



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

| Lock Expirations | | Lock Extensions | |
|------------------|------------|-----------------|-------|
| 15 Days | 10/3/2025 | 2 days | 0.100 |
| 30 Days | 10/18/2025 | 7 days | 0.250 |
| 45 Days | 11/2/2025 | 15 days | 0.375 |
| | | 30 days | 0.625 |

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

Effective: 9/18/2025 10:57

CONVENTIONAL

| CONVENTIONAL 30/25YR FIXED | | | | CONVENTIONAL 20 YR FIXED | | | | CONVENTIONAL 15 YR FIXED | | | | CONVENTIONAL 10 YR FIXED | | | |
|----------------------------|---------|---------|---------|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day |
| 5.750 | 99.792 | 99.792 | 99.731 | 5.250 | 100.079 | 99.986 | 99.916 | 5.000 | 99.928 | 99.913 | 99.797 | 5.125 | 99.804 | 99.790 | 99.674 |
| 5.875 | 100.353 | 100.314 | 100.211 | 5.375 | 100.587 | 100.495 | 100.424 | 5.125 | 100.216 | 100.201 | 100.085 | 5.250 | 100.155 | 100.141 | 100.024 |
| 6.000 | 100.893 | 100.855 | 100.746 | 5.500 | 100.409 | 100.317 | 100.246 | 5.250 | 100.511 | 100.497 | 100.380 | 5.375 | 100.575 | 100.561 | 100.445 |
| 6.125 | 101.393 | 101.355 | 101.296 | 5.625 | 100.918 | 100.825 | 100.755 | 5.375 | 101.042 | 101.027 | 100.911 | 5.500 | 100.840 | 100.826 | 100.709 |
| 6.250 | 101.291 | 101.253 | 101.194 | 5.750 | 101.394 | 101.301 | 101.231 | 5.500 | 101.310 | 101.295 | 101.179 | 5.625 | 101.068 | 101.054 | 100.938 |
| 6.375 | 101.783 | 101.745 | 101.686 | 5.875 | 101.829 | 101.737 | 101.666 | 5.625 | 101.538 | 101.523 | 101.407 | 5.750 | 101.067 | 101.053 | 100.936 |
| 6.500 | 102.239 | 102.201 | 102.142 | 6.000 | 101.345 | 101.253 | 101.182 | 5.750 | 101.423 | 101.408 | 101.292 | 5.875 | 101.467 | 101.453 | 101.337 |
| 6.625 | 102.572 | 102.534 | 102.475 | 6.125 | 101.782 | 101.690 | 101.620 | 5.875 | 101.934 | 101.919 | 101.803 | 6.000 | 101.685 | 101.671 | 101.554 |
| 6.750 | 102.461 | 102.436 | 102.385 | 6.250 | 102.182 | 102.089 | 102.019 | 6.000 | 102.156 | 102.141 | 102.025 | 6.125 | 101.885 | 101.871 | 101.754 |
| 6.875 | 102.909 | 102.884 | 102.834 | 6.375 | 102.543 | 102.451 | 102.381 | 6.125 | 102.446 | 102.432 | 102.315 | 6.250 | 102.163 | 102.149 | 102.033 |

| CONV 30 YR FIXED HIGH BAL | | | | CONV 20 YR FIXED HIGH BAL | | | | CONV 15 YR FIXED HIGH BAL | | | | CONV 10 YR FIXED HIGH BAL | | | |
|---------------------------|---------|---------|---------|---------------------------|---------|---------|---------|---------------------------|---------|---------|---------|---------------------------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day |
| 5.875 | 99.924 | 99.888 | 99.738 | 5.875 | 99.886 | 99.854 | 99.816 | 6.250 | 100.345 | 100.331 | 100.214 | 6.250 | 99.918 | 99.904 | 99.788 |
| 6.000 | 100.503 | 100.467 | 100.317 | 6.000 | 100.396 | 100.364 | 100.326 | 6.375 | 100.756 | 100.742 | 100.625 | 6.375 | 100.221 | 100.207 | 100.090 |
| 6.125 | 100.880 | 100.843 | 100.693 | 6.125 | 100.798 | 100.767 | 100.729 | 6.500 | 100.923 | 100.908 | 100.792 | 6.500 | 100.462 | 100.448 | 100.331 |
| 6.250 | 100.872 | 100.834 | 100.775 | 6.250 | 100.903 | 100.872 | 100.834 | 6.625 | 101.111 | 101.096 | 100.980 | 6.625 | 100.651 | 100.637 | 100.520 |
| 6.375 | 101.394 | 101.357 | 101.207 | 6.375 | 101.291 | 101.260 | 101.221 | 6.750 | 100.869 | 100.855 | 100.723 | 6.750 | 100.444 | 100.430 | 100.298 |
| 6.500 | 101.840 | 101.803 | 101.653 | 6.500 | 101.645 | 101.613 | 101.575 | 6.875 | 101.252 | 101.238 | 101.106 | 6.875 | 100.721 | 100.706 | 100.574 |
| 6.625 | 102.095 | 102.059 | 101.909 | 6.625 | 101.976 | 101.945 | 101.907 | 7.000 | 101.372 | 101.358 | 101.226 | 7.000 | 100.910 | 100.896 | 100.764 |
| 6.750 | 101.524 | 101.499 | 101.448 | 6.750 | 101.539 | 101.524 | 101.499 | 7.125 | 101.516 | 101.502 | 101.370 | 7.125 | 101.069 | 101.054 | 100.922 |
| 6.875 | 101.972 | 101.952 | 101.819 | 6.875 | 101.837 | 101.822 | 101.797 | 7.250 | 99.636 | 99.551 | 99.466 | 7.250 | 99.636 | 99.551 | 99.466 |
| 7.000 | 102.456 | 102.436 | 102.303 | 7.000 | 102.186 | 102.165 | 102.077 | | | | | | | | |

