

	Lock Expirations	Lock Exte	nsions
15 Days	5/24/2025	2 days	0.100
30 Days	6/8/2025	7 days	0.250
45 Days	6/23/2025	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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	N V		 \mathbf{O}	$\mathbf{v} - \mathbf{v}$

25 99.201 99.165 99.117 6.000 100.148 100.062 99.989 6.125 100.064 100.0579 100.0505 6.125 100.0664 100.0579 100.0505 6.125 100.0664 100.0579 100.0671 100.073 100.0518 6.375 101.607 101.122 101.021 100.934 6.500 101.124 101.062 101.124 101.062 101.047 101.267 101.268 101.173 101.266 101.274 101.266 101.274 101.266 101.274 101.266 101.274 101.266 101.275 101.267 101.267 101.268 102.063 102.267 102.063 102.063 102.063 102.063 102.063 102.063 102.063 102.065 102.063 102.063 102.063 102.063 102.064 102.063 102.064 102.064 102.064 102.065 102.072 102.088 102.065 102.072 102.088 102.065 102.072 102.088 102.065 102.072 102.088 102.065 102.072 102.088 102.065 102.072 102.088 102.089 102.072 102.088 102.089 102.075 102.072 102.088 102.089 102.075 102.072 102.088 102.072 102.088 102.089 102.075 102.07							CO		4 1 1 4		_					
25. 99.301 99.105 99.17	COV	IVENTION	AL 30/25Y	'R FIXED	CC	ONVENTION	NAL 20 YF	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CC	NVENTION	NAL 10 YR	FIXED
1.25 1.90	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
175 100.078 100.059 99.992 0.250 101.148 101.062 100.989 0.000 101.084 101.051 100.885 0.250 101.181 101.085 100.671 100.671 100.751 100.573 100.581 100.8	6.125	99.201	99.165	99.117	6.000	100.148	100.062	99.989	5.750	100.330	100.266	100.217	5.875	100.391	100.359	100.193
100 100	5.250	99.503	99.571	99.505	6.125	100.664	100.579	100.505	5.875	100.827	100.795	100.628	6.000	100.646	100.614	100.447
101.013 100.99 100.91	5.375	100.078	100.059	99.992	6.250	101.148	101.062	100.989	6.000	101.084	101.051	100.885	6.125	100.869	100.837	100.671
CONV 30 YR FIXED HIGH BAL CONV 20 YR FIXED HIGH BAL CONV 20 YR FIXED HIGH BAL CONV 30 YR FIXED HIGH BAL	5.500	100.617	100.573	100.518	6.375	101.607	101.521	101.448	6.125	101.307	101.274	101.166	6.250	101.118	101.085	100.896
10.766 101.700 101.626 6.750 102.011 101.910 101.822 6.750 102.207 102.209 102.207 102.509 102.207 102.509 102.207 102.509 102.207 102.509 102.207 102.509 102.207 102.509 102.207 102.509 102.207 102.509 102.207 102.509 102.207 102.509 102.207 102.509 102.207 102.509 102.207 102.606 102.207 102.207 102.606 102.505 102.407 102.507 102.606 102.505 102.606 102.505 102.606 102.505 102.606 102.505 102.606 102.505 102.606 102.505 102.606 102.505 102.606 102.505 102.505 102.505 102.507 102.606 102.606 102.505 102.505 102.505 102.505 102.505 102.505 102.505 102.606 102.505	5.625	101.013	100.969	100.914	6.500	101.122	101.021	100.934	6.250	101.745	101.681	101.632	6.375	101.532	101.500	101.310
CONV 30 YR FIXED HIGH BAL Rate 15-Day 30-Day 45-Day 6.750 10.2.427 10.2.619 10.2.716 10.2.619 10.2.716 10.2.619 10.2.716 10.2.619 10.2.	5.750	101.267	101.258	101.173	6.625	101.580	101.479	101.392	6.375	102.072	102.008	101.959	6.500	101.765	101.733	101.543
25	5.875	101.766	101.700	101.626	6.750	102.011	101.910	101.822	6.500	102.205	102.173	101.983	6.625	101.989	101.956	101.767
CONV 30 YR FIXED HIGH BAL Rate 15-Day 30-Day 45-Day 6.500 100.215 100.161 100.088 99.84 6.500 100.221 100.161 100.088 6.500 100.221 100.161 100.088 6.505 100.713 100.653 100.579 6.750 99.876 99.823 99.776 6.750 99.876 99.823 99.776 6.750 99.782 99.709 99.622 6.875 100.128 100.0631 100.045 6.605 100.073 100.0631 100.045 6.750 99.888 99.825 100.0631 100.053 10	7.000	102.202	102.136	102.063	6.875	102.397	102.297	102.209	6.625	102.423	102.390	102.275	6.750	102.267	102.234	102.045
CONV 30 YR FIXED HIGH BAL te 15-Day 30-Day 45-Day Rate 15-Day 30-Day 45-Day 6.500 100.221 100.161 100.088 6.625 100.713 100.653 100.579 100.475 6.500 100.221 100.161 100.088 6.625 100.713 100.653 100.579 99.7076 6.750 99.705 99.8276 99.823 99.709 6.750 99.705 6.875 100.164 6.875 100.142 100.078 99.982 6.625 100.058 100.0797 100.0703 100.534 100.490 100.327 100.534 100.490 100.327 100.165 100.965 101.307 101.223 101.005 100.967 100.308 7.255 101.005 101.307 101.234 7.500 101.368 101.310 101.100 7.500 101.368 101.310 101.599 101.540 101.594 101.595 101.595 101	7.125	102.567	102.501	102.427	7.000	102.227	102.132	102.066	6.750	102.684	102.619	102.571	6.875	102.673	102.640	102.451
No	7.250	102.754	102.688	102.610	7.125	102.646	102.566	102.515	6.875	103.111	103.078	102.889	7.000	102.882	102.850	102.660
No	66	NIV 20 VD	EIVED LUC	SIL DAI		NIV 20 VD	EIVED III	SII DAI	00	NIV 4E VD	EIVED LIV	CLLDAL	66	NIV 40 VD	EIVED LUC	NI DAI
100.161 100.088 99.984 6.500 100.221 100.161 100.088 6.250 99.257 99.224 99.035 6.250 99.854 98.821 98.632	Rate															
Soft 100.653 100.679 100.475 100.475 100.475 100.475 100.673 100.579 100.673 100.579 100.675 100.164 100.164 100.164 100.275 100.269 100.218 100.164 100.654 100.014 100.078 100.078 100.074 100.703 100.534 100.490 100.327 101.025 101.005 100.967 100.887 101.025	5.500	•	•	•		•	•	•	11	•	•	•		•	•	•
