



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

Lock Expirations		Lock Extensions	
15 Days	5/30/2025	2 days	0.100
30 Days	6/14/2025	7 days	0.250
45 Days	6/29/2025	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: 5/15/2025 10:20

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
6.125	98.445	98.408	98.354	6.000	99.468	99.364	99.291	5.750	100.001	99.941	99.909	5.875	100.035	100.002	99.872
6.250	98.853	98.869	98.795	6.125	99.998	99.895	99.821	5.875	100.469	100.437	100.307	6.000	100.287	100.255	100.125
6.375	99.446	99.402	99.332	6.250	100.495	100.392	100.319	6.000	100.728	100.695	100.579	6.125	100.515	100.483	100.353
6.500	99.961	99.917	99.847	6.375	100.968	100.865	100.792	6.125	101.034	100.974	100.942	6.250	100.885	100.853	100.723
6.625	100.415	100.371	100.301	6.500	100.717	100.599	100.511	6.250	101.513	101.453	101.421	6.375	101.301	101.269	101.139
6.750	100.778	100.815	100.726	6.625	101.187	101.069	100.981	6.375	101.850	101.790	101.758	6.500	101.531	101.498	101.368
6.875	101.291	101.245	101.156	6.750	101.627	101.509	101.421	6.500	101.971	101.939	101.809	6.625	101.753	101.720	101.590
7.000	101.771	101.712	101.634	6.875	102.029	101.911	101.823	6.625	102.189	102.157	102.070	6.750	102.062	102.030	101.900
7.125	102.144	102.085	102.007	7.000	102.033	101.945	101.886	6.750	102.465	102.408	102.376	6.875	102.468	102.435	102.305
7.250	102.593	102.534	102.449	7.125	102.435	102.356	102.307	6.875	102.904	102.872	102.742	7.000	102.677	102.644	102.514

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
6.500	99.719	99.675	99.528	6.500	99.535	99.491	99.364	6.250	99.025	98.993	98.863	6.250	98.621	98.588	98.458
6.625	100.011	99.967	99.820	6.625	99.970	99.888	99.806	6.375	99.458	99.426	99.296	6.375	98.954	98.922	98.792
6.750	99.547	99.527	99.410	6.750	99.515	99.427	99.339	6.500	99.653	99.621	99.491	6.500	99.216	99.183	99.053
6.875	99.972	99.939	99.830	6.875	99.890	99.802	99.714	6.625	99.823	99.791	99.661	6.625	99.455	99.423	99.293
7.000	100.462	100.418	100.271	7.000	100.275	100.208	100.099	6.750	99.891	99.859	99.729	6.750	99.488	99.455	99.325
7.125	100.705	100.661	100.536	7.125	100.648	100.560	100.472	6.875	100.319	100.287	100.157	6.875	99.813	99.781	99.651
7.250	100.916	100.873	100.766	7.250	100.847	100.759	100.671	7.000	100.483	100.451	100.321	7.000	100.038	100.006	99.876
7.375	101.275	101.220	101.121	7.375	101.130	101.042	100.954	7.125	100.615	100.583	100.453	7.125	100.247	100.214	100.084
7.500	101.544	101.495	101.396	7.500	101.358	101.270	101.182	7.250	98.983	98.915	98.842	7.250	98.983	98.915	98.842
7.625	101.707	101.663	101.501	7.625	101.531	101.443	101.355								

