			0.500
													\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
	ما	ss Pavee	Clause		ما ا	ck Desk H	lours		Con	tact Us			Angroy	ed States	
	United Fidelit	•		ΓΙΝΛΑ		CK DESK I	<del>lo</del> ui 3	Fm	ail: locks@		ge com	AR A7 C	Approv A, CO, FL, GA		I KC NA IV
			wy, Suite 27.		1	0am - 5:00p			an: ١٥٥κعهـ ـock Desk: (				A, CO, FL, GA 1N, MO, NC, I		
		nsas City, M		-	Lock Or	nline Unitl 8	:00pm CST		iside Sales:	,		, ۱۷۱۱, ۱۷		, VA, WA,W	
		,,		1-:kd F:-d-1	<b>.</b>	- NIMI C #24:	201	l		<u> </u>	distribution to		, , ,	, , ,	



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15 Days	6/20/2025	2 days	0.100
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WWW.UFFEAGLE.COM

Effective:		5/5/2025 9:5	/							WWW.UFFEA	AGLE.COIVI				
						Con	form	ning	LLPA	\S					
	Purch	ase Mon	ev Loans	-IIPA	hy Credit			8		Cash-out Refinance Loans – LLPA by Credit Score/LTV					
	Purchase Money Loans – LLPA by Credit Score/LTV Ratio										Ratio				
Credit Score		Annli	cable for		.TV Rang with tern		r than 15	vears		Credit Score			LTV Rang	je or all loans	
Crount Coord	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	01001100010	<u>&gt;0%</u>	>30%	>60%	>70%	>75%
≥ = 780					0.375%					≥ = 780	0.375%	-	0.625%	0.875%	1.375%
760 – 779 740 – 759					0.625% 0.875%					760 – 779 740 – 759	0.375% 0.375%		0.875% 1.000%	1.250% 1.625%	1.875% 2.375%
720 – 739					1.250%					720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719					1.375%					700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699					1.750%					680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679 640 - 659					1.875% 2.250%					660 – 679 640 - 659	0.375%		2.750% 3.125%	4.000% 4.625%	4.750% 5.125%
≤ 639					2.750%					≤ 639	0.375%		3.375%	4.875%	5.125%
										Additional L		oan Attri	bute App	licable to C	
Add	itional LL	PAS DY L	oan Attri	bute App	oncable to	Purcha	se money	Loans				Refinance	ces		
Loan Feature					TV Rang	е				Loan Feature			LTV Rang	je	
A II	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo					0.000%					Investment	0.000% 1.125%	-	0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment					3.375%					Second home	1.125%		1.625%	2.125%	3.375%
Second home	1.125%				3.375%					Manufactured	0.500%		0.500%	0.500%	0.500%
Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four-	0.000%	0.000%	0.375%	0.375%	0.625%
home Two- to four-unit										unit property High-balance					
property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance	2.000%	2.000%	2.250%	2.250%	3.250%
fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	ARM	2.000%	2.000%	2.250%	2.230%	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	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
financing										AULIDA	a will be y	volved f	or the fe	llowing lo	000
	Limited	Casii-ou	t Kellilali		PA by Cr .TV Rang		e/LIV Ka	illo		All LLPA		meReady	_	llowing lo	ans
Credit Score		Appli	cable for		with tern		r than 15	vears		Loans to first-tir		•		income <10	)0% area
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%					igh-cost are	
≥ = 780	0.000%				0.500%					Loa	ns meeting	Duty to S	Serve requ	irements	
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%	1					
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%	1					
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%	1					
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%	1					
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%	1					
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%	1					
Additio	nal LLPA	s by Loa	n Attribut	te Applic	able to Li	mited Ca	sh-out R	efinance	S	l					
Loan Feature					TV Rang										
Adjustable-rate	<u>&gt;0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
	0.0000/			0.000%	0.000%	0.000%	0.000%	0.250%	0.250%						
mortgage	0.000%			0.4050/	0.7500/	0.7500/	0.7500/	0.7500/	0.7500/	1					
Condo				0.125%	0.750%	0.750%	0.750%	0.750%	0.750%						
Condo Investment property	0.000%	0.000%	0.125% 1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	1					
Condo Investment property Second home	0.000%	0.000%	0.125% 1.625%	2.125%		4.125%	4.125%	4.125%	4.125%	1					
Condo Investment property Second home Manufactured	0.000%	0.000% 1.125% 1.125%	0.125% 1.625% 1.625%	2.125% 2.125%	3.375%	4.125% 4.125%	4.125%	4.125% 4.125%	4.125%						
Condo Investment property Second home Manufactured home Two- to four-unit	0.000% 1.125% 1.125% 0.500%	0.000% 1.125% 1.125%	0.125% 1.625% 1.625% 0.500%	2.125% 2.125% 0.500%	3.375% 3.375%	4.125% 4.125% 0.500%	4.125% 4.125% 0.500%	4.125% 4.125% 0.500%	4.125% 4.125%						
Condo Investment property Second home Manufactured home Two- to four-unit property High-balance	0.000% 1.125% 1.125% 0.500%	0.000% 1.125% 1.125% 0.500% 0.000%	0.125% 1.625% 1.625% 0.500% 0.375%	2.125% 2.125% 0.500%	3.375% 3.375% 0.500% 0.625%	4.125% 4.125% 0.500%	4.125% 4.125% 0.500%	4.125% 4.125% 0.500% 0.625%	4.125% 4.125% 0.500% 0.625%						
Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate High-balance	0.000% 1.125% 1.125% 0.500% 0.000%	0.000% 1.125% 1.125% 0.500% 0.000%	0.125% 1.625% 1.625% 0.500% 0.375% 0.750%	2.125% 2.125% 0.500% 0.375% 0.750%	3.375% 3.375% 0.500% 0.625%	4.125% 4.125% 0.500% 0.625% 1.000%	4.125% 4.125% 0.500% 0.625% 1.000%	4.125% 4.125% 0.500% 0.625% 1.000%	4.125% 4.125% 0.500% 0.625% 1.000%						
Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate	0.000% 1.125% 1.125% 0.500% 0.000% 0.500% 1.250%	0.000% 1.125% 1.125% 0.500% 0.000% 0.500% 1.250%	0.125% 1.625% 1.625% 0.500% 0.375% 0.750% 1.500%	2.125% 2.125% 0.500% 0.375% 0.750% 1.500%	3.375% 3.375% 0.500% 0.625% 1.000%	4.125% 4.125% 0.500% 0.625% 1.000% 2.500%	4.125% 4.125% 0.500% 0.625% 1.000% 2.500%	4.125% 4.125% 0.500% 0.625% 1.000% 2.750%	4.125% 4.125% 0.500% 0.625% 1.000% 2.750%						