99.876 99.876 99.823 99.776 6.750 99.782 99.709 99.622 6.500 99.888 99.855 99.666 6.500 99.451 99.419 99.229 90.00 100.100.100.100.100.100.100.100.100	5.625								11							
100.269 100.218 100.164 100.164 100.703 100.534 100.104 100.073 100.534 100.073 100.534 100.073 100.534 100.0792 100.732 100.0792 100.732 100.0792 100.0792 100.705 100.0792 100.0792 100.0792 100.0792 100.0792 100.0792 100.0792 100.0792 100.0792 100.0792 100.0793 100.663 100.0653 100.0653 100.0653 100.0633 100.024 100.010	5.750								11							
100.747 100.703 100.534 100.534 100.490 100.327 100.095 100.0962 100.831 17.25 100.793 100.696 100.6	5.875								11							
101.025 100.967 100.888 7.250 100.783 100.696 100.601 7.375 101.059 101.595 101.304 101.304 7.500 101.595	.000								11							
101.365 101.307 101.223 7.375 101.059 100.072 100.877 7.500 101.368 101.310 101.100 7.250 98.882 98.753 98.599	7.125	101.006	100.962	100.831	7.125	100.792	100.748	100.613	6.875	100.526	100.494	100.304	6.875	100.019	99.987	99.797
No Current Program Data No Current Progr	7.250	101.025	100.967	100.888		100.783	100.696	100.601	7.000	100.685	100.653	100.463	7.000	100.244	100.212	100.022
SOFR 5/6 ARMS	7.375	101.365	101.307	101.223	7.375	101.059	100.972	100.877	7.125	100.816	100.783	100.594	7.125	100.448	100.416	100.226
SOFR 5/6 ARMS SOFR 7/6 ARMS SOFR 10/6 ARMS Misc Price Adjustments	7.500	101.599	101.540	101.304	7.500	101.368	101.310	101.100	7.250	98.882	98.753	98.599	7.250	98.882	98.753	98.599
No Current Program Data No Current Program Data No Current Progra	7.625	101.829	101.770	101.534	7.625	101.595	101.537	101.301								
No Current Program Data No Current Program Data No Current Progra		COED	T/C ADNAC			COED	7/C ADAG			COED	IO/C ADA	c		Nai Dui	A -11	
No Current Program Data An Expression Section Program Data No Condo, LTV > 75 PICO < 660 Lock On Section Program Data No Condo, LTV > 75 PICO < 660 Lock On Section Program Data No Condo, LTV > 75 PICO < 660 Lock On Section Program Data No Condo, LTV > 75 PICO < 660 Lock Data Program Data No Condo, LTV > 80 <t< td=""><td></td><td>SUFK :</td><td>o/o Akivis</td><td></td><td></td><td>SUFK.</td><td>//b AKIVIS</td><td>)</td><td></td><td>SOFK .</td><td>LU/6 AKIVI</td><td>3</td><td>No. 1</td><td></td><td>Adjustme</td><td></td></t<>		SUFK :	o/o Akivis			SUFK.	//b AKIVIS)		SOFK .	LU/6 AKIVI	3	No. 1		Adjustme	
No Current Program Data																
No Current Program Data No Current Program Data No Current Progra																
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 1.000															20	
No Current Program Data No Current Program Data No Current Program Data 2-4 Unit 1.000 Loss Payee Clause Lock Desk Hours Contact Us Approved States United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 8:30am - 5:00pm CST Lock Online Unit! 8:00pm CST Lock Online Unit! 8:00pm CST Lock Desk: (816) 457-6440 AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, Lake ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OC															50	
Condo, LTV > 75 0.750		No Current	t Drogram D	ata		No Current	Program D	ata		No Curron	t Drogram D	ata		er, LIV > 60		
Loss Payee Clause United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unit! 8:00pm CST Lock Onl		No Current	t Flogram D	ala		No Current	i Flografii D	ald		No curren	t Flografii D	ala		TV > 75		
Loss Payee Clause United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unit! 8:00pm CST																
Loss Payee Clause United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unit! 8:00pm CST													1			
Loss Payee Clause United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unit! 8:00pm CST Lock Online Unit! 8:00pm CST Lock Desk: (816) 457-6440 Approved States AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LI Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, O																
United Fidelity Funding Corp ISAOA ATIMA 8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST Lock Online Unitl 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, O													Loan < 33	ok (exception)	only)	1.500
United Fidelity Funding Corp ISAOA ATIMA 8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST Lock Online Unitl 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, O																
1300 NW Briarcliff Pkwy, Suite 275 8:30am - 5:00pm CST Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, O			•			Lo	ck Desk H	lours	_							
1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unitl 8:00pm CST Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, O			, 0			8:3	30am - 5:00g	om CST								
Ransas City, MIO 64150 Inside Sales: (816) 457-6300 SC, TN, TX, VA, WA, WI					5				Opm CST I							
		Kar	nsas city, M	U 6415U					<u>I</u>	iside Sales:	(816) 457-	-6300 -		SC, IN, IX	, va, wa,w	



