

8/26/2025 9:57

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	9/10/2025	2 days	0.100
30 Days	9/25/2025	7 days	0.250
45 Days	10/10/2025	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

CO	NΙ	\ /		NΙ	TI	N	$ \Lambda $	
	V	V	L	V		IN	$ \mathcal{A} $	L

25 100.558 100.513 100.466 50 100.895 100.784 100.700 50 100.895 100.784 100.700 50 100.895 100.895 100.784 100.700 50 100.895 100.895 100.784 100.700 50 100.895 100.895 100.895 100.784 100.700 50 100.895 1							CO		4111		<b>L</b>					
25 100.558 100.518 100.518 100.736   6.000 100.895 100.736   100.736   100.706   6.125 101.373   101.262   101.178   5.875   101.170   101.181   101.513   101.262   101.178   101.182   101.275   101.373   101.262   101.178   101.184   101.513   101.262   101.178   101.262   101.178   101.262   101.178   101.262   101.178   101.262   101.178   101.262   101.178   101.262   101.178   101.262   101.178   101.262   101.178   101.262   101.178   101.262   101.178   101.262   101.178   101.262   101.178   101.262   101.178   101.262   101.178   101.262   101.262   102.263	CON	<b>IVENTION</b>	AL 30/25Y	'R FIXED	CC	ONVENTIO	NAL 20 YF	RFIXED	CC	ONVENTIO	NAL 15 YF	R FIXED	CC	NVENTION	NAL 10 YR	FIXED
Solid   100,809   100,756   100,702   101,205   101,207   101,612   101,128   101,278   101,278   101,278   101,278   101,275   101,279   101,278   101,275   101,279   101,275   101,275   102,27	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
75   101.442   101.289   101.244   6.250   101.818   101.707   101.622   6.000   101.887   101.856   101.728   6.125   101.611   101.581   101.455   101.732   102.017   102.015   6.500   101.994   101.995   101.905   101.995	5.125	100.558	100.513	100.466	6.000	100.895	100.784	100.700	5.750	101.170	101.116	101.063	5.875	101.208	101.177	101.049
00 101.785 101.732 101.677 25 102.123 102.070 102.015 25 102.266 102.213 102.158 25 102.266 102.213 102.158 25 102.266 102.213 102.158 25 103.521 103.482 103.433 25 103.521 103.488 103.433 26 103.645 103.584 103.518  CONV 20 VR FIXED HIGH BAL 26 101.517 101.693 101.518 2 27 101.693 101.693 101.393 102.993 102.018 28 102.288 102.285 102.285 102.285 102.285 102.285 102.385 103.695 103.387 103.895	5.250	100.809	100.756	100.702	6.125	101.373	101.262	101.178	5.875	101.671	101.641	101.513	6.000	101.420	101.389	101.261
25 102.123 102.070 102.015   6.500 101.090 101.862 101.715   6.250 102.469 102.405 102.362   6.375 102.362 102.225 102.427   7.00 102.667 102.605 102.659 102.655 102.891 102.816   6.500 103.087 103.	5.375	101.342	101.289	101.234	6.250	101.818	101.707	101.622	6.000	101.887	101.856	101.728	6.125	101.611	101.581	101.452
50 102.266 102.213 102.158   6.625 102.299 102.194 102.115   6.375 102.847 102.816 102.668   6.500 102.663 102.525 102.425   6.575 103.603 102.655 102	5.500	101.785	101.732	101.677	6.375	102.222	102.111	102.027	6.125	102.169	102.139	102.011	6.250	101.984	101.953	101.825
75 102.710 102.657 102.603	5.625	102.123	102.070	102.015	6.500	101.909	101.862	101.715	6.250	102.469	102.405	102.362	6.375	102.382	102.352	102.223
00 103.185 103.132 103.077	5.750	102.266	102.213	102.158	6.625	102.299	102.194	102.115	6.375	102.847	102.816	102.688	6.500	102.583	102.552	102.424
25	5.875	102.710	102.657	102.603	6.750	102.665	102.555	102.481	6.500	103.087	103.057	102.929	6.625	102.797	102.767	102.639
CONV 30 YR FIXED HIGH BAL   Rate   15-Day   30-Day   45-Day   6.500   101.138   101.091   100.944   6.500   101.138   101.991   101.97   101.992   101.537   6.750   101.693   101.695   102.597   102.597   102.597   102.597   102.597   102.597   102.398   102.385   102.286   102.225   102.668   102.235   103.391   103.398   103.395   25   103.391   103.	7.000	103.185	103.132	103.077	6.875	103.003	102.892	102.819	6.625	103.365	103.335	103.207	6.750	102.970	102.946	102.818
CONV 30 YR FIXED HIGH BAL  8 15-Day 30-Day 45-Day  101.377 101.329 101.182  101.668 101.6121 101.474  101.629 101.183 101.693 101.695	7.125	103.541	103.488	103.433	7.000	103.318	103.239	103.175	6.750	103.325	103.302	103.203	6.875	103.350	103.327	103.198
Rate 15-Day 30-Day 45-Day 01-1329 101.1	7.250	103.645	103.584	103.518	7.125	103.719	103.640	103.576	6.875	103.807	103.783	103.655	7.000	103.491	103.467	103.339
Rate 15-Day 30-Day 45-Day 01-1329 101.1	66	NIV 20 VD	EIVED LIIC	TI DAI	66	NIV 20 VD	EIVED LUC	CLLDAL	- C(	DAIV 1E VD	EIVED LIIV	CLLDAL		NIV 10 VD	EIVED IIIC	LL DAL
101.377   101.329   101.182   6.500   101.138   101.091   100.944   6.255   100.113   100.082   99.954   6.250   99.886   99.656   99.528   6.375   101.645   101.592   100.655   100.65	Rate				_											
25	5.500	•	•	•	11	•	•	•	l I	•	•	•	11	•	•	•
