

10/22/2025 10:45

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	11/6/2025	2 days	0.100
15 Days 30 Days 45 Days	11/21/2025	7 days	0.250
45 Days	12/6/2025	15 days	0.375
		30 days	0.625

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

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CON	IVENTION	L 30/25Y	R FIXED	CO	NVENTION	IAL 20 YR	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	IAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	100.470	100.424	100.326	5.250	100.339	100.242	100.160	5.000	100.217	100.202	100.088	5.125	100.069	100.054	99.940
5.875	101.001	100.955	100.857	5.375	100.836	100.739	100.657	5.125	100.477	100.461	100.348	5.250	100.352	100.337	100.223
6.000	101.477	101.431	101.333	5.500	100.260	100.221	100.080	5.250	100.707	100.691	100.621	5.375	100.774	100.758	100.645
6.125	101.931	101.885	101.837	5.625	100.736	100.641	100.555	5.375	101.236	101.221	101.107	5.500	101.008	100.992	100.879
6.250	101.631	101.580	101.525	5.750	101.199	101.093	101.018	5.500	101.473	101.457	101.344	5.625	101.203	101.187	101.074
6.375	102.101	102.050	101.995	5.875	101.625	101.519	101.444	5.625	101.725	101.710	101.596	5.750	101.327	101.311	101.198
6.500	102.557	102.506	102.451	6.000	101.817	101.778	101.637	5.750	101.680	101.665	101.551	5.875	101.728	101.713	101.599
6.625	102.943	102.892	102.837	6.125	102.171	102.132	101.990	5.875	102.191	102.175	102.062	6.000	101.931	101.916	101.802
6.750	102.827	102.786	102.738	6.250	102.086	101.981	101.900	6.000	102.419	102.404	102.290	6.125	102.145	102.129	102.016
6.875	103.258	103.218	103.170	6.375	102.441	102.335	102.255	6.125	102.716	102.701	102.587	6.250	102.316	102.301	102.187
CO	NV 30 YR I	FIXED HIG	H BAL	CO	NV 20 YR I	FIXED HIG	H BAL	CC	ONV 15 YR	FIXED HIG	SH BAL	CO	NV 10 YR	FIXED HIG	H BAL
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.875	100.584	100.545	100.404	5.875	100.588	100.546	100.500	6.250	100.497	100.481	100.368	6.250	100.071	100.056	99.942
6.000	101.157	101.118	100.977	6.000	101.027	100.985	100.939	6.375	100.907	100.891	100.778	6.375	100.374	100.358	100.245
6.125	101.488	101.449	101.308	6.125	101.416	101.375	101.329	6.500	101.044	101.028	100.915	6.500	100.590	100.574	100.461
6.250	101.434	101.384	101.329	6.250	101.476	101.434	101.384	6.625	101.199	101.183	101.070	6.625	100.748	100.733	100.619
6.375	101.788	101.738	101.683	6.375	101.830	101.788	101.738	6.750	101.205	101.185	101.058	6.750	100.782	100.762	100.635
6.500	102.145	102.106	102.035	6.500	102.183	102.141	102.090	6.875	101.586	101.566	101.439	6.875	101.058	101.038	100.911
6.625	102.464	102.413	102.358	6.625	102.506	102.464	102.413	7.000	101.689	101.669	101.542	7.000	101.211	101.191	101.064
6.750	101.919	101.886	101.845	6.750	101.936	101.919	101.886	7.125	101.767	101.747	101.620	7.125	101.326	101.306	101.180
6.875	102.207	102.174	102.132	6.875	102.224	102.207	102.174	7.250	99.121	99.004	98.895	7.250	99.121	99.004	98.895
7.000	102.659	102.635	102.507	7.000	102.501	102.484	102.451								
	SOFR 5	6/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	L0/6 ARM	S		Misc Price	Adjustme	nts
												No Impou	nds (Non-CA)		0.250
												No Impou	nds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	0	3.375
													er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program Da	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT			0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
				 				<u> </u>				↓			
			<u> </u>											100	
		ss Payee			Lo	ck Desk H	lours			tact Us				ed States	
	United Fidelit				8:3	0am - 5:00p	m CST	Email: locks@uffmortgage.com			-	AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA,			
			wy, Suite 27	5		nline Unitl 8		Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, N							
	Kan	isas City, Mo	J 6415U					l Ir	iside Sales:	(816) 457-	6300		SC, IN, IX	, VA, WA,WI	