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Effective	2:	6/5/2025 9	:57						WV	VW.UFFEAC	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	e Adjustme	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.000	100.437	100.241	100.094	5.875	100.557	100.528	100.388	5.375	97.481	97.418	97.256	FICO 740	- 779		0.000
5.125	100.970	100.821	100.674	6.000	101.094	101.065	100.926	5.500	97.689	97.655	97.622	FICO 680	- 739		0.125
5.250	101.425	101.378	101.231	6.125	101.626	101.596	101.457	5.625	98.239	98.206	98.173	FICO 660	- 679		0.250
5.375	101.572	101.488	101.355	6.250	102.123	102.094	101.954	5.750	97.932	97.869	97.770	FICO 640	- 659		0.500
5.500	102.127	102.043	101.910	6.375	101.463	101.433	101.294	5.875	98.429	98.395	98.362	FICO 620	- 639		1.500
5.625	102.613	102.529	102.395	6.500	101.974	101.945	101.805	6.000	98.984	98.951	98.917				
5.750	102.898	102.856	102.815	6.625	102.474	102.445	102.305	6.125	99.472	99.439	99.405	Non-Owr	ner		0.500
5.875	102.991	102.949	102.908	6.750	102.968	102.938	102.799	6.250	97.888	97.825	97.663	Loan Am	ount \$50K < \$1	.00K	0.500
7.000	103.421	103.379	103.337									Loan < \$5	OK (exception	only)	1.500
7.125	103.826	103.784	103.742									All FHA S	treamline 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
5.250	100.869	100.822	100.675	6.250	97.848	97.819	97.679	6.250	101.475	101.428	101.281	FICO 740	- 779		0.000
5.375	100.880	100.796	100.662	6.375	97.763	97.680	97.593	6.375	101.176	101.098	100.920	FICO 700	- 739		0.125
5.500	101.475	101.391	101.257	6.500	97.999	97.917	97.829	6.500	101.765	101.686	101.508	FICO 680	- 699		0.250
5.625	101.850	101.767	101.633	6.625	98.210	98.170	98.040	6.625	102.284	102.206	102.028	FICO 660	- 679		0.375
5.750	101.961	101.883	101.705	6.750	98.693	98.663	98.524	6.750	102.786	102.708	102.530	FICO 640			0.875
5.875	101.679	101.637	101.595	6.875	98.449	98.395	98.322	6.875	102.305	102.259	102.112	FICO 620	- 639		1.500
7.000	102.108	102.067	102.025	7.000	98.609	98.555	98.482	7.000	102.856	102.810	102.663	CA Prope	erty		0.150
7.125	102.514	102.472	102.430	7.125	98.749	98.695	98.622	7.125	103.390	103.344	103.197	Loan <\$	50K (exception	)	1.500
7.250	102.512	102.466	102.319	7.250	98.681	98.567	98.450	7.250	103.855	103.809	103.662	All RD Re	finance Loans		0.125
7.375	101.000	100.937	100.775	<b> </b>				7.375	102.856	102.793	102.631	*Other St	t. Adjustments	may apply	
						:			— .			Ш			
					1	<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	101.094	101.065	100.926	6.000	100.437	100.241	100.094	5.750	97.932	97.869	97.707	6.000	100.437	100.220	99.952
6.125	101.626	101.596	101.457	6.125	100.970	100.821	100.674	5.875	97.923	97.860	97.698	6.125	100.970	100.752	100.485