75 101.971 101.918 101.864   6.875 102.020 101.971 101.918   6.625 100.919 100.888 100.760   6.625 100.457 100.298   100.298 102.235 102.180   7.000 102.384 102.235   102.235 102.235   102.235 102.235   102.235 102.235   102.235   102.235   102.235   102.235   102.235   102.238 102.235   102.238 102.235   102.238   102.235   102.238   102.235   102.235   102.235   102.235   102.238   102.235	5.625				11			101.367	l I				11	99.993		
75 101.971 101.918 101.864   6.875 102.020 101.971 101.918   6.625 100.919 100.888 100.760   6.625 100.457 100.298   100.298 102.235 102.180   7.000 102.384 102.235   102.235 102.235   102.235 102.235   102.235 102.235   102.235   102.235   102.235   102.235   102.235   102.238 102.235   102.238 102.235   102.238   102.235   102.238   102.235   102.235   102.235   102.235   102.238   102.235	5.750				11				l I				11			100.077
25 102.557 102.594 102.499   7.125 102.605 102.557 102.504   7.250 102.268 102.225 102.078   7.250 102.268 102.225 102.078   7.250 102.827 102.680   7.250 102.827 102.680   7.250 103.347 103.304 103.157   7.500 103.058 103.015 102.869   7.250 103.271 103.228 103.081   7.250 103.271 103.281   7.250 103.271 103.281   7	5.875				11				11	100.919			11			100.298
Total Control   Total Contro	.000	102.288	102.235	102.180	7.000	102.336	102.288	102.235	6.750	100.789	100.765	100.637	6.750	100.363	100.339	100.211
75 102.870 102.827 102.680	7.125	102.557	102.504	102.449	7.125	102.605	102.557	102.504	6.875	101.180	101.156	101.028	6.875	100.653	100.630	100.501
103.347   103.304   103.157   25   103.058   103.058   103.015   102.869   7.625   103.271   103.228   103.081   7.250   99.565   99.448   99.333   7.250	.250	102.381	102.338	102.191	7.250	102.268	102.225	102.078	7.000	101.284	101.260	101.131	7.000	100.821	100.798	100.669
SOFR 5/6 ARMS	7.375	102.870	102.827	102.680	7.375	102.689	102.646	102.499	7.125	101.427	101.403	101.275	7.125	100.979	100.955	100.827
SOFR 5/6 ARMS   SOFR 10/6 ARMS   SOFR 10/6 ARMS   Misc Price Adjustments	7.500	103.347	103.304	103.157	7.500	103.058	103.015	102.869	7.250	99.565	99.448	99.333	7.250	99.565	99.448	99.333
No Current Program Data  No Current Program Da	7.625	103.549	103.506	103.359	7.625	103.271	103.228	103.081								
No Current Program Data  No Current Program Da		SOLD	E/G ADNAS			COED :	7/6 ADNAS	•		COED ?	IO/G ADM	c	<b>.</b>	Miss Dries	Adiustos	mto
No Current Program Data  No Current Program Da		SUFK 3	o/o Akivis			SUFK.	//o Akivis	)		SUFK.	LU/O AKIVI	3	No Impo		Aujustine	
No Current Program Data																
No Current Program Data    No Current Program Data   No Current Program Data   No Current Program Data   No Current Program Data   No Current Program Data   No Current Program Data   No Current Program Data   No Current Program Data   No Current Program Data   2-4 Unit																
No Current Program Data    No Current Program Data   No Current Program Data   No Current Program Data   No Current Program Data   2-4 Unit   1.000													1		30	
No Current Program Data   No Current Program Data   2-4 Unit   1.000																
Condo, LTV > 75   0.750		No Current	Program D	ata		No Current	Program D	ata		No Curren	t Program D	ata		,		
Lock Desk Hours   Sign of States		110 0417011				110 0411011		a ta		110 0411011		4.0		ΓV > 75		
Loss Payee Clause United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unit! 8:00pm CST Lock Onli																
Loss Payee Clause United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unit! 8:00pm CST													I oan Amt	\$50K < \$100K		
Loss Payee Clause United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unit! 8:00pm CST																
United Fidelity Funding Corp ISAOA ATIMA 8:30am - 5:00pm CST Lock Online Unit! 8:00pm CST  Lock Online Unit! 8:00pm CST  Bemail: locks@uffmortgage.com AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, L ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, C																
United Fidelity Funding Corp ISAOA ATIMA 8:30am - 5:00pm CST Lock Online Unit! 8:00pm CST  Lock Online Unit! 8:00pm CST  Bemail: locks@uffmortgage.com AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, L ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, C																
1300 NW Briarcliff Pkwy, Suite 275  8:30am - 5:00pm CST			•			Lo	ck Desk H	lours								
/ Lock Online Unit! 8:00pm CST   \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \			, ,	•		8:3	30am - 5:00p	om CST	l				1 ' '			
Ransas City, MiO 64150 Inside Sales: (816) 457-6300 SC, TN, TX, VA, WA, WI				* *	5	l l				,	'		ME, MI, N			
		Kar	isas City, M	J 6415U					l Ir	iside Sales:	(816) 457-	-6300		SC, IN, IX	, vA, WA,W	