	Lock Expirations	Lock E	xtensions
15 Days	5/24/2025	2 days	0.100
30 Days	6/8/2025	7 days	0.250
45 Days	6/23/2025	15 days	0.375
		30 days	0.625

Effective: 5/9/2025 10:34

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Effective:	Effective: 5/9/2025 10:34 WWW.UFFEAGLE.COM														
Conforming LLPAs															
	Burok	acca Mon	ev Loans	LLDA	by Crodit						Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
	Purci	iase Mon	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	cable for		TV Rang		r than 15	voare		Credit Score			LTV Rang	ge for all loans	
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%	≥ = 780	0.375%	0.375%	0.625%	0.875%	1.375%
760 – 779	0.000%		0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739			0.125% 0.250%							740 – 759 720 – 739	0.375%		1.000%	1.625% 2.000%	2.375%
700 – 719			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375%		3.125%	4.625% 4.875%	5.125% 5.125%
									111 00 70	Additional L					
Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans									Refinan	ces					
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A !!	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo			0.000% 0.125%							Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment			1.625%					4.125%		Second home	1.125%		1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
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				e/LTV Ra	itio		All LLPA			_	llowing lo	ans
					TV Rang							meReady			
Credit Score	> 00/		cable for	_		_			. 0 = 0 /	Loans to first-tir				income ≤10 igh-cost are	
> = 700	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		ins meeting	<u>′</u>			
≥ = 780 760 – 779	0.000%	0.000%	0.000% 0.125%	_	0.875%		0.750%	_	0.375% 0.625%	Loa	ins meeting	Duty to C	berve requ	illeriterite	
740 – 759	0.000%	0.000%					1.125%	1.000%	1.000%	1					
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%	1					
700 – 719	0.000%	0.000%	0.625%				1.750%		1.625%	1					
680 – 699	0.000%	0.000%	0.875%				2.125%		1.750%						
660 – 679	0.000%	0.125%	1.125%						2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%				2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%		1					
	nal LLPA														
Loan Feature				L	.TV Rang	е									
Adjustable-rate	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%						
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%						
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
	0.00070														
High-balance ARM Subordinate	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						