6.250	102.123	102.094	101.954	6.250	101.425	101.378	101.231 101.355	6.000	97.914	97.851	97.689	6.250	101.052	100.834	100.567
6.375 6.500	101.463	101.433	101.294 101.805	6.375	101.572	101.488 102.043	101.333	6.125	97.905 97.888	97.842 97.825	97.680	6.375	101.572 102.127	101.488	101.355
6.625	101.974 102.474	101.945 102.445	101.805	6.625	102.127 102.613	102.529	101.910	0.250	97.000	97.823	97.663	6.625	102.127	102.043 102.529	101.910 102.395
6.750	102.474	102.443	102.303	6.750	102.813	102.329	102.333					6.750	102.898	102.329	102.815
0.730	102.506	102.556	102.755	6.875	102.898	102.830	102.813					6.875	102.898	102.830	102.908
				7.000	102.991	102.949	102.908					7.000	102.991	102.949	102.908
				7.125	103.421	103.774	103.742					7.125	103.421	103.784	103.742
				7.123	103.820	103.764	103.742	1				17.123	103.820	103.764	103.742
	/A 15 YR F				/A 30 YR F				•	1 ARM H			VA 30 YR F		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	100.159	100.100	99.992	6.250	100.869	100.822	100.675	6.125	97.605	97.542	97.380	6.250	100.869	100.822	100.675
5.875	100.417	100.358	100.249	6.375	100.880	100.796	100.662	6.250	97.588	97.525	97.363	6.375	100.880	100.796	100.662
5.000	100.774	100.715	100.606	6.500	101.475	101.391	101.257	[]				6.500	101.475	101.391	101.257
5.125	101.091	101.032	100.924	6.625	101.850	101.767	101.633	11				6.625	101.850	101.767	101.633
5.250	100.923	100.865	100.806	6.750	101.961	101.883	101.705	[]				6.750	101.961	101.883	101.705
5.375	100.857	100.799	100.740	6.875	101.679	101.637	101.595	[]				6.875	101.679	101.637	101.595
5.500	101.312	101.254	101.195	7.000	102.108	102.067	102.025	[]				7.000	102.108	102.067	102.025
5.625	101.487	101.428	101.370	7.125	102.514	102.472	102.430	[]				7.125	102.514	102.472	102.430
5.750	98.693	98.663	98.524	7.250	102.512	102.466	102.319					7.250	102.512	102.466	102.319
				7.375	101.000	100.937	100.775	╂				7.375	101.000	100.937	100.775
			_	Adjustmen	ts			7					40	19 19	100
FICO>=740			0.000	VA Loans			0.250								
FICO 680 -			0.125	Non-Owne	er unt \$50K < \$10	nov	0.500			SE	RVING	THOS	SE TH	AT SE	RVE
-ICO 640 -					unt \$50K < \$10 DK (exception					341	VA	& V	IRRE	ILS	
FICO 640 -			2.000 3.000	Luali < 35	ov fevrehnou	опу,	1.500				Shellett		Total Saladada		
			5.000												
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
l			Corp ISAOA A		8.3	0am - 5:00p	om CST	1	ail: locks@	_	_	1	CA, CO, FL, GA		
			kwy, Suite 27	5		nline Unitl 8		1	Lock Desk: (			ME, MI, N	MN, MO, NC,		
	Kar	nsas City, M	J 0415U					l lr	nside Sales:	(816) 457	-6300		عد, ۱N, 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
 7/5/2025
 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\*\*\*