| SOFR 5/6 ARMS | | | | SOFR 7/6 ARMS | | | | SOFR 10/6 ARMS | | | | Misc Price Adjustments | | | |
|-------------------------|--|--|--|-------------------------|--|--|--|-------------------------|--|--|--|-------------------------------|--|--|--|
| No Current Program Data | | | | No Current Program Data | | | | No Current Program Data | | | | No Impounds (Non-CA) | | | |
| | | | | | | | | | | | | No Impounds (CA Only) | | | |
| | | | | | | | | | | | | Non-Owner, LTV <= 75 | | | |
| | | | | | | | | | | | | Non-Owner, LTV 75.01-80 | | | |
| | | | | | | | | | | | | Non-Owner, LTV > 80 | | | |
| | | | | | | | | | | | | 2-4 Unit | | | |
| | | | | | | | | | | | | Condo, LTV > 75 | | | |
| | | | | | | | | | | | | FICO < 660 | | | |
| | | | | | | | | | | | | Loan Amt \$50K < \$100K | | | |
| | | | | | | | | | | | | Loan < \$50K (exception only) | | | |

| Loss Payee Clause | | Lock Desk Hours | | Contact Us | | Approved States | |
|---|--|---|--|--|--|--|--|
| 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 | | Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300 | | 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 | |

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|------------------|------------|-----------------|-------|
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GOVERNMENT FHA and USDA

FHA #2655700006

| FHA 30 YR Fixed | | | | FHA 15 YR Fixed | | | | FHA 5/1 ARM | | | | FHA - Price Adjustments | |
|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|---------------------------|---------|---------|---------|----------------------------------|-------|
| Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | | |
| 5.250 | 99.695 | 99.653 | 99.561 | 5.250 | 100.770 | 100.755 | 100.639 | 5.375 | 99.840 | 99.777 | 99.615 | FICO >=780 | 0.000 |
| 5.375 | 100.102 | 100.060 | 99.968 | 5.375 | 100.069 | 100.055 | 99.939 | 5.500 | 99.829 | 99.766 | 99.604 | FICO 740 - 779 | 0.000 |
| 5.500 | 100.611 | 100.569 | 100.478 | 5.500 | 100.603 | 100.589 | 100.472 | 5.625 | 99.819 | 99.756 | 99.594 | FICO 680 - 739 | 0.125 |
| 5.625 | 101.142 | 101.100 | 101.008 | 5.625 | 101.131 | 101.117 | 101.000 | 5.750 | 100.422 | 100.359 | 100.197 | FICO 660 - 679 | 0.250 |
| 5.750 | 101.413 | 101.352 | 101.133 | 5.750 | 101.649 | 101.635 | 101.519 | 5.875 | 100.409 | 100.346 | 100.184 | FICO 640 - 659 | 0.500 |
| 5.875 | 101.337 | 101.119 | 100.852 | 5.875 | 101.157 | 101.142 | 101.026 | 6.000 | 100.395 | 100.332 | 100.170 | FICO 620 - 639 | 1.500 |
| 6.000 | 101.788 | 101.571 | 101.303 | 6.000 | 101.669 | 101.655 | 101.539 | 6.125 | 100.380 | 100.317 | 100.155 | Non-Owner | 0.500 |
| 6.125 | 102.198 | 101.980 | 101.745 | 6.125 | 102.177 | 102.163 | 102.047 | 6.250 | 100.370 | 100.307 | 100.145 | Loan Amount \$50K < \$100K | 0.500 |
| 6.250 | 102.274 | 102.229 | 102.012 | 6.250 | 102.677 | 102.662 | 102.546 | | | | | Loan < \$50K (exception only) | 1.500 |
| 6.375 | 102.137 | 102.057 | 101.926 | 6.375 | 102.004 | 101.990 | 101.858 | | | | | All FHA Streamline Loans | 0.250 |
| | | | | | | | | | | | | All FHA Refinance Loans | 0.125 |
| FHA 30 YR Fixed High Bal | | | | FHA 15 YR Fixed High Bal | | | | RURAL HOUSING 30 YR Fixed | | | | USDA - Price Adjustments | |
| Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | | |
| 6.250 | 101.564 | 101.379 | 101.162 | 6.250 | 98.490 | 98.461 | 98.433 | 6.000 | 101.622 | 101.576 | 101.360 | FICO >=780 | 0.000 |
| 6.375 | 101.445 | 101.364 | 101.234 | 6.375 | 98.697 | 98.669 | 98.640 | 6.125 | 102.157 | 102.111 | 101.895 | FICO 740 - 779 | 0.000 |
| 6.500 | 101.968 | 101.887 | 101.757 | 6.500 | 98.958 | 98.930 | 98.902 | 6.250 | 102.624 | 102.579 | 102.362 | FICO 700 - 739 | 0.125 |
| 6.625 | 102.256 | 102.176 | 102.045 | 6.625 | 99.127 | 99.098 | 99.070 | 6.375 | 101.822 | 101.777 | 101.507 | FICO 680 - 699 | 0.250 |
| 6.750 | 102.058 | 101.978 | 101.897 | 6.750 | 99.254 | 99.218 | 99.183 | 6.500 | 102.389 | 102.343 | 102.074 | FICO 660 - 679 | 0.375 |
| 6.875 | 101.836 | 101.756 | 101.675 | 6.875 | 99.424 | 99.389 | 99.353 | 6.625 | 102.888 | 102.842 | 102.572 | FICO 640 - 659 | 0.875 |
| 7.000 | 102.282 | 102.202 | 102.121 | 7.000 | 99.562 | 99.527 | 99.491 | 6.750 | 103.370 | 103.325 | 103.055 | FICO 620 - 639 | 1.500 |
| 7.125 | 102.659 | 102.578 | 102.498 | 7.125 | 99.690 | 99.655 | 99.619 | 6.875 | 102.746 | 102.715 | 102.449 | CA Property | 0.150 |
| 7.250 | 102.548 | 102.518 | 102.251 | 7.250 | 99.636 | 99.551 | 99.466 | 7.000 | 103.279 | 103.249 | 102.982 | Loan < \$50K (exception) | 1.500 |
| 7.375 | 100.701 | 100.641 | 100.449 | | | | | 7.125 | 103.797 | 103.766 | 103.500 | All RD Refinance Loans | 0.125 |
| | | | | | | | | | | | | *Other St. Adjustments may apply | |