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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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		
6.000	99.978	99.817	99.619	5.875	100.130	100.097	99.968	5.375	97.043	96.980	96.818	FICO >=780	0.000
6.125	100.475	100.408	100.210	6.000	100.671	100.639	100.509	5.500	97.082	97.054	97.027	FICO 740 - 779	0.000
6.250	101.049	100.982	100.784	6.125	101.207	101.175	101.045	5.625	97.641	97.614	97.586	FICO 680 - 739	0.125
6.375	101.243	101.188	101.083	6.250	101.735	101.703	101.573	5.750	97.496	97.433	97.271	FICO 660 - 679	0.250
6.500	101.708	101.653	101.548	6.375	101.301	101.268	101.138	5.875	97.814	97.786	97.758	FICO 640 - 659	0.500
6.625	102.373	102.318	102.213	6.500	101.808	101.775	101.645	6.000	98.398	98.371	98.343	FICO 620 - 639	1.500
6.750	102.717	102.689	102.662	6.625	102.317	102.284	102.154	6.125	98.919	98.892	98.864	Non-Owner	0.500
6.875	102.680	102.652	102.625	6.750	102.813	102.781	102.651	6.250	97.457	97.394	97.232	Loan Amount \$50K < \$100K	0.500
7.000	103.257	103.229	103.202									Loan < \$50K (exception only)	1.500
7.125	103.691	103.664	103.636									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	100.462	100.395	100.197	6.250	97.460	97.428	97.328	6.250	101.099	101.032	100.834	FICO >=780	0.000
6.375	100.551	100.496	100.391	6.375	97.686	97.645	97.597	6.375	100.863	100.796	100.565	FICO 740 - 779	0.000
6.500	101.056	101.001	100.896	6.500	98.045	98.004	97.955	6.500	101.447	101.380	101.149	FICO 700 - 739	0.125
6.625	101.611	101.556	101.451	6.625	98.288	98.247	98.199	6.625	101.979	101.912	101.681	FICO 680 - 699	0.250
6.750	101.699	101.632	101.519	6.750	98.538	98.506	98.376	6.750	102.492	102.425	102.194	FICO 660 - 679	0.375
6.875	101.367	101.340	101.312	6.875	98.551	98.511	98.463	6.875	102.097	102.047	101.824	FICO 640 - 659	0.875
7.000	101.944	101.917	101.889	7.000	98.750	98.711	98.662	7.000	102.660	102.610	102.387	FICO 620 - 639	1.500
7.125	102.379	102.351	102.323	7.125	98.925	98.886	98.837	7.125	103.204	103.154	102.931	CA Property	0.150
7.250	102.432	102.382	102.159	7.250	98.983	98.915	98.842	7.250	103.682	103.632	103.409	Loan < \$50K (exception)	1.500
7.375	101.096	101.029	100.798					7.375	102.858	102.791	102.560	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	100.671	100.639	100.509	6.000	99.978	99.817	99.619	5.750	97.496	97.433	97.271	6.000	99.978	99.798	99.569
6.125	101.207	101.175	101.045	6.125	100.475	100.408	100.210	5.875	97.485	97.422	97.260	6.125	100.464	100.284	100.055
6.250	101.735	101.703	101.573	6.250	101.049	100.982	100.784	6.000	97.475	97.412	97.250	6.250	100.654	100.474	100.245
6.375	101.301	101.268	101.138	6.375	101.243	101.188	101.083	6.125	97.467	97.404	97.242	6.375	101.243	101.188	101.083
6.500	101.808	101.775	101.645	6.500	101.708	101.653	101.548	6.250	97.457	97.394	97.232	6.500	101.708	101.653	101.548
6.625	102.317	102.284	102.154	6.625	102.373	102.318	102.213					6.625	102.373	102.318	102.213
6.750	102.813	102.781	102.651	6.750	102.717	102.689	102.662					6.750	102.717	102.689	102.662
				6.875	102.680	102.652	102.625					6.875	102.680	102.652	102.625
				7.000	103.257	103.229	103.202					7.000	103.257	103.229	103.202
				7.125	103.691	103.664	103.636					7.125	103.691	103.664	103.636
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	99.808	99.753	99.648	6.250	100.462	100.395	100.197	6.125	97.167	97.104	96.942	6.250	100.462	100.395	100.197
5.875	100.127	100.071	99.966	6.375	100.551	100.496	100.391	6.250	97.157	97.094	96.932	6.375	100.551	100.496	100.391
6.000	100.499	100.444	100.339	6.500	101.056	101.001	100.896					6.500	101.056	101.001	100.896
6.125	100.846	100.790	100.685	6.625	101.611	101.556	101.451					6.625	101.611	101.556	101.451
6.250	100.673	100.611	100.549	6.750	101.699	101.632	101.519					6.750	101.699	101.632	101.519
6.375	100.716	100.654	100.592	6.875	101.367	101.340	101.312					6.875	101.367	101.340	101.312
6.500	101.183	101.121	101.059	7.000	101.944	101.917	101.889					7.000	101.944	101.917	101.889
6.625	101.366	101.304	101.242	7.125	102.379	102.351	102.323					7.125	102.379	102.351	102.323
6.750	98.538	98.506	98.376	7.250	102.432	102.382	102.159					7.250	102.432	102.382	102.159
				7.375	101.096	101.029	100.798					7.375	101.096	101.029	100.798

