

6/10/2025 10:23

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	6/25/2025	2 days	0.100
30 Days	7/10/2025	7 days	0.250
45 Days	7/25/2025	15 days	0.375
		30 days	0.625

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

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CON	<b>IVENTION</b>	AL 30/25Y	R FIXED	CC	NVENTION	NAL 20 YR	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	IAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.125	98.703	98.684	98.617	6.000	99.825	99.730	99.652	5.750	100.227	100.136	100.077	5.875	100.157	100.128	99.962
5.250	99.093	99.197	99.123	6.125	100.337	100.242	100.164	5.875	100.596	100.567	100.401	6.000	100.419	100.390	100.224
5.375	99.660	99.680	99.606	6.250	100.820	100.725	100.647	6.000	100.862	100.832	100.707	6.125	100.659	100.629	100.463
5.500	100.215	100.168	100.114	6.375	101.269	101.174	101.095	6.125	101.157	101.072	101.007	6.250	101.073	101.043	100.853
5.625	100.677	100.630	100.576	6.500	100.845	100.734	100.641	6.250	101.474	101.383	101.324	6.375	101.484	101.455	101.264
5.750	100.967	101.075	100.987	6.625	101.293	101.183	101.089	6.375	101.923	101.894	101.703	6.500	101.722	101.693	101.502
.875	101.501	101.540	101.452	6.750	101.707	101.596	101.503	6.500	102.165	102.136	101.946	6.625	101.948	101.918	101.728
.000	101.975	101.992	101.904	6.875	102.093	101.983	101.889	6.625	102.377	102.347	102.157	6.750	102.157	102.128	101.938
.125	102.422	102.360	102.291	7.000	102.317	102.231	102.169	6.750	102.492	102.463	102.273	6.875	102.562	102.533	102.342
'.250	102.807	102.743	102.673	7.125	102.763	102.678	102.615	6.875	103.001	102.972	102.782	7.000	102.771	102.741	102.551
	NV 30 YR				NV 20 YR				DNV 15 YR				NV 10 YR		
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.500	99.857	99.810	99.614	6.500	99.779	99.722	99.659	6.250	99.215	99.185	98.995	6.250	98.809	98.779	98.589
.625	100.218	100.155	100.092	6.625	100.275	100.218	100.155	6.375	99.647	99.618	99.428	6.375	99.139	99.109	98.919
.750	100.739	100.684	100.623	6.750	100.791	100.739	100.684	6.500	99.849	99.819	99.629	6.500	99.410	99.381	99.191
.875	101.181	101.126	101.065	6.875	101.233	101.181	101.126	6.625	100.016	99.987	99.797	6.625	99.651	99.622	99.432
.000	101.626	101.571	101.510	7.000	101.678	101.626	101.571	6.750	99.989	99.960	99.770	6.750	99.584	99.554	99.364
.125	101.997	101.942	101.880	7.125	102.048	101.997	101.942	6.875	100.417	100.387	100.197	6.875	99.908	99.879	99.689
.250	102.354	102.299	102.237	7.250	102.405	102.354	102.299	7.000	100.580	100.551	100.361	7.000	100.142	100.113	99.923
.375	102.504	102.449	102.388	7.375	102.556	102.504	102.449	7.125	100.711	100.681	100.491	7.125	100.354	100.325	100.134
.500	102.743	102.688	102.627	7.500	102.795	102.743	102.688	7.250	98.512	98.397	98.280	7.250	98.512	98.397	98.280
.625	102.931	102.877	102.815	7.625	102.983	102.931	102.877					<b>↓</b>			
	SOER 5	5/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	l0/6 ARM	ς		Misc Price	Adjustme	nts
	331113	,, 0 , 1111113			50110	707111110			30111.	.0,07	_	No Impou	nds (Non-CA)	, lajastine	0.250
												No Impou	nds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	0	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	: Program Da	ata		No Curren	t Program D	ata	2-4 Unit			1.000
		Ü								Ü		Condo, LT	V > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
		ss Payee			Lo	ck Desk H	lours	Contact Us Email: locks@uffmortgage.com						ed States	
	United Fidelit	, 0			8:3	0am - 5:00p	om CST	l				1 ' '	A, CO, FL, GA		
			wy, Suite 27	5	Lock O	nline Unitl 8	:00pm CST		Lock Desk: (	,		ME, MI, N	IN, MO, NC, I		
	Kar	nsas City, M	טלבו4ס כ					l Ir	side Sales:	(816) 45/-	63UU		SC, TN, TX	, VA, WA,WI	