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			:45							WWW.UFFEA	AGLE.COM				
						Con	form	ning	LLPA	\S					
	Purch	ase Mon	ey Loans	- LLPA	by Credit						Refinance		_	Credit Sco	ore/LTV
					TV Rang	e						Ratio	LTV Rang	ie	
Credit Score		Applic	cable for		with tern		r than 15	years		Credit Score				or all loans	5
. 700	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	. =00	<u>>0%</u>	>30%	>60%	>70%	>75%
≥ = 780 760 – 779								0.250%		≥ = 780 760 – 779	0.375% 0.375%	0.375%	0.625%	0.875% 1.250%	1.375% 1.875%
740 – 759								0.625%		740 – 759	0.375%	0.375%		1.625%	2.375%
720 – 739	0.000%	0.000%	0.250%	0.750%	1.250%	1.250%	1.000%	0.875%	0.750%	720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719								1.125%		700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699 660 – 679								1.375% 1.625%		680 – 699 660 – 679	0.375% 0.375%	0.625%	2.000%	2.875% 4.000%	3.750% 4.750%
640 - 659								1.875%		640 - 659	0.375%		3.125%	4.625%	5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639		1.375%		4.875%	5.125%
Add	itional LL	PAs by L	.oan Attri	bute App	olicable to	Purcha	se Money	/ Loans		Additional L	LPAs by L			licable to C	ash-out
					.TV Rang	Δ						Refinance	ces LTV Rang	10	
Loan Feature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loan Feature	>0%	>30%	>60%	>70%	>75%
Adjustable-rate								0.250%		Condo	0.000%		0.125%	0.125%	0.750%
Condo	0.000%							0.750%		Investment	1.125%		1.625%	2.125%	3.375%
Investment Second home								4.125% 4.125%		Second home Manufactured	1.125% 0.500%		1.625% 0.500%	2.125% 0.500%	3.375% 0.500%
Manufactured										Two- to four-					
home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%			1.125%				1.875%	AULIDA			Al		
	Limited	Casn-ou	t Kennan		PA by Cr .TV Rang		e/LIV Ra	illo		AIILLPAS		meReady	_	llowing lo	ans
Credit Score		Applia	cable for		with tern		r than 15	vears		Loans to first-tin				income <10	nn% 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%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.00=0/						
									0.625%						
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%		1.000%						
740 – 759 720 – 739	0.000%		0.250% 0.500%	0.750% 1.000%			1.125% 1.500%	1.000%							
		0.000%			1.625%			1.000% 1.250%	1.000%						
720 – 739	0.000%	0.000% 0.000%	0.500%	1.000% 1.250%	1.625% 1.875%	1.750% 2.125%	1.500%	1.000% 1.250% 1.625%	1.000% 1.250%						
720 – 739 700 – 719	0.000%	0.000% 0.000% 0.000%	0.500% 0.625%	1.000% 1.250% 1.625%	1.625% 1.875% 2.250%	1.750% 2.125% 2.500%	1.500% 1.750% 2.125%	1.000% 1.250% 1.625% 1.750%	1.000% 1.250% 1.625%						
720 – 739 700 – 719 680 – 699	0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000%	0.500% 0.625% 0.875% 1.125%	1.000% 1.250% 1.625% 1.875%	1.625% 1.875% 2.250% 2.500%	1.750% 2.125% 2.500% 3.000%	1.500% 1.750% 2.125% 2.375%	1.000% 1.250% 1.625% 1.750%	1.000% 1.250% 1.625% 1.750% 2.125%						
720 – 739 700 – 719 680 – 699 660 – 679	0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125%	0.500% 0.625% 0.875% 1.125% 1.375%	1.000% 1.250% 1.625% 1.875%	1.625% 1.875% 2.250% 2.500% 2.875%	1.750% 2.125% 2.500% 3.000% 3.375%	1.500% 1.750% 2.125% 2.375% 2.875%	1.000% 1.250% 1.625% 1.750% 2.125%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500%						
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca	1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500%						
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca	1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500%						
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio	0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat	0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Application	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li. TV Rang >75%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinances	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%						
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% nal LLPA >0% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000%	0.500% 0.625% 0.875% 1.125% 1.375% 1.750% Attribut	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Applicate >70% 0.000%	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li .TV Rang >75% 0.000%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% efinance: >90% 0.250%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%						
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% nal LLPA >0% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000%	0.500% 0.625% 0.875% 1.125% 1.375% 1.750% • Attribut >60% 0.000%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Applici ->70% 0.000%	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% efinance: >90% 0.250%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250%						
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000%	0.500% 0.625% 0.875% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Application >70% 0.000% 0.125%	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Care >80% 0.000% 4.125%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinance: >90% 0.250%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 						
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000% 1.125%	0.500% 0.625% 0.875% 1.125% 1.375% 1.750% 1.750% 0.000% 0.125% 1.625%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Applic > 70% 0.000% 0.125% 2.125%	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinance: >90% 0.250% 4.125%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 						
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000% 1.125%	0.500% 0.625% 0.875% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% e Applic: >70% 0.000% 0.125% 2.125% 0.500%	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L TV Rang >75% 0.000% 3.375% 3.375% 0.500%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Cae >80% 0.000% 4.125% 4.125% 0.500%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinance: >90% 0.250% 4.125%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125% 0.500%						
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000% 1.125% 0.500%	0.500% 0.625% 0.875% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% e Applic: >70% 0.000% 0.125% 2.125% 0.500%	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L TV Rang >75% 0.000% 3.375% 3.375% 0.500%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125% 4.125% 0.500% 0.625%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125% 4.125% 0.500%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125% 0.500%						
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 1.125% 0.500%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000% 1.125% 0.500% 0.000% 1.250%	0.500% 0.625% 0.875% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375% 0.750%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% 6 Applic >70% 0.000% 0.125% 2.125% 0.500% 0.375% 0.750% 1.500%	1.625% 1.875% 2.250% 2.250% 2.875% 3.500% able to Li TV Rang >75% 0.000% 3.375% 0.500% 1.000% 2.500%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500% 1.000% 2.500%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125% 4.125% 0.500%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.250% 4.125% 4.125% 0.6025% 1.000%						