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		



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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

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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	109.317	11.500	110.476
11.375	109.067	11.375	110.210
11.250	108.817	11.250	109.945
11.125	108.567	11.125	109.679
11.000	108.317	11.000	109.414
10.875	108.067	10.875	109.148
10.750	107.817	10.750	108.882
10.625	107.567	10.625	108.617
10.500	107.317	10.500	108.351
10.375	107.067	10.375	108.085
10.250	106.817	10.250	107.820
10.125	106.567	10.125	107.554
10.000	106.317	10.000	107.289
9.875	106.067	9.875	107.023
9.750	105.817	9.750	106.757
9.625	105.567	9.625	106.492
9.500	105.317	9.500	106.226
9.375	105.067	9.375	105.960
9.250	104.817	9.250	105.695
9.125	104.567	9.125	105.429
9.000	104.317	9.000	105.164
8.875	104.067	8.875	104.898
8.750	103.817	8.750	104.632
8.625	103.567	8.625	104.366
8.500	103.317	8.500	104.100
8.375	103.067	8.375	103.834
8.250	102.817	8.250	103.568
8.125	102.567	8.125	103.302
8.000	102.317	8.000	103.036
7.875	102.067	7.875	102.770
7.750	101.817	7.750	102.504
7.625	101.567	7.625	102.238
7.500	101.317	7.500	101.972
7.375	101.067	7.375	101.706
7.250	100.817	7.250	101.440
7.125	100.567	7.125	101.174
7.000	100.317	7.000	100.908
6.875	100.067	6.875	100.642
6.750	99.817	6.750	100.376
6.625	99.567	6.625	100.110
6.500	99.317	6.500	99.844
6.375	99.067	6.375	99.578
6.250	98.817	6.250	99.312
6.125	98.567	6.125	99.046
6.000	98.317	6.000	98.780
5.875	98.067	5.875	98.514
5.750	97.817	5.750	98.248
5.625	97.567	5.625	97.982
5.500	97.317	5.500	97.716

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
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	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	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
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
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	0.325	0.325
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
	Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property 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	-0.250	-
	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	-0.250	-
	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	-0.250	-
	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	-0.250	-
	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	-0.250	-

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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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	6/14/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 5/15/2025 10:20

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
6.875%	98.775	6.875%	99.275
6.990%	99.275	6.990%	99.775
7.125%	99.775	7.125%	100.275
7.250%	100.275	7.250%	100.775
7.375%	100.713	7.375%	101.213
7.500%	101.119	7.500%	101.650
7.625%	101.494	7.625%	102.088
7.750%	101.869	7.750%	102.525
7.875%	102.213	7.875%	102.900
7.990%	102.556	7.990%	103.275
8.125%	102.869	8.125%	103.650
8.250%	103.181	8.250%	104.025
8.375%	103.494	8.375%	104.338
8.500%	103.744	8.500%	104.650
8.625%	103.994	8.625%	104.963
8.750%	104.244	8.750%	105.213
8.875%	104.494	8.875%	105.463
8.990%	104.744	8.990%	105.713
9.125%	104.994	9.125%	105.963
9.250%	105.244	9.250%	106.213
9.375%	105.494	9.375%	106.463
9.500%	105.744	9.500%	106.713
9.625%	105.994	9.625%	106.963
Max YSP 101.000 - up to 1.75MM		Max YSP w No Prepay 100.000	
Max YSP 100.500 - 1.75MM to 2MM		Max YSP 101.000	
Max YSP 100.000 - 2MM to 3MM			

Investor NQM -- LLPAs							
Other							
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
I/O	-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

Price Adjustments								
Residential NQM -- LLPAs								
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
Bank Statement / No Ratio								
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	-2.625	-3.500	-5.125	N/A	N/A
Residential NQM -- LLPAs								
LTV	55	60	65	70	75	80	85	90
I/O	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.375	-0.375	-0.375	-0.625	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.750	-0.750	-0.750	-1.000	-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	-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	

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

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

Contact Us

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

Approved States

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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RESIDENTIAL PROGRAM LIMITATIONS