TON	DING CORI			
Effective:	6/5/2025 9:5	7		
			NON-QM:	
Residentia	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, l	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									
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325
LLPAs	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	-1.250	
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
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
LLPAs	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
LLPAs	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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

Minimum Loan Size \$150,000

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@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

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

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

### NON-QM

Res	idential 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	

	·	MOIN-CI
	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						
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A						
Cash-Out   FICO ≥ 720	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A						
Cash-Out   FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A						
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500						
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250						
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A						
Loan Amt <\$150K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250						
Loan Amt <\$250K	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125						
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A						
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A						
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250						
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625						
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375						
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500						
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000						
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A						
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250						
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500						

			ice Adjustm	onte				
			ntial NQN		s			
		neside	Full Dod		-			
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 370	
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 structural 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 ount 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 classify; Standa fee structural 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
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty  evestment Highlights ccupancy roperty Types oan Program	on .	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	= \$1,000,1 must cove payoff of further cla ly; Standa fee structual Prepayr Non Own operties O nhome, 2 d - 30 Year F	2000; Cash-Our or 100% of the any Mortgage rity.  Ind = % of amure; OR 3-yea ment Penalty or Occupied only  4 Units, Concurrence or Fixed to Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid ( prepaid with Matrices for St Homes  dos, Non Warra D	equires 720+ FII finimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste cate restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 19 structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio C - Debt Consolidation repayment Penalty  nvestment Highlights iccupancy roperty Types ioan Program  SCR Calculation	on .	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: (d	2000; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly -4 Units, Cond r Fixed ixed 10 Yr I/6 Gross Rents /	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes  dos, Non Warra  O New PITIA In	equires 720+ FII finimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste tate restrictions antable Condos	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% st	OTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Of
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-Ou er 100% of the any Mortgage rity. ird = % of ame ure; OR 3-yea nent Penalty her Occupied inly -4 Units, Cond r Fixed fixed 10 Yr I/K Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes  New PITIA In Lease Agreeme	equires 720+ FII 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
Alax Cash Out Io Ratio Io - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	= \$1,000,1 must cove payoff of further cla lly; Standa fee structual Prepayr Non Own opnerties Opnerties O onhome, 2- d - 30 Year F d Loans: (set Rents f termined	coo; Cash-Ouer 100% of the any Mortgage rity.  If the second of the any Mortgage rity.  If the second of the secon	d - 360 Months t > \$500,000 re t	equires 720+ FII finimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste atte restrictions antable Condos sterest Only Loa ent. Use currer on Appraisal.	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
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 e/Title Lien inc count 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
Aax Cash Out Io Ratio IC - Debt Consolidation repayment Penalty  Nestment Highlights Occupancy roperty Types oan Program ISCR Calculation Irross Rents Defined Inleased / Vacant Hor	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	= \$1,000,1 must cove payoff of urther cla ly; Standa dee structual Prepayor Non Owr Operties O nhome, 2 d - 30 Year F d Loans: ( det Rents fi termined erties: Ma erties (2+	coo; Cash-Ouer 100% of the any Mortgage rity.  Ind = % of amure; OR 3-yea anent Penalty rer Occupied only  4 Units, Concer Fixed rixed 10 Yr I/(5 roms 1007 or 17 from Average ax LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (	equires 720+ FII Ilinimum Reserv Iluding delinque partial or full pr 3%, 2%, 1% ste cate restrictions antable Condos sterest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 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 stepdown fee structure epdown fee structure; Of