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

 Lock Expirations
 Lock Extensions

 15 Days
 11/6/2025
 2 days
 0.100

 30 Days
 11/21/2025
 7 days
 0.250

 45 Days
 12/6/2025
 15 days
 0.375

 30 days
 0.625

Effective: 10/22/2025 10:45

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

Effective	e: 1	.0/22/2025	LO:45						ww	W.UFFEAG	ILE.COM				
			GOV	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed		П	FHA :	5/1 ARM			FHA - Price	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
5.250	100.318	100.286	100.159	5.250	100.962	100.947	100.833	5.375	100.023	99.960	99.798	FICO 740	- 779		0.000
.375	100.471	100.430	100.338	5.375	100.328	100.312	100.199	5.500	100.013	99.950	99.788	FICO 680	- 739		0.125
5.500	100.909	100.867	100.775	5.500	100.860	100.844	100.731	5.625	100.002	99.939	99.777	FICO 660	- 679		0.250
.625	101.432	101.390	101.299	5.625	101.385	101.369	101.256	5.750	100.579	100.516	100.354	FICO 640	- 659		0.500
5.750	101.670	101.622	101.482	5.750	101.899	101.883	101.770	5.875	100.566	100.503	100.341	FICO 620	- 639		1.500
5.875	101.488	101.446	101.354	5.875	101.303	101.288	101.174	6.000	100.551	100.488	100.326				
5.000	102.013	101.971	101.879	6.000	101.815	101.800	101.686	6.125	100.539	100.476	100.314	Non-Owr	ner		0.500
5.125	102.507	102.465	102.373	6.125	102.321	102.306	102.192	6.250	100.225	100.162	100.000	Loan Am	ount \$50K < \$1	.00K	0.500
5.250	102.686	102.644	102.552	6.250	102.819	102.803	102.690					Loan < \$5	OK (exception	only)	1.500
5.375	102.536	102.520	102.453	6.375	102.340	102.319	102.193					All FHA S	treamline Loan	s	0.250
												All FHA R	efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal		HA 15 YR	Fixed Higl	n Bal	RL	IRAL HOUS	ING 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
.250	102.073	102.031	101.940	6.250	98.544	98.528	98.415	6.000	101.751	101.716	101.576	FICO 740	- 779		0.000
.375	101.844	101.827	101.761	6.375	98.295	98.262	98.224	6.125	102.281	102.247	102.106	FICO 700	- 739		0.125
5.500	102.300	102.284	102.217	6.500	98.562	98.542	98.438	6.250	102.744	102.709	102.569	FICO 680	- 699		0.250
.625	102.651	102.635	102.568	6.625	99.054	99.034	98.907	6.375	101.943	101.921	101.781	FICO 660	- 679		0.375
.750	102.546	102.413	102.279	6.750	99.537	99.517	99.390	6.500	102.504	102.482	102.342	FICO 640			0.875
.875	102.214	102.080	101.946	6.875	98.974	98.932	98.889	6.625	102.999	102.978	102.837	FICO 620	- 639		1.500
.000	102.600	102.466	102.332	7.000	99.088	99.046	99.002	6.750	103.477	103.455	103.315	CA Prope	rty		0.150
7.125	102.273	102.155	102.002	7.125	99.207	99.165	99.122	6.875	102.931	102.813	102.660	Loan <\$	50K (exception))	1.500
.250	102.722	102.604	102.451	7.250	99.121	99.004	98.895	7.000	103.462	103.344	103.190	All RD Re	finance Loans		0.125
7.375	99.852	99.828	99.675					7.125	103.973	103.855	103.702	*Other St	t. Adjustments	may apply	
												Ш			
						GOV	/ERN	IME	NT V	/A					
	VA 15	YR Fixed				YR Fixed				ARM 1/1	/5		VA 30 YR	Fixed IRF	RRL