GOVERNMENT VA

| VA 15 YR Fixed | | | | VA 30 YR Fixed | | | | VA 5/1 ARM 1/1/5 | | | | VA 30 YR Fixed IRRRL | | | |
|-------------------------|---------|---------|---------|-------------------------|---------|---------|---------|------------------|---------|---------|---------|-------------------------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day |
| 6.000 | 101.669 | 101.655 | 101.539 | 5.500 | 100.611 | 100.569 | 100.478 | 5.750 | 100.422 | 100.359 | 100.197 | 5.500 | 100.611 | 100.569 | 100.478 |
| 6.125 | 102.177 | 102.163 | 102.047 | 5.625 | 101.142 | 101.100 | 101.008 | 5.875 | 100.409 | 100.346 | 100.184 | 5.625 | 101.142 | 101.100 | 101.008 |
| 6.250 | 102.677 | 102.662 | 102.546 | 5.750 | 101.413 | 101.352 | 101.133 | 6.000 | 100.395 | 100.332 | 100.170 | 5.750 | 101.135 | 100.917 | 100.650 |
| 6.375 | 102.004 | 101.990 | 101.858 | 5.875 | 101.337 | 101.119 | 100.852 | 6.125 | 100.380 | 100.317 | 100.155 | 5.875 | 101.337 | 101.119 | 100.852 |
| 6.500 | 102.504 | 102.489 | 102.357 | 6.000 | 101.788 | 101.571 | 101.303 | 6.250 | 100.370 | 100.307 | 100.145 | 6.000 | 101.788 | 101.571 | 101.303 |
| 6.625 | 102.997 | 102.983 | 102.850 | 6.125 | 102.198 | 101.980 | 101.745 | | | | | 6.125 | 102.198 | 101.980 | 101.712 |
| 6.750 | 103.483 | 103.469 | 103.336 | 6.250 | 102.274 | 102.229 | 102.012 | | | | | 6.250 | 102.176 | 101.959 | 101.691 |
| | | | | 6.375 | 102.137 | 102.057 | 101.926 | | | | | 6.375 | 102.137 | 102.057 | 101.926 |
| | | | | 6.500 | 102.620 | 102.540 | 102.409 | | | | | 6.500 | 102.620 | 102.540 | 102.409 |
| | | | | 6.625 | 103.019 | 102.938 | 102.808 | | | | | 6.625 | 103.019 | 102.938 | 102.808 |
| VA 15 YR Fixed High Bal | | | | VA 30 YR Fixed High Bal | | | | VA 5/1 ARM HB | | | | VA 30 YR Fixed IRRRL HB | | | |
| 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 | 100.828 | 100.811 | 100.745 | 6.250 | 101.564 | 101.379 | 101.162 | 6.125 | 100.380 | 100.317 | 100.155 | 6.250 | 101.564 | 101.379 | 101.162 |
| 5.875 | 101.056 | 101.040 | 100.973 | 6.375 | 101.445 | 101.364 | 101.234 | 6.250 | 100.370 | 100.307 | 100.145 | 6.375 | 101.445 | 101.364 | 101.234 |
| 6.000 | 101.382 | 101.366 | 101.299 | 6.500 | 101.968 | 101.887 | 101.757 | | | | | 6.500 | 101.968 | 101.887 | 101.757 |
| 6.125 | 101.693 | 101.677 | 101.610 | 6.625 | 102.256 | 102.176 | 102.045 | | | | | 6.625 | 102.256 | 102.176 | 102.045 |
| 6.250 | 101.097 | 100.905 | 100.712 | 6.750 | 102.058 | 101.978 | 101.897 | | | | | 6.750 | 102.058 | 101.978 | 101.897 |
| 6.375 | 101.013 | 100.821 | 100.628 | 6.875 | 101.836 | 101.756 | 101.675 | | | | | 6.875 | 101.836 | 101.756 | 101.675 |
| 6.500 | 101.448 | 101.256 | 101.063 | 7.000 | 102.282 | 102.202 | 102.121 | | | | | 7.000 | 102.282 | 102.202 | 102.121 |
| 6.625 | 101.617 | 101.425 | 101.232 | 7.125 | 102.659 | 102.578 | 102.498 | | | | | 7.125 | 102.659 | 102.578 | 102.498 |
| 6.750 | 99.208 | 99.194 | 99.061 | 7.250 | 102.548 | 102.518 | 102.251 | | | | | 7.250 | 102.548 | 102.518 | 102.251 |
| | | | | 7.375 | 100.701 | 100.641 | 100.449 | | | | | 7.375 | 100.701 | 100.641 | 100.449 |

VA Price Adjustments

| | | | |
|----------------|-------|-------------------------------|-------|
| FICO >=740 | 0.000 | VA Loans | 0.250 |
| FICO 680 - 739 | 0.125 | Non-Owner | 0.500 |
| FICO 660 - 679 | 0.250 | Loan Amount \$50K < \$100K | 0.500 |
| FICO 640 - 659 | 2.000 | Loan < \$50K (exception only) | 1.500 |
| FICO 620 - 639 | 3.000 | | |



| Loss Payee Clause | Lock Desk Hours | Contact Us | Approved States |
|--|---|--|--|
| United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150 | 8:30am - 5:00pm CST Lock Online Until 8:00pm CST | Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300 | 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 |
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Non-QM UW Fee
\$1,499

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| | | 7 days | 0.250 |
| | | 15 days | 0.375 |
| | | 30 days | 0.625 |