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 the Occupied only.  4 Units, Condition of Fixed 10 Yr I/V Gross Rents / rom 1007 or I from Average ax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mer 100% or 12 mer 100%.	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
Nax Cash Out Io Ratio C - Debt Consolidation repayment Penalty  Nestment Highlights Iocupancy roperty Types Doan Program  SCR Calculation Iross Rents Defined Inleased / Vacant House Ingible Payoffs Irist Time Investors Max Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for for Investment On SFR, PUD, Tow Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop	= \$1,000, must cove payoff of further claily; standaries structural Prepayr Non Own poperties Onhome, 2-d d Loans: (et Rents fitermined erties: Maeries (2+ Lien, Progrowers with the claim of the country of the claim of the country	coo; Cash-Ouer 100% of the any Mortgage rity.  Ind = % of ame ure; OR 3-yea ment Penalty her Occupied only.  4 Units, Condition of Fixed 10 Yr I/ts Gross Rents / rom 1007 or from Average ax LTV 70% or Units): Max 1 perty Taxes ar thout a 12 med financing great and to the render of the condition	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc  bunt prepaid (j r penalty with Matrices for St Homes  New PITIA In Lease Agreeme Market Rents or efinances; no vacant unit or onth rental pro guidelines for or	equires 720+ Fld Inimum Reserv Iuding delinque partial or full pr 3%, 2%, 1% ste antable Condos ent. Use currer on Appraisal. o LTV reduction n refinances icluding delinque poperty history opther restriction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% store of the second of the	OTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Of the stru
Tax Cash Out o Ratio C - Debt Consolidation repayment Penalty  Investment Highlights ccupancy roperty Types coan Program  SCR Calculation ross Rents Defined inleased / Vacant Hoi ligible Payoffs rst Time Investors Inx Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for for Investment On Investment On SFR, PUD, Tow Fully Amortizet Lesser of Mark Gross rents de Unleased Prop Unlea	= \$1,000, must cove payoff of further claidly; standare estructural Prepayr Non Own poperties Onhome, 2-d d - 30 Year Fd Loans: (Jet Rents ftermined erties: Maerites (2+ Lien, Progrowers with the claim of the clai	coo; Cash-Ouer 100% of the any Mortgage rity.  Ind = % of ame ure; OR 3-yea ment Penalty her Occupied inly.  4 Units, Concer Fixed ritional of the any 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 Market Rents or refinances; no vacant unit or on onth renal pro guidelines for co bunt prepaid (p	equires 720+ FIGURE 1720 FIGUR	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% amounts of research as a constant of the perty taxes or prepaids on ANY rental proportions trecent 12 months.	OTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Of the structure is the structure of the structure of stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty  Investment Highlights ccupancy roperty Types coan Program  SCR Calculation ross Rents Defined inleased / Vacant House igible Payoffs rst Time Investors lax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operations  Investment Proserve SFR, PUD, Tow Fully Amortized Interest Only-Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop Any Mortgage Any Mortgage Eligible Amortgage See See Operations of Stool, 2000. Refel Investment On 1% stepdown f	= \$1,000,1 must cove payoff of further cla ly; Standar ee structual Prepayr Non Own poperties O nhome, 2 d - 30 Year F d Loans: (c et Rents f termined erties: Ma erties (2+ Lien, Prop rowers wier to delay ly; Standar ee structu	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 ent): 5-year penalty with 5%, 4%, 3%, 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% store of the second of the	OTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Of the structure is the structure of the structure of stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty  vestment Highlights ccupancy operty Types ban Program  SCR Calculation ross Rents Defined inleased / Vacant House igible Payoffs rst Time Investors lax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	= \$1,000, must cove payoff of further claidly; Standaries structual Prepayr Non Own payoff of durther claidly; Standaries Structual Prepayr Non Own poerties Onhome, 2 d - 30 Year Fd Loans: Cet Rents ftermined erties: Maerties (2+ Lien, Progrowers with the claim of the claim of the control o	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 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 2%, 1% structure; OR 2-Year penalty with 2% stru	OTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Of ceipt.  erty.  6 stepdown fee structure; Of
Nax Cash Out Io Ratio C - Debt Consolidation repayment Penalty  Nestment Highlights Iocupancy roperty Types Doan Program  SCR Calculation Iross Rents Defined Inleased / Vacant House Ingible Payoffs Irist Time Investors Max Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	= \$1,000,1 must cove payoff of further claidly; Standaries structual Prepayr Non Own operties Onhome, 2 d - 30 Year Pd Loans: (et Rents ft termined erties: Macerties (2+ Lien, Progrowers wire to delay lity; Standaries structual Prepayr se	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 stepdown fee structure epdown fee structure; Of ceipt.  erty. stepdown 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	7/5/2025	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
	Louis Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Purchase Money							1
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
Cash-Out Refinance	Balances*						1
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
		Manufactured Homes					
,		Investor	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLFAS	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	
Γ	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,	
L	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