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.000	101.815	101.800	101.686	5.500	100.909	100.867	100.775	5.750	100.579	100.516	100.354	5.500	100.909	100.867	100.775
.125	102.321	102.306	102.192	5.625	101.432	101.390	101.299	5.875	100.566	100.503	100.341	5.625	101.432	101.390	101.299
5.250	102.819	102.803	102.690	5.750	101.670	101.622	101.482	6.000	100.551	100.488	100.326	5.750	101.609	101.567	101.475
.375	102.340	102.319	102.193	5.875	101.488	101.446	101.354	6.125	100.539	100.476	100.314	5.875	101.488	101.446	101.354
5.500	102.837	102.817	102.691	6.000	102.013	101.971	101.879	6.250	100.225	100.162	100.000	6.000	102.013	101.971	101.879
5.625	103.329	103.309	103.182	6.125	102.507	102.465	102.373					6.125	102.507	102.465	102.373
5.750	103.812	103.792	103.665	6.250	102.686	102.644	102.552					6.250	102.686	102.644	102.552
				6.375	102.536	102.520	102.453					6.375	102.536	102.520	102.453
				6.500	102.953	102.936	102.869					6.500	102.953	102.936	102.869
				6.625	103.414	103.397	103.330					6.625	103.414	103.397	103.330
١	VA 15 YR F	ixed High	Bal	\	/A 30 YR F	ixed High	Bal		VA 5/:	1 ARM HE	3	\	VA 30 YR F	ixed IRRR	L HB
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.750	100.971	100.963	100.905	6.250	102.073	102.031	101.940	6.125	100.539	100.476	100.314	6.250	102.073	102.031	101.940
.875	101.201	101.192	101.134	6.375	101.844	101.827	101.761	6.250	100.225	100.162	100.000	6.375	101.844	101.827	101.761
.000	101.529	101.520	101.462	6.500	102.300	102.284	102.217	П				6.500	102.300	102.284	102.217
.125	101.841	101.832	101.774	6.625	102.651	102.635	102.568	П				6.625	102.651	102.635	102.568
.250	101.870	101.836	101.803	6.750	102.546	102.413	102.279	П				6.750	102.546	102.413	102.279
.375	101.790	101.756	101.723	6.875	102.214	102.080	101.946	П				6.875	102.214	102.080	101.946
.500	102.231	102.198	102.164	7.000	102.600	102.466	102.332	П				7.000	102.600	102.466	102.332
.625	102.406	102.373	102.339	7.125	102.273	102.155	102.002	П				7.125	102.273	102.155	102.002
.750	99.537	99.517	99.390	7.250	102.722	102.604	102.451	П				7.250	102.722	102.604	102.451
				7.375	99.852	99.828	99.675	 				7.375	99.852	99.828	99.675
			VA Price	Adjustmen	tc								-		-
ICO>=74	0		0.000	VA Loans			0.250								
ICO 680 -			0.125	Non-Owne	er .		0.500				The same		-		4000
ICO 660 -	- 679		0.250		unt \$50K < \$1	OOK	0.500			SE	RVING				RVE
ICO 640 -			2.000		OK (exception		1.500				VA	& VA	IRRE	LS	
ICO 620 -			3.000	1											
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Cont	tact Us			Approv	ed States	
			Corp ISAOA A		0.7	0am - 5:00p	ım CST	1	ail: locks@		_	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, II	N, KS, KY, L
			kwy, Suite 27	5		nline Unitl 8		1	Lock Desk: (ME, MI, N	л, мо, nc, i		
	Kar	nsas City, M	O 64150		Lock O	5.110 6		lr Ir	side Sales:	(816) 457	-6300		SC, TN, TX	, VA, WA,W	I
			© 2021	United Fidelit	v Funding Cor	n NMIS#34	381 Intended	for Mortgage	e Professionals	Only Not fo	r distribution to	consumers			