 Lock Expirations
 Lock Extensions

 15 Days
 5/24/2025
 2 days
 0.100

 30 Days
 6/8/2025
 7 days
 0.250

 45 Days
 6/23/2025
 15 days
 0.375

 30 days
 0.625

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Effective	e:	5/9/2025 10	0:34						WV	VW.UFFEAG	ILE.COM				
			GOV	ERN	MEN	T FH	lA an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	. Adjustme	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
5.000	100.622	100.443	100.213	5.875	100.446	100.425	100.355	5.375	97.339	97.276	97.200	FICO 740	- 779		0.000
.125	101.098	100.919	100.689	6.000	100.904	100.872	100.707	5.500	97.858	97.830	97.803	FICO 680	- 739		0.125
.250	101.372	101.305	101.131	6.125	101.435	101.403	101.213	5.625	98.401	98.374	98.346	FICO 660			0.250
.375	101.516	101.509	101.452	6.250	101.940	101.908	101.718	5.750	98.022	97.994	97.966	FICO 640	- 659		0.500
.500	101.981	101.974	101.917	6.375	101.491	101.459	101.269	5.875	98.600	98.572	98.545	FICO 620	- 639		1.500
.625	102.556	102.549	102.492	6.500	102.003	101.971	101.781	6.000	99.141	99.114	99.086				
.750	102.737	102.671	102.604	6.625	102.504	102.472	102.282	6.125	99.623	99.595	99.568	Non-Own	er		0.500
.875	102.700	102.634	102.567	6.750	102.998	102.965	102.776	6.250	97.747	97.684	97.522	Loan Amo	ount \$50K < \$1	.00K	0.500
7.000	103.210	103.143	103.077									Loan < \$5	OK (exception	only)	1.500
'.125	103.606	103.540	103.474	<u> </u>				 					reamline Loans	ŝ	0.250
													efinance Loans		0.125
	HA 30 YR			-	HA 15 YR				JRAL HOUS			_	USDA - Pric	e Adjustm	
late	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
.250	100.785	100.718	100.543	6.250	97.665	97.633	97.443	6.250	101.422	101.355	101.181	FICO 740			0.000
.375	100.823	100.816	100.760	6.375	97.773	97.723	97.659	6.375	100.987	100.920	100.737	FICO 700			0.125
.500	101.328	101.321	101.265	6.500	98.127	98.078	98.013	6.500	101.577	101.510	101.327	FICO 680			0.250
.625	101.793	101.786	101.730	6.625	98.365	98.316	98.251	6.625	102.098	102.031	101.848	FICO 660			0.375
.750	101.808	101.741	101.558	6.750	98.723	98.690	98.501	6.750	102.601	102.534	102.351	FICO 640			0.875
.875	101.387	101.321	101.255	6.875	98.604	98.554	98.490	6.875	102.088	102.038	101.869	FICO 620			1.500
.000	101.897	101.831	101.765	7.000	98.801	98.752	98.687	7.000	102.640	102.590	102.421	CA Prope			0.150
1.125	102.294	102.227	102.161	7.125	98.966	98.917	98.852	7.125	103.176	103.125	102.957	11	50K (exception)	<u> </u>	1.500
.250	102.392	102.342	102.173	7.250	98.882	98.753	98.599	7.250	103.642	103.592	103.423		finance Loans		0.125
7.375	101.000	100.933	100.750	 				7.375	102.762	102.695	102.512	*Other St	. Adjustments i	may apply	
				<u> </u>								Ш			
						GO∖	/ERN	IME	NTV	/A					
	VA 15	YR Fixed			VA 30	YR Fixed			VA 5/1	ARM 1/1	/5		VA 30 YR	Fixed IRF	RL
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	100.904	100.872	100.707	6.000	100.622	100.443	100.213	5.750	97.790	97.727	97.565	6.000	100.622	100.443	100.213