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		30 days	0.625

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( )	ntor	ming	LLPAs
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						COII	10111	III IB	LLI /	13					
	Purch	nase Mon	ey Loans	- LLPA	by Credit	Score/L	TV Ratio			Cash-out	Refinance	Loans – Ratio	_	Credit Sco	ore/LTV
					TV Rang	e							LTV Rang	16	
Credit Score		Applic	cable for	all loans			r than 15	vears		Credit Score				or all loans	;
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%
≥ = 780		0.000%			0.375%				0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779	0.000%	0.000%	0.000%	0.250%	0.625%	0.625%	0.500%	0.500%	0.250%	760 – 779	0.375%	0.375%	0.875%	1.250%	1.875%
740 – 759				0.375%						740 – 759	0.375%		1.000%	1.625%	2.375%
720 – 739				0.750%				0.875%		720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719		0.000%		0.875%					0.875%	700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699 660 – 679				1.125% 1.375%						680 – 699	0.375%		2.000%	2.875%	3.750%
640 - 659				1.500%						660 – 679 640 - 659	0.375% 0.375%		3.125%	4.000% 4.625%	4.750% 5.125%
≤ 639				2.125%						≤ 639		1.375%		4.875%	5.125%
									1:10070	Additional L					
Addi	tional LL	.PAS by L	oan Attri	bute App			se Mone	/ Loans				Refinance			
Loan Feature					TV Rang					Loan Feature			LTV Rang		
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>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	1.125%	1.125%	1.625%	2.125% 2.125%	3.375%				4.125%	Second home  Manufactured	1.125% 0.500%		1.625% 0.500%	2.125% 0.500%	3.375% 0.500%
Manufactured	1.123%	1.12370		2.12370	3.37370	4.12370	4.125%	4.12370		Two- to four-	0.300%	0.500%	0.300%	0.500%	0.300%
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										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	0.30070	0.300 /6	0.73070	0.73070	1.000 /6	1.000 /6	1.000 /0	1.00076	1.000 /0	ARM	2.000 /0	2.000 /0	2.230 /0	2.230 /0	3.230 /0
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%						
	Limited	Cash-ou	t Refinan	ices – LL	PA by Cr	edit Scor	e/LTV Ra	itio		All LLPA				llowing lo	ans
				L	TV Rang	е					Hoi	meReady	<sup>®</sup> loans		
Credit Score		Applio	cable for	all loans	with tern	ns greate	r than 15	years		Loans to first-tir	ne homebu	yers with	qualifying	income ≤10	00% area
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%			•	. , .	igh-cost are	
≥ = 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%	Loa	ns meeting	Duty to S	Serve requ	irements	
760 – 779	0.000%			0.375%	_			0.625%	0.625%				'		
740 – 759	0.000%	0.000%	0.250%		_	1.375%	1.125%	1.000%	1.000%	1					
			_							•					
720 – 739	0.000%		0.500%	1.000%	_	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%						
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%	1					
Addition	nal LLPA	s by Loai	n Attribu	te Applic	able to Li	mited Ca	sh-out R	efinance	S	l					
				L	TV Rang	е				1					
Loan Feature	<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%	1					
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%	1					
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						



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 Lock Expirations
 Lock Extensions