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
 11/21/2025
 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:	10/22/2025 10:	45	
			NON-QM:
Residenti	al 30 Yr Fixed		DSCR
11.500	111.087	11.500	112.675
11.375	110.837	11.375	112.425
11.250	110.587	11.250	112.175
11.125	110.337	11.125	111.925
11.000	110.087	11.000	111.675
10.875	109.837	10.875	111.425
10.750	109.587	10.750	111.175
10.625	109.337	10.625	110.925
10.500	109.087	10.500	110.675
10.375	108.837	10.375	110.425
10.250	108.587	10.250	110.175
10.125	108.337	10.125	109.925
10.000	108.087	10.000	109.675
9.875	107.837	9.875	109.425
9.750	107.587	9.750	109.175
9.625	107.337	9.625	108.925
9.500	107.087	9.500	108.675
9.375	106.837	9.375	108.425
9.250	106.587	9.250	108.175
9.125	106.337	9.125	107.925
9.000	106.087	9.000	107.675
8.875	105.837	8.875	107.425
8.750	105.587	8.750	107.175
8.625	105.337	8.625	106.925
8.500	105.087	8.500	106.675
8.375	104.837	8.375	106.425
8.250	104.587	8.250	106.175
8.125	104.337	8.125	105.894
8.000	104.087	8.000	105.581
7.875	103.805	7.875	105.269
7.750	103.524	7.750	104.956
7.625	103.212	7.625	104.644
7.500	102.899	7.500	104.269
7.375	102.524	7.375	103.894
7.250	102.149	7.250	103.456
7.125	101.774	7.125	103.019
7.000	101.399	7.000	102.519
6.875	100.962	6.875	102.019
6.750	100.524	6.750	101.456
6.625	100.087	6.625	100.894
6.500	99.649	6.500	100.269
6.375	99.149	6.375	99.644
6.250	98.649	6.250	98.956
6.125	98.086	6.125	98.268
6.000	97.524	6.000	97.581
5.875	96.899	5.875	96.831