5.125	101.435	101.403	101.213	6.125	101.098	100.919	100.689	5.875	97.780	97.717	97.555	6.125	101.098	100.919	100.689
.250	101.940	101.908	101.718	6.250	101.372	101.305	101.131	6.000	97.772	97.709	97.547	6.250	101.228	101.048	100.819
.375	101.491	101.459	101.269	6.375	101.516	101.509	101.452	6.125	97.763	97.700	97.538	6.375	101.516	101.509	101.452
5.500	102.003	101.971	101.781	6.500	101.981	101.974	101.917	6.250	97.747	97.684	97.522	6.500	101.981	101.974	101.917
.625	102.504	102.472	102.282	6.625	102.556	102.549	102.492					6.625	102.556	102.549	102.492
5.750	102.998	102.965	102.776	6.750	102.737	102.671	102.604					6.750	102.737	102.671	102.604
				6.875	102.700	102.634	102.567					6.875	102.700	102.634	102.567
				7.000	103.210	103.143	103.077					7.000	103.210	103.143	103.077
				7.125	103.606	103.540	103.474					7.125	103.606	103.540	103.474
١	VA 15 YR F	ixed High	Bal	١	VA 30 YR F	ixed High	Bal		VA 5/	1 ARM H	3	١	/A 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	100.159	100.139	100.068	6.250	100.785	100.718	100.543	6.125	97.463	97.400	97.238	6.250	100.785	100.718	100.543
.875	100.446	100.425	100.355	6.375	100.823	100.816	100.760	6.250	97.447	97.384	97.222	6.375	100.823	100.816	100.760
.000	100.799	100.778	100.707	6.500	101.328	101.321	101.265	[]				6.500	101.328	101.321	101.265
.125	101.120	101.100	101.029	6.625	101.793	101.786	101.730	П				6.625	101.793	101.786	101.730
.250	101.086	101.066	101.045	6.750	101.808	101.741	101.558	[]				6.750	101.808	101.741	101.558
.375	101.074	101.053	101.033	6.875	101.387	101.321	101.255	[]				6.875	101.387	101.321	101.255
5.500	101.522	101.502	101.481	7.000	101.897	101.831	101.765	[]				7.000	101.897	101.831	101.765
5.625	101.696	101.675	101.654	7.125	102.294	102.227	102.161	[]				7.125	102.294	102.227	102.161
.750	98.723	98.690	98.501	7.250	102.392	102.342	102.173	П				7.250	102.392	102.342	102.173
				7.375	101.000	100.933	100.750	↓				7.375	101.000	100.933	100.750
			VA Price	 \djustmen	its								-	11-11	-
CO>=74	0		0.000	VA Loans			0.250								
ICO 680	- 739		0.125	Non-Own	er		0.500	:	*			-			-
ICO 660	- 679		0.250	Loan Amo	unt \$50K < \$1	00K	0.500			SE	RVING				HVE
ICO 640	- 659		2.000	Loan < \$5	OK (exception	only)	1.500				VA	& VA	IRRA	LS	
ICO 620	- 639		3.000												
	Lo	ss Payee	Clause		Lo	ck Desk F	lours		Con	tact Us			Approv	ed States	
	United Fideli	ty Funding (orp ISAOA A	TIMA	0.7	0am - 5:00p	m CST	Em	ail: locks@	uffmortga	ge.com	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, II	۷, KS, KY, L
			kwy, Suite 27	5	1	nline Unitl 8		1	Lock Desk: (ME, MI, N	/N, MO, NC, I		
	Kar	nsas City, M	O 64150		LOCK O			lr Ir	nside Sales:	(816) 457	-6300		SC, TN, TX	, VA, WA,W	
			@ 2021	to be all models	C dia C	- NIN 41 C #2 4	201	£	- Df:I-	O-1. N-46-	a alternative street				