Effective: 9/18/2025 10:57

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

NON-QM: A PLUS (Tighter credit box, best pricing)

| Residential 30 Yr Fixed | | DSCR | |
|-------------------------|---------|--------|---------|
| 11.500 | 110.917 | 11.500 | 112.715 |
| 11.375 | 110.667 | 11.375 | 112.465 |
| 11.250 | 110.417 | 11.250 | 112.215 |
| 11.125 | 110.167 | 11.125 | 111.965 |
| 11.000 | 109.917 | 11.000 | 111.715 |
| 10.875 | 109.667 | 10.875 | 111.465 |
| 10.750 | 109.417 | 10.750 | 111.215 |
| 10.625 | 109.167 | 10.625 | 110.965 |
| 10.500 | 108.917 | 10.500 | 110.715 |
| 10.375 | 108.667 | 10.375 | 110.465 |
| 10.250 | 108.417 | 10.250 | 110.215 |
| 10.125 | 108.167 | 10.125 | 109.965 |
| 10.000 | 107.917 | 10.000 | 109.715 |
| 9.875 | 107.667 | 9.875 | 109.465 |
| 9.750 | 107.417 | 9.750 | 109.215 |
| 9.625 | 107.167 | 9.625 | 108.965 |
| 9.500 | 106.917 | 9.500 | 108.715 |
| 9.375 | 106.667 | 9.375 | 108.465 |
| 9.250 | 106.417 | 9.250 | 108.215 |
| 9.125 | 106.167 | 9.125 | 107.965 |
| 9.000 | 105.917 | 9.000 | 107.715 |
| 8.875 | 105.667 | 8.875 | 107.465 |
| 8.750 | 105.417 | 8.750 | 107.215 |
| 8.625 | 105.167 | 8.625 | 106.965 |
| 8.500 | 104.917 | 8.500 | 106.715 |
| 8.375 | 104.667 | 8.375 | 106.465 |
| 8.250 | 104.417 | 8.250 | 106.215 |
| 8.125 | 104.167 | 8.125 | 105.934 |
| 8.000 | 103.917 | 8.000 | 105.621 |
| 7.875 | 103.635 | 7.875 | 105.309 |
| 7.750 | 103.354 | 7.750 | 104.996 |
| 7.625 | 103.042 | 7.625 | 104.684 |
| 7.500 | 102.729 | 7.500 | 104.309 |
| 7.375 | 102.354 | 7.375 | 103.934 |
| 7.250 | 101.979 | 7.250 | 103.496 |
| 7.125 | 101.604 | 7.125 | 103.059 |
| 7.000 | 101.229 | 7.000 | 102.559 |
| 6.875 | 100.792 | 6.875 | 102.059 |
| 6.750 | 100.354 | 6.750 | 101.496 |
| 6.625 | 99.917 | 6.625 | 100.934 |
| 6.500 | 99.479 | 6.500 | 100.309 |
| 6.375 | 98.979 | 6.375 | 99.684 |
| 6.250 | 98.479 | 6.250 | 98.996 |
| 6.125 | 97.917 | 6.125 | 98.309 |
| 6.000 | 97.354 | 6.000 | 97.621 |
| 5.875 | 96.729 | 5.875 | 96.871 |
| 5.750 | 96.104 | 5.750 | 96.121 |
| 5.625 | 95.417 | 5.625 | 95.371 |
| 5.500 | 94.729 | 5.500 | 94.621 |

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

| 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 |

| | Credit Score | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|----------------|---------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | | >= 780 | >= 780 | >= 780 | >= 780 | >= 780 | >= 780 | >= 780 | >= 780 | >= 780 |
| Full Doc | >= 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 | - |
| | 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 |
| Alt Doc | >= 780 | 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 | - |
| | 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 | | | | | | | | | |
| | >= 780 | 1.125 | 1.000 | 0.875 | 0.750 | 0.500 | 0.375 | 0.000 | -2.500 | -4.500 |
| | 740 - 759 | 1.000 | 0.875 | 0.625 | 0.500 | 0.125 | 0.000 | -0.375 | -3.500 | -6.000 |
| Loan Size | >= \$2.0mm, <= \$2.5mm | 0.000 | 0.000 | -0.125 | -0.250 | -0.250 | -0.500 | -0.625 | - | - |
| | > \$2.5mm, <= \$3.0mm | 0.000 | -0.125 | -0.250 | -0.375 | -0.500 | -0.625 | - | - | - |
| | > \$3.0mm, <= \$3.5mm | -0.250 | -0.250 | -0.500 | -0.625 | - | - | - | - | - |
| | > \$3.5mm, <= \$4.0mm | -0.250 | -0.250 | -0.500 | -0.625 | - | - | - | - | - |
| | > \$4.0mm, <= \$4.5mm | -0.250 | -0.250 | -0.500 | -0.625 | - | - | - | - | - |
| | > \$4.5mm, <= \$5.0mm | -0.250 | -0.250 | -0.500 | -0.625 | - | - | - | - | - |
| | > \$5.0mm, <= \$5.5mm | -0.250 | -0.250 | -0.500 | -0.625 | - | - | - | - | - |
| | > \$5.5mm, <= \$6.0mm | -0.250 | -0.250 | -0.500 | -0.625 | - | - | - | - | - |
| | > \$6.0mm, <= \$6.5mm | -0.250 | -0.250 | -0.500 | -0.625 | - | - | - | - | - |
| | > \$6.5mm, <= \$7.0mm | -0.250 | -0.250 | -0.500 | -0.625 | - | - | - | - | - |
| Loan Type LPAs | 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 |
| | 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 | - |
| | 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 LPAs | Non - Warrantable Condo | -0.375 | -0.375 | -0.500 | -0.500 | -0.625 | -0.750 | -0.750 | - | - |
| | Multi Unit | -0.250 | -0.250 | -0.375 | -0.375 | -0.500 | -0.500 | -0.750 | -1.250 | - |
| | Tier 2 States: Other* | 0.000 | 0.000 | 0.000 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| | Florida | 0.000 | 0.000 | 0.000 | -0.125 | -0.250 | -0.375 | -0.500 | -0.875 | -1.000 |
| | Streamlined Documentation | 0.000 | 0.000 | -0.125 | -0.250 | -0.250 | -0.250 | -0.250 | -0.625 | -0.875 |
| | 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 |
| | 12 Month Bank Statement | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.625 | -1.000 |
| | 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 | | |
| Full Doc LPAs | Streamlined Documentation | 0.000 | 0.000 | -0.125 | -0.250 | -0.250 | -0.250 | -0.250 | -0.625 | -0.875 |
| | 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 |
| | 12 Month Bank Statement | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.625 | -1.000 |
| | 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 | | |
| | Streamlined Documentation | 0.000 | 0.000 | -0.125 | -0.250 | -0.250 | -0.250 | -0.250 | -0.625 | -0.875 |
| | 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 |
| | 12 Month Bank Statement | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.625 | -1.000 |
| Alt Doc LPAs | 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 | | |
| | Streamlined Documentation | 0.000 | 0.000 | -0.125 | -0.250 | -0.250 | -0.250 | -0.250 | -0.625 | -0.875 |
| | 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 |
| | 12 Month Bank Statement | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.625 | -1.000 |
| | 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 | | |
| | Streamlined Documentation | 0.000 | 0.000 | -0.125 | -0.250 | -0.250 | -0.250 | -0.250 | -0.625 | -0.875 |
| | Asset Depletion/Asset Qualifier | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.250 | -0.250 | 0.000 | |