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

5.750

5.625

5.500

96.081

95.331

94.581

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

96.274

95.586

94.899

5.750

5.625

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			
	- \$5.0HHI, \-\$5.5HHI	-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 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

 Lock Expirations
 Lock Extensions

 Days
 11/21/2025
 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	
6.375%	98.225			6.375%	99.200	
6.500%	99.175			6.500%	100.100	
6.625%	99.875			6.625%	100.600	
6.750%	100.475			6.750%	101.100	
6.875%	100.925			6.875%	101.575	
6.990%	101.375			6.990%	102.025	
7.125%	101.750			7.125%	102.525	
7.250%	102.150			7.250%	102.975	
7.375%	102.525			7.375%	103.450	
7.500%	102.850			7.500%	103.875	
7.625%	103.100			7.625%	104.250	
7.750%	103.375			7.750%	104.625	
7.875%	103.625			7.875%	105.000	
7.990%	103.875			7.990%	105.375	
8.125%	104.125			8.125%	105.750	
8.250%	104.375			8.250%	106.090	
8.375%	104.625			8.375%	106.390	
8.500%	104.875			8.500%	106.690	
8.625%	105.125			8.625%	106.971	
8.750%	105.375			8.750%	107.253	
8.875%	105.625			8.875%	107.534	
8.990%	105.875			8.990%	107.799	
9.125%	106.125			9.125%	108.065	
Max	Price (Owner Occ / 3Yr+ PPP)	101.500		Max Price (3	Yr PPP)	101.500
	Max Price (2 Yr PPP)	101.000	1	Max Price (2	Yr 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	Prepay)	99.500

Investor NQM LLPAs							
			Othe	r			
LTV	50	55	60	65	70	75	80
Short Term Rental	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A
Cash-Out FICO ≥ 720	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A
Cash-Out FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Loan Amt <\$250K	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500

				ice Adjustm					
			Reside	ntial NQN		s			
				Full Doo					
	DxLTV	55	60	65	70	75	80	85	90
	'80	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
	'60	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
	40	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
	'20	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
	00	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
	80	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
- 6	660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
5100	2.1727		_	atement ,	_		00	0.5	- 00
	OxLTV 100	55	60	65	70	75	80	85	90
	'80 '60	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
	60	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
	<u>'40</u> '20	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
	_	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
	000	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
	80	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
	660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
<u> </u>	T) /			ntial NQN			00	0.5	- 00
	.TV	55	60	65	70	75	80	85 N/A	90
	/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
	FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
	FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
	Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
	Unit	-0.250	-0.250	-0.250	-0.500 -0.250	-0.500	-0.500	N/A -0.500	N/A -0.500
	ondo Condo	-0.125 -0.750	-0.125 -0.750	-0.125 -0.750	-0.250	-0.250 -0.750	-0.250 -0.750	-0.500 N/A	-0.500 N/A
					_				
	estor Prepay	-0.250 -2.000	-0.250 -2.000	-0.250 -2.000	-0.250 -2.000	-0.375 -2.000	-0.750 -2.000	N/A N/A	N/A N/A
	r PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A N/A
	r PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
	r PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	r PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
	r PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
	nt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
	nt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
	nt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	nt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	nt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
	ΓIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
	Itilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
	> 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
	P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
10	99 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
		In	vestor N	IQM LLF					
		DSC	R ≥ 1.00	x / 3 Yr Pr	epay				
FICO	OxLTV	50	55	60	65	70	75	80	
7	'80	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
7	'60	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
7	'40	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
7	'20	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
7	'00	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
6	80	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
6	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	
Loan Programs Fully Amortized - 30 Year Fixed Interest Only - 40 Year Fixed 10 Yr I/O								
		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 Di Ratio C - Debt Consolidatio epayment Penalty	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 Prepayr Non Owr 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	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
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Tax Cash Out Io Ratio C - Debt Consolidation repayment Penalty Investment Highlights Ioccupancy roperty Types Ioan Program ISCR Calculation Iross Rents Defined Inleased / Vacant Holi Inligible Payoffs Irist Time Investors Inax Cash Out	mes United Fi	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,1 must cover payoff of further cla lity; Standaree structural Prepayr Non Own payoff of d to a structural Prepayr On the structu	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	irrement & 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 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% structure; O	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol ceipt. 6 stepdown fee structure; Ol ceipt. 6 stepdown fee structure; Ol s nortgage.com) 457-6440