Non-QM UW Fee \$1,499

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

2 days 7 days 0.250 15 days 0.375 30 days 0.625

CPA/EA/CTEC Prepared (12M PnL)

	UNDING CORP					Advisa bis		alliaa c	illian Mr. I.					30 days	0.625
Effective:	5/9/2025 1	0:34				Must be manua					s time***				
			NOV	I-QM:	: A PLUS	(Tighter credit	box,	best	prici	ing)					
Reside	ential 30 Yr Fixed		DSCR			Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
11.500	109.407	11.500		110.516		>= 780	1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.125	-4.000
11.375	109.157	11.375		110.250	1		1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125
11.250	108.907	11.250		109.985	1		1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000
11.125	108.657	11.125		109.719	1		0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	
11.000	108.407	11.000		109.454	Full Doc		0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	
10.875	108.157	10.875		109.188	1		0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000		
10.750	107.907	10.750		108.922	1		-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125		
10.625	107.657	10.625		108.657	1										
10.500	107.407	10.500		108.391	1										
10.375	107.157	10.375		108.125	1		1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250
10.250	106.907	10.250		107.860	1		1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375
10.125	106.657	10.125		107.594	1		1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625
10.000	106.407	10.000		107.329	1		0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	
9.875	106.157	9.875		107.063	Alt Doc		0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	
9.750	105.907	9.750		106.797	1		0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500		
9.625	105.657	9.625		106.532	1		-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125		
9.500	105.407	9.500		106.266	1		0.220								
9.375	105.157	9.375		106.000											
9.250	104.907	9.250		105.735		020 003									
9.125	104.657	9.125		105.469	1 1	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
9.000	104.407	9.000		105.204		UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
8.875	104.157	8.875		104.922	Loan Size		0.000	0.000	-0.125	-0.250	-0.250	-0.375	-0.375	-1.000	-1.500
8.750	103.907	8.750		104.922	Louit Size		0.000	0.000	-0.125	-0.230	-0.250	-0.375	-0.373		
8.625	103.657	8.625		104.360			0.000	0.000	=0.230	-0.575	-0.575	-0.373			
8.500	103.407	8.500		104.079	Credit Event										
8.375	103.157	8.375		104.079	Cledit Event										
8.250	102.907	8.250				FC/SS/DIL/BK7 24-35mo	0.000	0.105	-0.250	0.250	-0.250	-0.375	0.275		
8.125	102.625	8.125		103.516			0.000	-0.125		-0.250			-0.375	1.500	
	102.344			103.234			-0.250	-0.375	-0.500	-0.500	-0.625	-0.750 -0.125	-1.000	-1.500	-0.125
8.000	102.344	8.000		102.953			-0.125	-0.125	-0.125	-0.125	-0.125		-0.125	-0.125	
7.875		7.875		102.641	Loan Type LLPAs		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
7.750	101.719	7.750		102.328	22113		-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-1.125		
7.625	101.344	7.625		101.953			0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	
7.500	100.969	7.500		101.578			0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	
7.375	100.594	7.375		101.203			-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
7.250	100.219	7.250		100.766			-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	
7.125	99.844	7.125		100.328	Property		0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	
7.000	99.469	7.000		99.828	LLPAs		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750		
6.875	99.032	6.875		99.328			-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
6.750	98.594	6.750		98.766			0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
6.625	98.094	6.625		98.203	Feet Dec		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
6.500	97.594	6.500		97.641	Full Doc LLPAs		0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
6.375	97.032	6.375		97.016			0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
6.250		6.250		96.328											
	96.469				Alt Doc		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
6.125	95.844	6.125		95.641	LLPAs		0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
6.000	95.219	6.000		94.953		WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
5.875	94.532	5.875		94.203	.										
5.750	93.844	5.750		93.453	,	Qualifying Income				ome Sumn				Grid	4
5.625	93.157	5.625		92.703	,	Full Documentation			s. W2s, YTD		-			Full Doc	
5.500	92.470	5.500		91.953	J	Streamlined Documentation	1 Yr		anscripts, Y				lication	Full Doc	
						Asset Depletion/Asset Qualifier		Qua	alifying Ass			ation		Full Doc	
	Residential	Full Doc	Alt Doc	Inv W/PPP		WVOE				IMA Form 1	1005			Alt-Doc	
	Min Pri		99.500	99.500											
	Max Pri	ce 103.000	103.000	103.000	1	Qualifying Income				come Sumn				Grid	4
					_	Full Documentation	2 Yrs. T	ax Returns (Business, Pe	ersonal), K1	s, YTD PnL	or 1099 Qu	alification	Full Doc]
DSC	R No PPP	1 yr PPP	2-4 PPP	5 yr PPP		Streamlined Documentation		1 Yr Tax	Return (Bu	siness, Pers	onal), K1s,	YTD PnL		Full Doc	
	Min Price 99.500	99.500	99.500	99.500		Asset Depletion/Asset Qualifier		Qua	alifying Ass	ets, 84 Mon	th Amortiza	ation		Full Doc	
	Max Price 103.000	103.500	104.000	104.500]	12M/24M Bank Statements	Personal/	Business: E	xpense Ratio	o (Fixed & C	CPA PnL), 3	Brd Party Pr	repared PnI	Alt-Doc]
	•				-	12M Pol		(CPA/EA/C	TEC Prepar	ed (12M Pr	17)		Alt Doc	1

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		

	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	0.125	-0.375	-0.875	-1.500
	760 - 779	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625
DSCR	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875
	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	
	660 - 679	0.000	-0.375	-0.750	-2.000	-3.000		
	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								
		-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	
DSCR		-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	
DSCK		0.000	0.000	0.000	0.000	0.000	0.000	0.000
		0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875
		0.000	0.000	0.000	0.000	0.000	0.000	0.000
		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Type		-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
LLPAs		-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
		-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo / Coop	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	
ъ.		0.000	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Tier 2 States: Other*	0.250	0.250	0.250	0.250	0.250	0.250	0.250