 15 Days
 9/10/2025
 2 days
 0.100

 30 Days
 9/25/2025
 7 days
 0.250

 45 Days
 10/10/2025
 15 days
 0.375

 30 days
 0.625

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Effective	e:	8/26/2025	9:57						wv	VW.UFFEAC	ELE.COM				
			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	5557000	06
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.000	101.615	101.397	101.158	5.875	101.145	101.115	100.986	5.375	99.473	99.410	99.248	FICO 740	- 779		0.000
5.125	101.906	101.828	101.652	6.000	101.676	101.645	101.517	5.500	99.460	99.397	99.235	FICO 680	- 739		0.125
5.250	102.230	102.172	101.996	6.125	102.197	102.167	102.038	5.625	99.452	99.389	99.227	FICO 660	- 679		0.250
5.375	102.373	102.314	102.206	6.250	102.704	102.674	102.545	5.750	100.052	99.989	99.827	FICO 640	- 659		0.500
5.500	102.901	102.843	102.734	6.375	102.112	102.088	101.960	5.875	100.041	99.978	99.816	FICO 620	- 639		1.500
5.625	103.376	103.317	103.209	6.500	102.623	102.600	102.471	6.000	100.031	99.968	99.806				
5.750	103.416	103.349	103.282	6.625	103.126	103.102	102.974	6.125	100.020	99.957	99.795	Non-Owr	ner		0.500
6.875	103.242	103.175	103.108	6.750	103.622	103.598	103.470	6.250	100.007	99.944	99.782	Loan Am	ount \$50K < \$1	.00K	0.500
7.000	103.816	103.749	103.682									Loan < \$5	50K (exception	only)	1.500
7.125	104.195	104.128	104.061	<u> </u>				<b>↓</b>				<b>→</b>	treamline Loan		0.250
_				_	45.10				1241 11011		(D. El.	All FHA R	efinance Loans		0.125
	HA 30 YR				HA 15 YR				IRAL HOU				USDA - Pric	e Adjustm	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
6.250	101.535	101.397	101.221	6.250	98.489	98.439	98.380	6.250	102.530	102.472	102.296	FICO 740			0.000
6.375	101.680	101.622	101.513	6.375	98.727	98.677	98.618	6.375	102.061	101.997	101.806	FICO 700			0.125
6.500	102.249	102.190	102.082	6.500	99.026	98.975	98.917	6.500	102.653	102.589	102.398	FICO 680			0.250
6.625	102.613	102.555	102.446 102.292	6.625	99.239	99.189	99.131	6.625	103.177 103.684	103.113 103.621	102.923	FICO 660			0.375
5.750 5.875	102.547 101.930	102.483 101.863	102.292	6.750 6.875	99.347 99.519	99.323 99.469	99.220 99.410	6.750 6.875	103.684	103.621	103.430 102.686	FICO 640 FICO 620			0.875
7.000	101.930	101.863	101.796	7.000	99.519	99.469	99.555	7.000	102.940	102.877	102.686	CA Prope			1.500 0.150
7.000	102.882	102.436	102.749	7.000	99.811	99.761	99.702	7.125	103.497	103.433	103.782	11	50K (exception	)	1.500
7.250	102.808	102.745	102.554	7.250	99.565	99.448	99.333	7.250	104.478	104.415	104.224	11	finance Loans	,	0.125
7.375	101.313	101.271	101.110	11,.230	33.303	33.440	55.555	7.375	103.388	103.346	103.185		t. Adjustments	may annly	0.123
7.575	101.515	101.271	101.110	1				7.575	103.300	103.540	103.103	Others	t. Aujustinents	шау арргу	
				11		GOV	/ERN		VIT V	/ <b>/</b>		11			
	VA 15	YR Fixed				YR Fixed	CUI			ARM 1/1	/5		VA 30 VB	Fixed IRF	PRI
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