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	11/21/2025	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)

	Balance	Jumbo	Balance										
Rate	FIX 30	FIX 30	FIX 30			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
10.000	112.310	111.685	110.935			>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.25
9.875	112.060	111.435	110.685			760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.50
9.750	111.810	111.185	110.435		Purchase Money	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.75
9.625	111.560	110.935	110.185		Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.00
9.500	111.310	110.685	109.935		Louis	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.25
9.375	111.060	110.435	109.685			680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.50
9.250	110.810	110.185	109.435			660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.75
9.125	110.560	109.935	109.185			>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.50
9.000	110.310	109.685	108.935			760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.75
8.875	110.060	109.435	108.685		Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.12
8.750	109.810	109.185	108.435		Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.50
8.625	109.560	108.935	108.185		Neimanee	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.75
8.500	109.310	108.685	107.935			680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.12
8.375	109.060	108.435	107.685			660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.37
8.250	108.810	108.185	107.435			>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
8.125	108.509	107.884	107.134			760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
8.000	108.208	107.583	106.833			740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
7.875	107.906	107.281	106.531		Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
7.750	107.587	106.962	106.212			700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
7.625	107.250	106.625	105.875			680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
7.500	106.896	106.271	105.521			660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
7.375	106.523	105.898	105.148										
7.250	106.130	105.505	104.755			Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-9
7.125	105.717	105.092	104.342			Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.12
7.000	105.284	104.659	103.909		Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.12
6.875	104.830	104.205	103.455		Louis Type LLI A3	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.00
6.750	104.357	103.732	102.982	Purchase Money									
6.625	103.863	103.238	102.488	Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.00
6.500	103.351	102.726	101.976	Cash-Out Refinance	Balances*								
6.375	102.818	102.193	101.443			2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.62
	102.268	101.654	100.904		Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.75
6.250	101 700	101.158	100.408			Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.50
6.250 6.125	101.702		99.897	_		Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
	101.702	100.647				Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
6.125		100.647 100.121	99.371		Loan Type LLBAc						0.000		
6.125 6.000	101.118		99.371 98.831		Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
6.125 6.000 5.875	101.118 100.516	100.121			Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
6.125 6.000 5.875 5.750	101.118 100.516 99.900	100.121 99.581	98.831	Cash-Out Refinance		DTI Ratio > 40% High Balance Fixed - Rate	0.000 -1.250	0.000 -1.250	-1.500	-1.500	0.000		
6.125 6.000 5.875 5.750 5.625	101.118 100.516 99.900 99.268	100.121 99.581 99.028	98.831 98.278	Cash-Out Refinance									
6.125 6.000 5.875 5.750 5.625 5.500	101.118 100.516 99.900 99.268 98.621	100.121 99.581 99.028 98.462	98.831 98.278 97.712	Cash-Out Refinance	Agency Jumbo								
6.125 6.000 5.875 5.750 5.625 5.500 5.375	101.118 100.516 99.900 99.268 98.621 97.958	100.121 99.581 99.028 98.462 97.833	98.831 98.278 97.712 97.083	Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		