 Lock Expirations
 Lock Extensions

 30 Days
 7/5/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

30 days

0.625

Effective: 6/5/2025 9:57

## **FIXED SECONDS**

RES	IDENTIAL
Rate	30 Day
12.750	112.500
12.625	112.250
12.500	112.000
12.375	111.750
12.250	111.500
12.125	111.250
12.000	111.000
11.875	110.750
11.750	110.500
11.625	110.250
11.500	110.000
11.375	109.750
11.250	109.500
11.125	109.250
11.000	109.000
10.875	108.750
10.750	108.500
10.625	108.250
10.500	108.000
10.375	107.750
10.250	107.375
10.125	107.000
10.000	106.625
9.875	106.250
9.750	105.875
9.625	105.500
9.500	105.125
9.375	104.750
9.250	104.375
9.125	104.000
9.000	103.625
8.875	103.250
8.750	102.750
8.625	102.250
8.500	101.750
8.375	101.750
8.250	100.750
8.125	100.000
8.000	99.250
7.875	98.500
7.750	97.750
7.730	37.730

	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)
	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)
爿	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ı.	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<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)
	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
Ē	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Å	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
æ	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Ę	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ā	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
Ē	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
g S	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
4	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds		
101.000		
No Prepayment Penalties on Seconds		

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

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

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



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

Lock Expirations		Lock Ex	Lock Extensions		
30 Days	7/5/2025	2 days	0.100		
		7 days	0.250		
		15 days	0.375		
		20 days	0.635		

Effective: 6/5/2025 9:57

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

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



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

	Lock Expirations	Lock Extensions	
15 Days	6/20/2025	2 days	0.100
30 Days	7/5/2025	7 days	0.250
45 Days	7/20/2025	15 days	0.375
		30 days	0.625

Effective: 6/5/2025 9:57 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