5.000	101.676	101.645	101.517	6.000	101.615	101.397	101.158	5.750	100.052	99.989	99.827	6.000	101.615	101.397	101.130
6.125	102.197	102.167	102.038	6.125	101.906	101.828	101.652	5.875	100.041	99.978	99.816	6.125	101.906	101.689	101.421
6.250	102.704	102.674	102.545	6.250	102.230	102.172	101.996	6.000	100.031	99.968	99.806	6.250	102.148	101.930	101.662
6.375	102.112	102.088	101.960	6.375	102.373	102.314	102.206	6.125	100.020	99.957	99.795	6.375	102.373	102.314	102.206
6.500	102.623	102.600	102.471	6.500	102.901	102.843	102.734	6.250	100.007	99.944	99.782	6.500	102.901	102.843	102.734
6.625	103.126	103.102	102.974	6.625	103.376	103.317	103.209					6.625	103.376	103.317	103.209
6.750	103.622	103.598	103.470	6.750	103.416	103.349	103.282					6.750	103.416	103.349	103.282
				6.875	103.242	103.175	103.108					6.875	103.242	103.175	103.108
				7.000	103.816	103.749	103.682					7.000	103.816	103.749	103.682
				7.125	104.195	104.128	104.061					7.125	104.195	104.128	104.061
,	VA 15 YR F	ived High	Ral	,	/A 30 YR F	ived High	Ral		VA 5/	1 ARM HI	2		VA 30 YR F	ived IRRR	LHR
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	100.808	100.783	100.708	6.250	101.535	101.397	101.221	6.125	100.020	99.957	99.795	6.250	101.535	101.397	101.221
5.875	101.043	101.018	100.943	6.375	101.680	101.622	101.513	6.250	100.007	99.944	99.782	6.375	101.680	101.622	101.513
5.000	101.381	101.356	101.281	6.500	102.249	102.190	102.082					6.500	102.249	102.190	102.082
5.125	101.679	101.654	101.578	6.625	102.613	102.555	102.446					6.625	102.613	102.555	102.446
5.250	101.620	101.595	101.569	6.750	102.547	102.483	102.292	11				6.750	102.547	102.483	102.292
5.375	101.540	101.515	101.490	6.875	101.930	101.863	101.796					6.875	101.930	101.863	101.796
5.500	101.975	101.950	101.925	7.000	102.503	102.436	102.369					7.000	102.503	102.436	102.369
6.625	102.140	102.115	102.090	7.125	102.882	102.815	102.749					7.125	102.882	102.815	102.749
6.750	99.347	99.323	99.195	7.250	102.808	102.745	102.554					7.250	102.808	102.745	102.554
				7.375	101.313	101.271	101.110					7.375	101.313	101.271	101.110
			VA Price		ts				- Sim				-	10 1	-
FICO>=74	0		0.000	VA Loans			0.250								
FICO 680	- 739		0.125	Non-Owne	er		0.500	=		-	DIVIDIO	There	-		-
FICO 660			0.250	Loan Amo	unt \$50K < \$1	00K	0.500			SE	RVING	INO	DE IM	4 I SE	HAE
FICO 640			2.000	Loan < \$50	OK (exception	only)	1.500				VA	P A	A IRRE	ILS	
FICO 620	- 639		3.000												
	ما	ss Payee	Clause			ck Desk I	lours		Con	tact Us			Approv	ed States	
		•	Ciause Corp ISAOA A	TIMA				Em	nail: locks@		ge.com	AR. AZ. O	CA, CO, FL, GA		
			kwy, Suite 27		1	0am - 5:00p			Lock Desk: (	_	_		иN, MO, NC,		
	Kar	nsas City, M	0 64150		LOCK O	nline Unitl 8	.oopm CST	Ir	nside Sales:	(816) 457	-6300		SC, TN, TX	(, VA, WA,W	<u> </u>
			@ 2021	Orași de Productia	F di C	- NA4LC #24	201	f 1 4 +	- Dfil-	O-1- N-46-					