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,		i I
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
30 Days 11/21/2025

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

Effective: 10/22/2025 10:45

FIXED SECONDS

RESI	DENTIAL	IN	VESTOR
Rate	30 Day	Rate	30 Day
12.500	111.750	13.375	111.625
12.375	111.625	13.250	111.500
12.250	111.500	13.125	111.375
12.125	111.375	13.000	111.250
12.000	111.250	12.875	111.125
11.875	111.125	12.750	111.000
11.750	111.000	12.625	110.875
11.625	110.875	12.500	110.750
11.500	110.750	12.375	110.625
11.375	110.625	12.250	110.500
11.250	110.500	12.125	110.375
11.125	110.375	12.000	110.250
11.000	110.250	11.875	110.125
10.875	110.000	11.750	110.000
10.750	109.750	11.625	109.875
10.625	109.500	11.500	109.750
10.500	109.250	11.375	109.500
10.375	109.000	11.250	109.250
10.250	108.750	11.125	109.000
10.125	108.500	11.000	108.750
10.000	108.250	10.875	108.500
9.875	108.000	10.750	108.250
9.750	107.625	10.625	108.000
9.625	107.250	10.500	107.750
9.500	106.875	10.375	107.500
9.375	106.500	10.250	107.250
9.250	106.125	10.125	106.875
9.125	105.750	10.000	106.500
9.000	105.375	9.875	106.125
8.875	105.000	9.750	105.750
8.750	104.625	9.625	105.375
8.625	104.125	9.500	105.000
8.500	103.625	9.375	104.625
8.375	103.125	9.250	104.125
8.250	102.625	9.125	103.625
8.125	102.125	9.000	103.125
8.000	101.500	8.875	102.625
7.875	100.875	8.750	102.000
7.750	100.125	8.625	101.375
7.625	99.375	8.500	100.625
7.500	98.625		

	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	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.625)	(6.250)
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.875)	(6.500)
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
FULL DOC	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
🗄	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<u> </u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
붑	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK STATEMENT	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
m	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
l_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
튭	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
 -	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

	INVESTOR PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)		
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)		
) 2	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)		
	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)		
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)		
5	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
BANK STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
붑	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)				
	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)		
Į₹	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
N N	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ΙŠ	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
百	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)				
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
L	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 1300 NW Briarcliff Pkwy, Suite 275	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN,
Kansas City, MO 64150	Inside Sales: (816) 457-6300	MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA



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

 30 Days
 11/21/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 10/22/2025 10:45

FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

Loan Level Pricing Adjustments							
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, 10, 110, 111, 111, 111, 111,



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

	Lock Expirations	Lock Extensions	
15 Days	11/6/2025	2 days	0.100
30 Days	11/21/2025	7 days	0.250
45 Days	12/6/2025	15 days	0.375
		30 days	0.625

Effective: 10/22/2025 10:45

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

Administration and Appraisal Fees

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





Appraisal Cost Schedule						
1004MC (FHA/USDA)	\$475	1025 URAR for 2-4 Units	\$475			
1004MC (Conventional	\$475	2075 Drive by	\$200			
1004D/442 Final Inspection	\$100	2016 Operating Income Statement	\$100			
1073MC URAR Condo	\$475	1007 Schedule of Rents	\$100			
1025MC URAR for 2-4 Unit (FHA	\$550	2000 Field Review Appraisal	\$250			

Appraisal Desk (816) 457-6349

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

All Refer Eligible Per Automated Findings (UW Exception form required)

0.500

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

8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST Contact Us Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300 Approved States

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