Overlays	Limit
Interest Only / 2-4 Units	80% LTV
2nd Home / Investor (Min FICO 680 / Max \$2.5M Loan Size)	80% LTV (Purch & R/T) 75% LTV (Cash-Out)
No Ratio / Asset Depletion	80% LTV
Non Warrantable Condos	80% LTV
Residual Income	\$2,500.00
12 Mos Profit & Loss w/ 2mo Bank Stmt	80% (Purchase) 70% (Refinance)

INVESTOR PROGRAM LIMITATIONS

Overlays	Limit
Foreign National	80% LTV
First Time Investors	80% LTV (Purch & R/T)
Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
DSCR < 1.00x (0.75x Min)	80% LTV
Purchase & Rate/Term Only, Min 680, Min \$250,000 LnAmt	80% LTV



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	6/14/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective:

5/15/2025 10:20

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	110.482	109.857	109.107
9.875	110.232	109.607	108.857
9.750	109.982	109.357	108.607
9.625	109.732	109.107	108.357
9.500	109.482	108.857	108.107
9.375	109.232	108.607	107.857
9.250	108.982	108.357	107.607
9.125	108.732	108.107	107.357
9.000	108.482	107.857	107.107
8.875	108.232	107.607	106.857
8.750	107.982	107.357	106.607
8.625	107.732	107.107	106.357
8.500	107.482	106.857	106.107
8.375	107.232	106.607	105.857
8.250	106.982	106.357	105.607
8.125	106.593	105.968	105.218
8.000	106.204	105.579	104.829
7.875	105.816	105.191	104.441
7.750	105.414	104.789	104.039
7.625	105.000	104.375	103.625
7.500	104.573	103.948	103.198
7.375	104.133	103.508	102.758
7.250	103.678	103.053	102.303
7.125	103.210	102.585	101.835
7.000	102.728	102.103	101.353
6.875	102.232	101.622	100.872
6.750	101.722	101.176	100.426
6.625	101.199	100.718	99.968
6.500	100.663	100.248	99.498
6.375	100.113	99.767	99.017
6.250	99.550	99.275	98.525
6.125	98.975	98.772	98.022
6.000	98.388	98.258	97.508
5.875	97.788	97.663	96.913
5.750	97.175	97.050	96.300
5.625	96.550	96.425	95.675
5.500	95.913	95.788	95.038
5.375	95.263	95.138	94.388
5.250	94.602	94.477	93.727
5.125	93.932	93.807	93.057
5.000	93.251	93.126	92.376

	Credit Score / CLTV					
		<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
Purchase Money Loans	>= 780	0.000	0.000	0.000	0.000	-0.375
	760 - 779	0.000	0.000	0.000	-0.250	-0.625
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
	700 - 719	0.000	0.000	-0.375	-0.875	-1.375
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750
Limited Cash-Out Refinance	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
	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
	700 - 719	0.000	0.000	-0.625	-1.250	-1.875
Cash-Out Refinance	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	
	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
Purchase Money Loans & Limited Cash-Out Refinance	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	-0.500	-0.500	-0.750	-0.750	-1.000
	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
Cash-Out Refinance	Manufactured Homes					
	Investor	-1.125	-1.125	-1.625	-2.125	
	Second Home	-1.125	-1.125	-1.625	-2.125	
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	
	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	
	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Condo / Coop	0.000	0.000	-0.125	-0.125	
	Manufactured Homes					

Mortgages with Subordinate Financing	Credit Score / CLTV					
		<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125
	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 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	1.625	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)		
	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
	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

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

Effective: 5/15/2025 10:20

Lock Expirations		Lock Extensions	
30 Days	6/14/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

FHA with DPA Seconds

30 Year Fixed			
Rate	15 Day	30 Day	45 Day
7.875	101.429	101.374	100.999
7.750	101.328	101.274	100.899
7.625	100.537	100.483	100.108
7.500	100.435	100.380	100.005
7.375	100.321	100.267	99.892
7.250	100.199	100.144	99.769

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

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 Kansas City MO, 64150
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Lock Expirations		Lock Extensions	
15 Days	5/30/2025	2 days	0.100
30 Days	6/14/2025	7 days	0.250
45 Days	6/29/2025	15 days	0.375
		30 days	0.625

Effective: 5/15/2025 10:20

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

DID YOU KNOW?
PRICE. PRODUCTS. SERVICE.
IT'S ALL WE DO.



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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