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
 9/25/2025
 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:	8/26/2025 9:	57	
			NON-QM:
Residentia	al 30 Yr Fixed		DSCR
11.500	110.647	11.500	112.776
11.375	110.397	11.375	112.510
11.250	110.147	11.250	112.245
11.125	109.897	11.125	111.979
11.000	109.647	11.000	111.714
10.875	109.397	10.875	111.448
10.750	109.147	10.750	111.182
10.625	108.897	10.625	110.917
10.500	108.647	10.500	110.651
10.375	108.397	10.375	110.385
10.250	108.147	10.250	110.120
10.125	107.897	10.125	109.854
10.000	107.647	10.000	109.589
9.875	107.397	9.875	109.323
9.750	107.147	9.750	109.057
9.625	106.897	9.625	108.792
9.500	106.647	9.500	108.526
9.375	106.397	9.375	108.260
9.250	106.147	9.250	107.995
9.125	105.897	9.125	107.729
9.000	105.647	9.000	107.464
8.875	105.397	8.875	107.182
8.750	105.147	8.750	106.901
8.625	104.897	8.625	106.620
8.500	104.647	8.500	106.339
8.375	104.397	8.375	106.057
8.250	104.147	8.250	105.776
8.125	103.865	8.125	105.494
8.000	103.584	8.000	105.213
7.875	103.272	7.875	104.901
7.750	102.959	7.750	104.588
7.625	102.584	7.625	104.213
7.500	102.209	7.500	103.838
7.375	101.834	7.375	103.463
7.250	101.459	7.250	103.026
7.125	101.084	7.125	102.588
7.000	100.709	7.000	102.088
6.875	100.272	6.875	101.588
6.750	99.834	6.750	101.026
6.625	99.334	6.625	100.463
6.500	98.834	6.500	99.901
6.375	98.272	6.375	99.276
6.250	97.709	6.250	98.588
6.125	97.084	6.125	97.901
6.000	96.459	6.000	97.213
5.875	95.772	5.875	96.463
5.750	95.084	5.750	95.713
5.625	94.397	5.625	94.963
5.025	02.710	5.023	04.303