	Tier 2 States. Other	0.230 0.230	0.250 0.250 0.	.250 0.250 0.25	· ·
Loss Payee Clause		C	Contact Us		ved States
United Fidelity Funding Corp ISAOA ATIMA		Email	l: locks@uffmortgage.com		FL, GA, ID, IA, IL, IN, KS,
1300 NW Briarcliff Pkwy, Suite 275		ι	ock Desk: (816) 457-6440		D, MN, MS, NC, NE, NH, I, OR, PA, SC, TN, TX, VA,
Kansas City, MO 64150		Insi	de Sales: (816) 457-6300		/I, WA
	MLS #34381. Intended for Mortgage Professionals Only. elity Funding Corp and uffwholesale.com are not a part of				



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	6/8/2025	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	
Rate	30 Day	
6.875%	98.963	
6.990%	99.463	
7.125%	99.963	
7.250%	100.463	
7.375%	100.963	
7.500%	101.400	
7.625%	101.775	
7.750%	102.150	
7.875%	102.525	
7.990%	102.838	
8.125%	103.150	
8.250%	103.463	
8.375%	103.713	
8.500%	103.963	
8.625%	104.213	
8.750%	104.463	
8.875%	104.713	
8.990%	104.963	
9.125%	105.213	
9.250%	105.463	
9.375%	105.713	
9.500%	105.963	
9.625%	106.213	
NA VCD 404 0		

Max YSP 101.000 - up to 1.75MM Max YSP 100.500 - 1.75MM to 2MM Max YSP 100.000 - 2MM to 3MM

	I N	<u>UN-U</u>
	Investor 30YR Fixed	
Rate	30 Day	
6.875%	99.375	
6.990%	99.875	
7.125%	100.375	
7.250%	100.875	
7.375%	101.375	
7.500%	101.875	
7.625%	102.375	
7.750%	102.813	
7.875%	103.250	
7.990%	103.688	
8.125%	104.063	
8.250%	104.438	
8.375%	104.813	
8.500%	105.125	
8.625%	105.438	
8.750%	105.750	
8.875%	106.063	
8.990%	106.313	
9.125%	106.563	
9.250%	106.813	
9.375%	107.063	
9.500%	107.313	
9.625%	107.563	
Max YSP w	No Prenay 100,000)

Max YSP w No Prepa Max YSP 101.000

Investor NQM LLPAs							
			Othe	r			
LTV	50	55	60	65	70	75	80
Short Term Rental	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
1/0	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	N/A
Cash-Out FICO < 720	-0.500	-0.500	-0.500	-0.625	-0.875	-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	-1.000	N/A
Loan Amt <\$150K	-0.750	-0.875	-1.000	-1.250	-1.250	-1.250	-1.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375
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

		De	ice Adjustm	ents				
			ntial NQN		s			
	Full Doc							
FICOxLTV	55	60	65	70	75	80	85	90
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.375	-4.625
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.500	-4.750
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.000	-5.250
720	0.375	0.250	0.250	0.000	-0.250	-0.875	-3.000	N/A
700	0.250	0.125	0.000	-0.375	-0.625	-1.875	-4.000	N/A
680	-0.250	-0.375	-0.750	-1.250	-2.000	-2.875	-6.250	N/A
660	-1.375	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A
		_	atement					
FICOxLTV	55	60	65	70	75	80	85	90
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.500	-4.875
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.625	-5.000
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.125	-5.500
720	0.375	0.250	0.250	0.000	-0.250	-1.000	-3.250	N/A
700	0.375	0.250	0.000	-0.375	-0.750	-2.000	-4.250	N/A
680	-0.250	-0.375	-0.750	-1.375	-2.125	-3.000	-6.500	N/A
660	-1.375	-1.500	-1.875 ntial NQN	-2.625	-3.500	-5.125	N/A	N/A
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.230	-0.230	-0.375	-0.625	-0.023	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.750	-0.750	-0.373	-1.000	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.736	-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	-1.000	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	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500
Loan Amt <\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-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	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
Investor NQM LLPAs DSCR ≥ 1.00x / 3 Yr Prepay								
FICOxLTV	50	55	60	65	70	75	80	
780	0.750	0.625	0.625	0.375	0.125	-0.250	-0.875	
760	0.625	0.500	0.375	0.250	0.000	-0.375	-1.250	
740	0.500	0.375	0.250	0.250	-0.250	-0.500	-1.625	
720	0.375	0.250	0.250	0.000	-0.500	-1.000	-2.375	
700	0.250	0.250	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.500	-2.750	N/A	
660	0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-1.000	-1.250	-1.750	-2.250	N/A	N/A	N/A	l