| Salaried/Wage Earners | | |
|---------------------------------|---|----------|
| Qualifying Income | Income Summary | Grid |
| 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 | Income Summary | Grid |
| 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 |
|--------------------|------------------------------|----------|----------|----------|----------|----------|----------|----------|
| DSCR | >= 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 |
| | 720 - 739 | 0.625 | 0.375 | 0.125 | -0.250 | -0.750 | -1.125 | -2.125 |
| | 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 |
| Loan Size | UPB <= 250K | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.375 | -0.500 |
| | >=\$2.0mm, <\$2.5mm | | | | | | | |
| | >=2.5mm, <\$3.0mm | | | | | | | |
| DSCR | No Ratio | -0.875 | -1.125 | -1.250 | -1.750 | -2.000 | -2.375 | |
| | DSCR 0.75 - 0.99 | -0.250 | -0.375 | -0.500 | -0.750 | -0.875 | -1.000 | |
| | 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/DII/BK7 36 - 47mo | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.750 | -1.125 |
| Loan Type LLPAs | Purchase | 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 |
| | Cashout / Debt Consolidation | -0.625 | -0.750 | -0.875 | -1.125 | -1.500 | -1.875 | |
| | Interest Only | -0.125 | -0.125 | -0.250 | -0.250 | -0.500 | -0.625 | |
| | Escrow Waiver | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.250 | -0.375 |
| | 40 Year Maturity | -0.125 | -0.125 | -0.125 | -0.250 | -0.250 | -0.375 | |
| | | | | | | | | |
| Property LLPAs | Condo / Coop | -0.125 | -0.125 | -0.375 | -0.500 | -0.625 | -0.750 | |
| | Florida Condo | 0.000 | -0.250 | -0.375 | -0.625 | -0.750 | -0.875 | |
| | 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 | |
| | Florida | 0.000 | 0.000 | 0.000 | -0.125 | -0.250 | -0.375 | -0.500 |
| | Tier 2 States: Other* | 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 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150 | | Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300 | AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA |
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Effective: 9/18/2025 10:57

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 | |
|------------------|------------|-----------------|-------|
| 30 Days | 10/18/2025 | 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% | 97.850 | | 6.375% | 99.250 |
| 6.500% | 99.100 | | 6.500% | 100.250 |
| 6.625% | 99.850 | | 6.625% | 100.875 |
| 6.750% | 100.475 | | 6.750% | 101.375 |
| 6.875% | 101.000 | | 6.875% | 101.875 |
| 6.990% | 101.430 | | 6.990% | 102.350 |
| 7.125% | 101.830 | | 7.125% | 102.800 |
| 7.250% | 102.205 | | 7.250% | 103.214 |
| 7.375% | 102.580 | | 7.375% | 103.644 |
| 7.500% | 102.905 | | 7.500% | 104.046 |
| 7.625% | 103.155 | | 7.625% | 104.405 |
| 7.750% | 103.405 | | 7.750% | 104.718 |
| 7.875% | 103.655 | | 7.875% | 105.093 |
| 7.990% | 103.905 | | 7.990% | 105.398 |
| 8.125% | 104.155 | | 8.125% | 105.702 |
| 8.250% | 104.405 | | 8.250% | 105.999 |
| 8.375% | 104.655 | | 8.375% | 106.296 |
| 8.500% | 104.905 | | 8.500% | 106.577 |
| 8.625% | 105.155 | | 8.625% | 106.859 |
| 8.750% | 105.405 | 8.750% | 107.140 | |
| 8.875% | 105.655 | 8.875% | 107.421 | |
| 8.990% | 105.905 | 8.990% | 107.687 | |
| 9.125% | 106.155 | 9.125% | 107.952 | |
| Max Price (Owner Occ / 3Yr+ PPP) | 101.500 | Max Price (3Yr PPP) | 101.500 | |
| Max Price (2 Yr PPP) | 101.000 | Max Price (2Yr PPP) | 101.000 | |
| Max Price (1 Yr PPP) | 100.000 | Max Price (1Yr PPP) | 100.500 | |
| Max Price (No Prepay) | 99.500 | Max Price (No Prepay) | 99.500 | |