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

5.500

94.213

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

93.710

5.500

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0.04 EE	EE 04 C0	CO 04 CE	CE Od EO	50 od 55	== 04 00	00.04.05	05.04.00
	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
	UPB <= 250K >\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.250 -0.500	-0.250 -0.625	-1.000	-1.500
Loan Size	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.123	-0.250	-0.500	-0.625	-0.623		
	>\$3.0mm, <=\$3.5mm	-0.250	-0.125	-0.500	-0.625	-0.500	-0.023			
	- \$5.0mm, \-\$5.0mm	-0.250	-0.250	-0.500	-0.025					
	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	0.000	0.000
	Cashout/Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	0.075
	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 LLPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLFAS	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	0.000	
	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		

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

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

Minimum Loan Size \$150,000

_								
	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

Loci	k Expirations	Lock Extensions				
) Days	9/25/2025	2 days	0.100			
		7 days	0.250			
		15 days	0.375			
		30 days	0.625			

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

## NON-QM

	Residential 30YR Fixed				Investor 30YR Fixed	
Rate	30 Day			Rate	30 Day	
6.500%	98.500			6.500%	99.750	
6.625%	99.250			6.625%	100.375	
6.750%	99.950			6.750%	100.895	
6.875%	100.475			6.875%	101.395	
6.990%	100.875			6.990%	101.825	
7.125%	101.250			7.125%	102.239	
7.250%	101.625			7.250%	102.653	
7.375%	102.000			7.375%	103.083	
7.500%	102.325			7.500%	103.485	
7.625%	102.575			7.625%	103.844	
7.750%	102.825			7.750%	104.157	
7.875%	103.075			7.875%	104.532	
7.990%	103.325			7.990%	104.836	
8.125%	103.575			8.125%	105.141	
8.250%	103.825			8.250%	105.438	
8.375%	104.075			8.375%	105.735	
8.500%	104.325			8.500%	106.016	
8.625%	104.575			8.625%	106.297	
8.750%	104.825			8.750%	106.579	
8.875%	105.075			8.875%	106.860	
8.990%	105.325			8.990%	107.125	
9.125%	105.575			9.125%	107.391	
9.250%	105.825			9.250%	107.579	
Ma	x Price (Owner Occ / 3Yr+ PPP)	101.500		Max Price (3Yr PPP)		
	Max Price (2 Yr PPP)	101.000	ı	Max Price (2	2Yr PPP)	101.000
	Max Price (1 Yr PPP)	100.000	- 1	Max Price (1	100.500	
	Max Price (No Prepay)	99.500	M	lax Price (No	o Prepay)	99.500