	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, wax ETV 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 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 Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame 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- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea nent Penalty ner Occupied rily. 4 Units, Concert Fixed 10 Yr I/6 Gross Rents /	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes dos, Non Warra D 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 opperties 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 rixed in Yr I/6 Gross Rents / rom 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 t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII 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
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos sterest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	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% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	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	6/8/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.669	110.044	109.294
9.875	110.419	109.794	109.044
9.750	110.169	109.544	108.794
9.625	109.919	109.294	108.544
9.500	109.669	109.044	108.294
9.375	109.419	108.794	108.044
9.250	109.169	108.544	107.794
9.125	108.919	108.294	107.544
9.000	108.669	108.044	107.294
8.875	108.419	107.794	107.044
8.750	108.169	107.544	106.794
8.625	107.919	107.294	106.544
8.500	107.669	107.044	106.294
8.375	107.419	106.794	106.044
8.250	107.169	106.544	105.794
8.125	106.780	106.155	105.405
8.000	106.391	105.766	105.016
7.875	106.003	105.378	104.628
7.750	105.601	104.976	104.226
7.625	105.188	104.563	103.813
7.500	104.761	104.136	103.386
7.375	104.323	103.698	102.948
7.250	103.870	103.245	102.495
7.125	103.403	102.778	102.028
7.000	102.922	102.297	101.547
6.875	102.427	101.802	101.052
6.750	101.918	101.347	100.597
6.625	101.397	100.891	100.141
6.500	100.861	100.422	99.672
6.375	100.313	99.942	99.192
6.250	99.751	99.451	98.701
6.125	99.177	98.948	98.198
6.000	98.589	98.435	97.685
5.875	97.989	97.864	97.114
5.750	97.377	97.252	96.502
5.625	96.752	96.627	95.877
5.500	96.114	95.989	95.239
5.375	95.464	95.339	94.589
5.250	94.804	94.679	93.929
5.125	94.133	94.008	93.258
5.000	93.451	93.326	92.576

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

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

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

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

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



30 Days 6/8/2025

 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 5/9/2025 10:34

FIXED SECONDS

DEC	IDENTIAL	INVESTOR			
	1				
Rate	30 Day	Rate	30 Day		
12.750	112.750	13.500	111.750		
12.625	112.500	13.375	111.625		
12.500	112.250	13.250	111.500		
12.375	112.000	13.125	111.375		
12.250	111.750	13.000	111.250		
12.125	111.500	12.875	111.125		
12.000	111.250	12.750	110.875		
11.875	111.000	12.625	110.625		
11.750	110.750	12.500	110.375		
11.625	110.500	12.375	110.125		
11.500	110.250	12.250	109.875		
11.375	110.000	12.125	109.625		
11.250	109.750	12.000	109.375		
11.125	109.500	11.875	109.125		
11.000	109.250	11.750	108.875		
10.875	109.000	11.625	108.625		
10.750	108.750	11.500	108.375		
10.625	108.500	11.375	108.125		
10.500	108.250	11.250	107.875		
10.375	108.000	11.125	107.625		
10.250	107.625	11.000	107.375		
10.125	107.250	10.875	107.125		
10.000	106.875	10.750	106.875		
9.875	106.500	10.625	106.625		
9.750	106.125	10.500	106.375		
9.625	105.750	10.375	106.125		
9.500	105.375	10.250	105.750		
9.375	105.000	10.125	105.375		
9.250	104.625	10.000	105.000		
9.125	104.250	9.875	104.625		
9.000	103.875	9.750	104.250		
8.875	103.500	9.625	103.875		
8.750	103.000	9.500	103.500		
8.625	102.500	9.375	103.000		
8.500	102.000	9.250	102.500		
8.375	101.500	9.125	102.000		
8.250	101.000	9.000	101.500		
8.125	100.250	8.875	100.750		
8.000	99.500	8.750	100.000		
7.875	98.750	8.625	99.250		
7.750	98.000				

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

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

	INVESTOR PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)		
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)		
ی	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
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



 Lock Expirations
 Lock Extensions

 30 Days
 6/8/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 5/9/2025 10:34

FHA with DPA Seconds

30 Year Fixed						
Rate	15 Day	30 Day	45 Day			
7.875	101.413	101.343	100.968			
7.750	101.312	101.241	100.866			
7.625	100.488	100.417	100.042			
7.500	100.384	100.313	99.938			
7.375	100.269	100.199	99.824			
7.250	100.146	100.075	99.700			

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	
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	10, 112, 111, 10, 117, 1111, 011, 011, 011, 171, 36, 117, 171, 171, 171, 171



	Lock Expirations	Lock Extensions	
15 Days	5/24/2025	2 days	0.100
30 Days	6/8/2025	7 days	0.250
45 Days	6/23/2025	15 days	0.375
		30 days	0.625

Effective: 5/9/2025 10:34 THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

Administration and Appraisal Fees

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





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

Appraisal Desk (816) 457-6349

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

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

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

Lock Desk Hours

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

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

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