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

| Price Adjustments | | | | | | | | |
|----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Residential NQM -- LLPAs | | | | | | | | |
| Full Doc | | | | | | | | |
| FICOxLTV | 55 | 60 | 65 | 70 | 75 | 80 | 85 | 90 |
| 780 | 0.750 | 0.750 | 0.625 | 0.500 | 0.375 | 0.000 | -1.375 | -4.625 |
| 760 | 0.750 | 0.625 | 0.625 | 0.500 | 0.375 | -0.125 | -1.500 | -4.750 |
| 740 | 0.625 | 0.500 | 0.500 | 0.375 | 0.250 | -0.250 | -2.000 | -5.250 |
| 720 | 0.500 | 0.375 | 0.375 | 0.250 | 0.000 | -0.875 | -3.000 | N/A |
| 700 | 0.125 | 0.000 | 0.000 | -0.250 | -0.625 | -1.500 | -4.000 | N/A |
| 680 | -0.125 | -0.250 | -0.500 | -1.250 | -2.125 | -3.125 | -6.250 | N/A |
| 660 | -1.625 | -1.750 | -2.000 | -0.375 | -3.500 | -5.000 | N/A | N/A |
| Bank Statement / No Ratio | | | | | | | | |
| FICOxLTV | 55 | 60 | 65 | 70 | 75 | 80 | 85 | 90 |
| 780 | 0.750 | 0.750 | 0.625 | 0.500 | 0.375 | 0.000 | -1.500 | -4.875 |
| 760 | 0.750 | 0.625 | 0.625 | 0.500 | 0.375 | -0.125 | -1.625 | -5.000 |
| 740 | 0.625 | 0.500 | 0.500 | 0.375 | 0.250 | -0.250 | -2.125 | -5.500 |
| 720 | 0.500 | 0.375 | 0.375 | 0.250 | 0.000 | -1.000 | -3.250 | N/A |
| 700 | 0.125 | 0.000 | 0.000 | -0.250 | -0.750 | -1.625 | -4.250 | N/A |
| 680 | -0.125 | -0.250 | -0.500 | -1.375 | -2.250 | -3.250 | -6.500 | N/A |
| 660 | -1.625 | -1.750 | -2.000 | -2.875 | -3.750 | -5.250 | N/A | N/A |
| Residential NQM -- LLPAs | | | | | | | | |
| LTV | 55 | 60 | 65 | 70 | 75 | 80 | 85 | 90 |
| I/O | -0.250 | -0.250 | -0.250 | -0.500 | -0.625 | -0.875 | N/A | N/A |
| Cash-Out FICO ≥ 720 | -0.250 | -0.250 | -0.250 | -0.375 | -0.875 | -1.375 | N/A | N/A |
| Cash-Out FICO < 720 | -0.375 | -0.375 | -0.375 | -0.625 | -1.250 | N/A | N/A | N/A |
| 2nd Home | 0.000 | 0.000 | -0.125 | -0.375 | -0.500 | -0.750 | N/A | N/A |
| 2-4 Unit | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | -0.500 | N/A | N/A |
| Condo | -0.125 | -0.125 | -0.125 | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 |
| NW Condo | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | N/A | N/A |
| Investor | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.750 | N/A | N/A |
| No Prepay | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | N/A | N/A |
| 1 Yr PPP | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | N/A | N/A |
| 2 Yr PPP | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | N/A | N/A |
| 3 Yr PPP | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 4 Yr PPP | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | N/A | N/A |
| 5 Yr PPP | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | N/A | N/A |
| Loan Amt <\$150K | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.250 | -0.500 |
| Loan Amt <\$250K | 0.000 | 0.000 | 0.000 | 0.000 | -0.125 | -0.125 | -0.125 | -0.250 |
| Loan Amt > \$1.5M | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| Loan Amt > \$2.0M | -0.125 | -0.125 | -0.250 | -0.375 | -0.500 | -0.500 | N/A | N/A |
| Loan Amt > \$3.0M | -1.000 | -1.000 | -1.125 | -1.250 | N/A | N/A | N/A | N/A |
| ITIN | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | N/A | N/A | N/A |
| Asset Utilization | -0.125 | -0.125 | -0.375 | -0.375 | -0.375 | -0.375 | N/A | N/A |
| DTI > 43 | 0.000 | 0.000 | 0.000 | -0.125 | -0.125 | -0.250 | -0.500 | -0.750 |
| 1 Yr P&L * | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | N/A | N/A |
| 1099 * | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.750 |
| Investor NQM -- LLPAs | | | | | | | | |
| DSCR ≥ 1.00x / 3 Yr Prepay | | | | | | | | |
| FICOxLTV | 50 | 55 | 60 | 65 | 70 | 75 | 80 | |
| 780 | 1.000 | 0.750 | 0.625 | 0.500 | 0.125 | -0.250 | -0.875 | |
| 760 | 0.875 | 0.750 | 0.625 | 0.500 | 0.125 | -0.250 | -1.250 | |
| 740 | 0.750 | 0.625 | 0.500 | 0.375 | -0.125 | -0.500 | -1.750 | |
| 720 | 0.625 | 0.500 | 0.375 | 0.125 | -0.375 | -1.000 | -2.500 | |
| 700 | 0.250 | 0.125 | 0.000 | -0.250 | -1.000 | -1.750 | -3.250 | |
| 680 | 0.000 | -0.250 | -0.500 | -0.750 | -1.750 | -3.000 | N/A | |
| 660 | -0.875 | -1.125 | -1.625 | -1.875 | -2.625 | -5.125 | N/A | |
| FN | -2.500 | -2.750 | -3.250 | -3.750 | N/A | N/A | N/A | |