		Inve	stor NQN	l 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					

			ice Adjustm					
		Reside	ntial NQN		s			
			Full Doo					
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	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		-0.500	-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
5100 1771	T ==	_	tatement ,	_	_			
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	0.375	0.250	-0.250	-2.125 -3.250	-5.500 N/A
720	0.500	0.375	0.375	-0.250	0.000 -0.750	-1.000 -1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	-6.500 N/A	N/A
660	-1.025		ntial NQN			-3.230	N/A	N/A
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	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out   FICO < 720	-0.236	-0.230	-0.230	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-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	-0.750	-0.750
			IQM LLF x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	1
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	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, max 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 -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out District Control C	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty  vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty  Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of arm ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes  los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty  Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity.  In 10% of the any Mortgage rity.  In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly.  -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid ( prepaid with Matrices for St Homes  dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	iirement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty  Investment Highlights Decupancy Property Types Oan Program  DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- contized perio- continue perio-	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 Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: ( et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes  New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner Occupied Inly 4 Units, Conce Fixed in Yr I/6 Gross Rents / From 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: ( et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M 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 linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: ( et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity.  Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix 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 linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

 Lock Expirations
 Lock Extensions

 30 Days
 9/25/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625
 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	111.501	110.876	110.126
9.875	111.251	110.626	109.876
9.750	111.001	110.376	109.626
9.625	110.751	110.126	109.376
9.500	110.501	109.876	109.126
9.375	110.251	109.626	108.876
9.250	110.001	109.376	108.626
9.125	109.751	109.126	108.376
9.000	109.501	108.876	108.126
8.875	109.251	108.626	107.876
8.750	109.001	108.376	107.626
8.625	108.751	108.126	107.376
8.500	108.501	107.876	107.126
8.375	108.251	107.626	106.876
8.250	108.001	107.376	106.626
8.125	107.667	107.042	106.292
8.000	107.333	106.708	105.958
7.875	106.999	106.374	105.624
7.750	106.646	106.021	105.271
7.625	106.272	105.647	104.897
7.500	105.878	105.253	104.503
7.375	105.464	104.839	104.089
7.250	105.030	104.405	103.655
7.125	104.576	103.951	103.201
7.000	104.101	103.476	102.726
6.875	103.606	102.981	102.231
6.750	103.093	102.468	101.718
6.625	102.562	101.937	101.187
6.500	102.013	101.430	100.680
6.375	101.445	100.933	100.183
6.250	100.861	100.422	99.672
6.125	100.261	99.897	99.147
6.000	99.645	99.358	98.608
5.875	99.013	98.805	98.055
5.750	98.367	98.240	97.490
5.625	97.707	97.582	96.832
5.500	97.034	96.909	96.159
5.375	96.348	96.223	95.473
5.250	95.648	95.523	94.773
5.125	94.935	94.810	94.060
5.000	94.209	94.084	93.334
2.000	3203	3	33.33

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	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
	>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
LUAIIS	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
	>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
Keimanee	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
	700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
-								

		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Loan Type LLPAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purchase Money									
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
Cash-Out Refinance	Balances*								
		2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
	Loan Type LLPAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
	Balances*								
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		

Mortgages with	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
Financing	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125

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

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



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

 Lock Expirations
 Loc

 30 Days
 9/25/2025
 2 days

 7 days
 7 days

 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 8/26/2025 9:57

# **FIXED SECONDS**

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

				RES	IDENTIAL PRIC	E 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 Extensions

 30 Days
 9/25/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 8/26/2025 9:57

# FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

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

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	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	9/10/2025	2 days	0.100
30 Days	9/25/2025	7 days	0.250
45 Days	10/10/2025	15 days	0.375
		30 days	0.625

Effective: 8/26/2025 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 \$100 1004D/442 Final Inspection \$100 2016 Operating Income Statement \$100 1073MC URAR Condo 1007 Schedule of Rents \$475 1025MC URAR for 2-4 Unit (FHA \$550 \$250 2000 Field Review Appraisal

Appraisal Desk (816) 457-6349

Extra costs for drive time or complicated assignments may apply. Please contact our Appraisal Desk for a quote

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