| RESIDENTIAL PROGRAM ELIGIBILITY | | | | Max LTV | | |
|--|--|-----------|---------|-------------|---|--|
| Max Loan Amount | Max DTI | Reserves | FICO | Purch / R&T | C/O | |
| \$1,500,000 | 50% | 6 Months | 740 | 90.00% | 80.00% | |
| | | | 680 | 85.00% | 75.00% | |
| | | | 660 | 80.00% | 70.00% | |
| \$2,500,000 | 50% | 9 Months | 720 | 80.00% | 75.00% | |
| | | | 700 | 80.00% | 70.00% | |
| | | | 680 | 75.00% | 65.00% | |
| \$3,000,000 | 50% | 12 Months | 720 | 75.00% | 70.00% | |
| | | | 700 | 70.00% | 70.00% | |
| \$3,500,000 | 50% | 12 Months | 700 | 70.00% | N/A | |
| INVESTOR PROGRAM ELIGIBILITY | | | Max LTV | | | |
| Max Loan Amount | Reserves | Min DSCR | FICO | Purch | R/T | C/O |
| \$1,500,000 | 6 Months | 0.75 | 740 | 80.00% | 80.00% | 75.00% |
| | | | 700 | 80.00% | 80.00% | 75.00% |
| | | | 680 | 75.00% | 75.00% | 70.00% |
| | | | 660 | 75.00% | 75.00% | 60.00% |
| \$2,000,000 | 6 Months | 0.75 | 700 | 75.00% | 75.00% | 70.00% |
| | | | 680 | 70.00% | 70.00% | 65.00% |
| \$2,500,000 | 6 Months | 1.00 | 700 | 70.00% | 70.00% | 65.00% |
| | | | 680 | 65.00% | 65.00% | 60.00% |
| Declining Markets <<ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5% | | | | | | |
| Residential Highlights Primary, Secondary Homes and NOO | | | | | | |
| Occupancy | Primary, Secondary Homes (Max \$2M LnAmt) & Investment Properties | | | | | |
| Property Types | SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines | | | | | |
| Loan Programs | Fully Amortized - 30 Year Fixed Interest Only - 40 Year Fixed 10 Yr I/O | | | | | |
| Qual Payment - I/O | Qualify over the fully amortized period - 360 Months | | | | | |
| Max Cash Out | Max Cash-Out = \$1,000,000; Cash-Out > \$500,000 requires 720+ FICO & LTV ≤ 60; Cash-Out Proceeds may be used for reserve requirements | | | | | |
| No Ratio | Eligible Assets must cover 100% of the MTG Note, Minimum Reserve Requirement & 12 Months of Total Payments in DTI determination. | | | | | |
| DC - Debt Consolidation | Defined as the payoff of any Mortgage/Title Lien including delinquent property taxes, any tradeline on credit and any Federal or State Tax Liens with an established Payment Plan. See guidelines for further clarity. | | | | | |
| Prepayment Penalty | Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions. | | | | | |
| Investment Highlights Non Owner Occupied Homes | | | | | | |
| Occupancy | Investment Properties Only | | | | | |
| Property Types | SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines | | | | | |
| Loan Program | Fully Amortized - 30 Year Fixed Interest Only - 30 Year Fixed 10 Yr I/O | | | | | |
| DSCR Calculation | Fully Amortized Loans: Gross Rents / New PITIA Interest Only Loans: Gross Rents / New ITIA | | | | | |
| Gross Rents Defined | Lesser of Market Rents from 1007 or Lease Agreement. Use current lease amount when documenting 3 months of receipt. | | | | | |
| Unleased / Vacant Homes | Gross rents determined from Average Market Rents on Appraisal. Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions Unleased Properties (2+ Units): Max 1 vacant unit on refinances | | | | | |
| Eligible Payoffs | Any Mortgage Lien, Property Taxes and Insurance including delinquent property taxes or prepaids on ANY rental property. | | | | | |
| First Time Investors | Defined as borrowers without a 12 month rental property history over the most recent 12 months. | | | | | |
| Max Cash Out | \$500,000. Refer to delayed financing guidelines for other restrictions. | | | | | |
| Prepayment Penalty | Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions. | | | | | |
| Loss Payee Clause | | | | | Contact Us | Approved States |
| United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150 | | | | | Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300 | AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA WI, WA |
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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 | 10/18/2025 | 2 days | 0.100 |
| | | 7 days | 0.250 |
| | | 15 days | 0.375 |
| | | 30 days | 0.625 |

Effective: 9/18/2025 10:57

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

Non-Agency Investor/Second Home (AUS)

| | Conforming Balance | Agency Jumbo | Agency Balance |
|--------|-----------------------|-----------------|-------------------|
| Rate | FIX 30 | FIX 30 | FIX 30 |
| 10.000 | 112.056 | 111.431 | 110.681 |
| 9.875 | 111.806 | 111.181 | 110.431 |
| 9.750 | 111.556 | 110.931 | 110.181 |
| 9.625 | 111.306 | 110.681 | 109.931 |
| 9.500 | 111.056 | 110.431 | 109.681 |
| 9.375 | 110.806 | 110.181 | 109.431 |
| 9.250 | 110.556 | 109.931 | 109.181 |
| 9.125 | 110.306 | 109.681 | 108.931 |
| 9.000 | 110.056 | 109.431 | 108.681 |
| 8.875 | 109.806 | 109.181 | 108.431 |
| 8.750 | 109.556 | 108.931 | 108.181 |
| 8.625 | 109.306 | 108.681 | 107.931 |
| 8.500 | 109.056 | 108.431 | 107.681 |
| 8.375 | 108.806 | 108.181 | 107.431 |
| 8.250 | 108.556 | 107.931 | 107.181 |
| 8.125 | 108.269 | 107.644 | 106.894 |
| 8.000 | 107.981 | 107.356 | 106.606 |
| 7.875 | 107.694 | 107.069 | 106.319 |
| 7.750 | 107.389 | 106.764 | 106.014 |
| 7.625 | 107.067 | 106.442 | 105.692 |
| 7.500 | 106.728 | 106.103 | 105.353 |
| 7.375 | 106.372 | 105.747 | 104.997 |
| 7.250 | 105.996 | 105.371 | 104.621 |
| 7.125 | 105.599 | 104.974 | 104.224 |
| 7.000 | 105.183 | 104.558 | 103.808 |
| 6.875 | 104.747 | 104.122 | 103.372 |
| 6.750 | 104.290 | 103.665 | 102.915 |
| 6.625 | 103.813 | 103.188 | 102.438 |
| 6.500 | 103.316 | 102.691 | 101.941 |
| 6.375 | 102.799 | 102.174 | 101.424 |
| 6.250 | 102.263 | 101.649 | 100.899 |
| 6.125 | 101.709 | 101.165 | 100.415 |
| 6.000 | 101.138 | 100.664 | 99.914 |
| 5.875 | 100.548 | 100.148 | 99.398 |
| 5.750 | 99.942 | 99.618 | 98.868 |
| 5.625 | 99.320 | 99.074 | 98.324 |
| 5.500 | 98.682 | 98.515 | 97.765 |
| 5.375 | 98.028 | 97.903 | 97.153 |
| 5.250 | 97.359 | 97.234 | 96.484 |
| 5.125 | 96.675 | 96.550 | 95.800 |
| 5.000 | 95.975 | 95.850 | 95.100 |

| | 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 |
|----------------------------|---------------------|--------|-------------|-------------|-------------|-------------|-------------|-------------|
| | | | | | | | | |
| Purchase Money Loans | >= 780 | 0.000 | 0.000 | 0.000 | 0.000 | -0.375 | -0.375 | -0.250 |
| | 760 - 779 | 0.000 | 0.000 | 0.000 | -0.250 | -0.625 | -0.625 | -0.500 |
| | 740 - 759 | 0.000 | 0.000 | -0.125 | -0.375 | -0.875 | -1.000 | -0.750 |
| | 720 - 739 | 0.000 | 0.000 | -0.250 | -0.750 | -1.250 | -1.250 | -1.000 |
| | 700 - 719 | 0.000 | 0.000 | -0.375 | -0.875 | -1.375 | -1.500 | -1.250 |
| | 680 - 699 | 0.000 | 0.000 | -0.625 | -1.125 | -1.750 | -1.875 | -1.500 |
| Limited Cash-Out Refinance | 660 - 679 | 0.000 | 0.000 | -0.750 | -1.375 | -1.875 | -2.125 | -1.750 |
| | >= 780 | 0.000 | 0.000 | 0.000 | -0.125 | -0.500 | -0.625 | -0.500 |
| | 760 - 779 | 0.000 | 0.000 | -0.125 | -0.375 | -0.875 | -1.000 | -0.750 |
| | 740 - 759 | 0.000 | 0.000 | -0.250 | -0.750 | -1.125 | -1.375 | -1.125 |
| | 720 - 739 | 0.000 | 0.000 | -0.500 | -1.000 | -1.625 | -1.750 | -1.500 |
| | 700 - 719 | 0.000 | 0.000 | -0.625 | -1.250 | -1.875 | -2.125 | -1.750 |
| Cash-Out Refinance | 680 - 699 | 0.000 | 0.000 | -0.875 | -1.625 | -2.250 | -2.500 | -2.125 |
| | 660 - 679 | 0.000 | -0.125 | -1.125 | -1.875 | -2.500 | -3.000 | -2.375 |
| | >= 780 | -0.375 | -0.375 | -0.625 | -0.875 | -1.375 | | |
| | 760 - 779 | -0.375 | -0.375 | -0.875 | -1.250 | -1.875 | | |
| | 740 - 759 | -0.375 | -0.375 | -1.000 | -1.625 | -2.375 | | |
| | 720 - 739 | -0.375 | -0.500 | -1.375 | -2.000 | -2.750 | | |
| | 700 - 719 | -0.375 | -0.500 | -1.625 | -2.625 | -3.250 | | |
| | 680 - 699 | -0.375 | -0.625 | -2.000 | -2.875 | -3.750 | | |
| | 660 - 679 | -0.375 | -0.875 | -2.750 | -4.000 | -4.750 | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

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

| Mortgages with Subordinate Financing | 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 |
|--------------------------------------|--------------------------|--------|-------------|-------------|-------------|-------------|-------------|-------------|
| | | | | | | | | |
| | CLTV > LTV & FICO >= 720 | -0.625 | -0.625 | -0.625 | -0.875 | -1.125 | -1.125 | -1.125 |
| | 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 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150 | Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300 | AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA | | |

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| |
|------------------------------------|
| 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 |
| FULL DOC | ≥ 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) | | |
| | 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) | | |
| | 720 - 739 | 0.000 | 0.000 | (0.500) | (0.750) | (1.000) | (2.000) | (4.000) | | |
| | 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) | | | | |
| BANK STATEMENT (12 or 24) | ≥ 800 | 0.875 | 0.875 | 0.500 | 0.125 | (0.125) | (1.375) | (2.250) | | |
| | 780 - 799 | 0.875 | 0.875 | 0.375 | 0.000 | (0.250) | (1.500) | (2.375) | | |
| | 760 - 779 | 0.375 | 0.375 | (0.125) | (0.625) | (0.750) | (2.000) | (3.000) | | |
| | 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) | | |
| | 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) | | | | | | |
| TERM | 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 | | |
| | 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 | | |
| LOAN AMOUNT | 050,000-075k | (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) | | |
| | 100,001-125k | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | | |
| | 125,001-150k | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | |
| | 150,001-175k | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | |
| | 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 | | |
| DTI | 00.01-43 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | |
| | 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) | | |
| PROPERTY | 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) | | | |
| | 2-Unit | (0.375) | (0.375) | (0.375) | (0.500) | (0.500) | | | | |
| | 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 |
|---|---|--|
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United Fidelity Funding
 1300 NW Briarcliff Prkwy
 Kansas City, MO 64150
www.uffwholesale.com

| Lock Expirations | | Lock Extensions | |
|------------------|------------|-----------------|-------|
| 30 Days | 10/18/2025 | 2 days | 0.100 |
| | | 7 days | 0.250 |
| | | 15 days | 0.375 |
| | | 30 days | 0.625 |

Effective: 9/18/2025 10:57

FHA with DPA Seconds

| 30 Year Fixed | | | |
|---------------|--------|--------|--------|
| Rate | 15 Day | 30 Day | 45 Day |
| 7.750 | 99.432 | 99.343 | 98.968 |
| 7.625 | 98.672 | 98.584 | 98.209 |
| 7.500 | 98.570 | 98.481 | 98.106 |
| 7.375 | 98.456 | 98.368 | 97.993 |
| 7.250 | 98.334 | 98.246 | 97.871 |
| 7.125 | 98.008 | 97.928 | 97.553 |

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 <\$70,000 | -3.000 |

| Loss Payee Clause | Contact Us | Approved States |
|---|--|--|
| United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150 | Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300 | 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 |

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

| Lock Expirations | | Lock Extensions | |
|------------------|------------|-----------------|-------|
| 15 Days | 10/3/2025 | 2 days | 0.100 |
| 30 Days | 10/18/2025 | 7 days | 0.250 |
| 45 Days | 11/2/2025 | 15 days | 0.375 |
| | | 30 days | 0.625 |

Effective: 9/18/2025 10:57

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

Administration and Appraisal Fees

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



| Appraisal Cost Schedule | | | |
|--|-------|---------------------------------|-------|
| 1004MC (FHA/USDA) | \$475 | 1025 URAR for 2-4 Units | \$475 |
| 1004MC (Conventional) | \$475 | 2075 Drive by | \$200 |
| 1004D/442 Final Inspection | \$100 | 2016 Operating Income Statement | \$100 |
| 1073MC URAR Condo | \$475 | 1007 Schedule of Rents | \$100 |
| 1025MC URAR for 2-4 Unit (FHA) | \$550 | 2000 Field Review Appraisal | \$250 |
| Appraisal Desk (816) 457-6349 | | | |
| Extra costs for drive time or complicated assignments may apply. Please contact our Appraisal Desk for a quote | | | |
| All Refer Eligible Per Automated Findings (UW Exception form required) | | | 0.500 |

| Loss Payee Clause | Lock Desk Hours | Contact Us | Approved States |
|---|---|--|---|
| 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 | Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300 | 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 |

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