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	0/	10/2025 10:								WWW.UFFEA		_			
						Con	form	ning	LLPA	\S					
	Demok	oce Man	ov Loons	LLDA	hu Candid			8			Refinance	Loans –	LLPA by	Credit Sco	ore/LTV
	Purch	iase Mon	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	cable for		TV Rang		rthan 15	voare		Credit Score			LTV Rang	ge for all loans	
Credit Score	>0%	>30%	cable for >60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780			0.000%						0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779			0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739			0.125% 0.250%							740 – 759 720 – 739	0.375% 0.375%		1.000% 1.375%	1.625% 2.000%	2.375%
700 – 719			0.230 %							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%	0.625%	2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375%		3.125% 3.375%	4.625% 4.875%	5.125% 5.125%
									1.70070	Additional L					
Add	litional LL	PAS DY L	oan Attri	bute App	olicable to	Purcha	se money	/ Loans				Refinance	ces		
Loan Feature				L	.TV Rang	е				Loan Feature			LTV Rang	je	
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo			0.000% 0.125%							Condo	0.000%	-	0.125%	0.125%	0.750%
Investment			1.625%					4.125%		Investment Second home	1.125% 1.125%		1.625% 1.625%	2.125% 2.125%	3.375% 3.375%
Second home			1.625%						4.125%	Manufactured	0.500%		0.500%	0.500%	0.500%
Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four-	0.000%	0.000%	0.375%	0.375%	0.625%
home	0.00070	0.00070	0.00070	0.00070	0.00070	0.00070	0.00070	0.00070	0.00070	unit property	0.00070	0.00070	0.07070	0.07070	0.02070
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance	0.5000/	0.5000/	0.7500/	0.7500/	4.0000/	4.0000/	4.0000/	4.0000/	4.0000/	High-balance	0.0000/	0.0000/	0.0500/	0.0500/	0.0500/
fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
financing	Limited	Cash-ou	t Refinan	ces – II	PA by Cr	edit Scor	e/LTV Ra	ntio		ΔΙΙΙΙΡΔ	s will be v	vaived fo	or the fo	llowing lo	ans
					TV Rang					7.11 E.E.1 7.1		meReady	_	noming io	ano
Credit Score		Applic	cable for	all loans	with tern	ns greate	r than 15	years		Loans to first-tir				income ≤10	00% area
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%					igh-cost are	
≥ = 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%	Loa	ns meeting	Duty to S	Serve requ	irements	
760 – 779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.0050/						
100 110	0.00070								0.625%						
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%		1.000%						
			0.250%	0.750% 1.000%	1.125% 1.625%	1.375% 1.750%	1.125% 1.500%	1.000%							
740 – 759	0.000%	0.000%		1.000%	1.625%	1.750%	1.500%	1.000% 1.250%	1.000%						
740 – 759 720 – 739	0.000%	0.000% 0.000%	0.500%	1.000% 1.250%	1.625% 1.875%	1.750% 2.125%	1.500% 1.750%	1.000% 1.250% 1.625%	1.000% 1.250%						
740 – 759 720 – 739 700 – 719	0.000% 0.000% 0.000%	0.000% 0.000% 0.000%	0.500% 0.625%	1.000% 1.250% 1.625%	1.625% 1.875% 2.250%	1.750% 2.125% 2.500%	1.500% 1.750% 2.125%	1.000% 1.250% 1.625% 1.750%	1.000% 1.250% 1.625%						
740 – 759 720 – 739 700 – 719 680 – 699	0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000%	0.500% 0.625% 0.875%	1.000% 1.250% 1.625%	1.625% 1.875% 2.250%	1.750% 2.125% 2.500% 3.000%	1.500% 1.750% 2.125% 2.375%	1.000% 1.250% 1.625% 1.750% 2.125%	1.000% 1.250% 1.625% 1.750%						
740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500%						
740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Applica	1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca	1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500%						
740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat	0.500% 0.625% 0.875% 1.125% 1.375% 1.750% n Attribut	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Applica	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% efinances	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%						
740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loal	0.500% 0.625% 0.875% 1.125% 1.375% 1.750% 1.750% Attribut	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Application	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L. TV Rang >75%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinances	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%						
740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio	0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat	0.500% 0.625% 0.875% 1.125% 1.375% 1.750% 1.750% Attribut	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Application	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% efinances	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%						
740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30%	0.500% 0.625% 0.875% 1.125% 1.375% 1.750% 1.750% Attribut	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Applicate >70% 0.000%	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li.TV Rang >75% 0.000%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinances	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250%						
740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loal >30% 0.000%	0.500% 0.625% 0.875% 1.125% 1.375% 1.750% n Attribut >60% 0.000%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Applici >70% 0.000%	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li.TV Rang >75% 0.000%	1.750% 2.125% 2.500% 3.000% 3.375% mited Ca e >80% 0.000%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% efinance: >90% 0.250%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250%						
740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% 5 by Loat >30% 0.000% 1.125%	0.500% 0.625% 0.875% 1.125% 1.375% 1.750% • Attribut >60% 0.000% 0.125%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Application	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L TV Rang >75% 0.000% 0.750%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% <b>sh-out R</b> >85% 0.000% 0.750%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% efinance: >90% 0.250% 0.750% 4.125%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 						
740 − 759 720 − 739 700 − 719 680 − 699 660 − 679 640 − 659 ≤ 639 Additio  Loan Feature  Adjustable-rate mortgage Condo Investment property Second home Manufactured	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% 5 by Loat >30% 0.000% 1.125%	0.500% 0.625% 0.875% 1.125% 1.375% 1.750% 0.000% 0.000% 0.125% 1.625%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Application	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L TV Rang >75% 0.000% 3.375%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinance: >90% 0.250% 4.125%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 						
740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature  Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat  >30% 0.000% 1.125%	0.500% 0.625% 0.875% 1.125% 1.375% 1.750% 0.000% 0.125% 1.625% 0.500%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% e Applic  >70% 0.000% 0.125% 2.125% 0.500%	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L TV Rang >75% 0.000% 3.375% 0.500%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Cae  >80% 0.000% 4.125% 4.125% 0.500%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinance: >90% 0.250% 4.125%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125% 0.500%						
740 − 759 720 − 739 700 − 719 680 − 699 660 − 679 640 − 659 ≤ 639  Additio  Loan Feature  Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa  >30% 0.000% 1.125% 0.500%	0.500% 0.625% 0.875% 1.125% 1.750% • Attribut >60% 0.000% 0.125% 1.625% 1.625% 0.500%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% e Applic  >70% 0.000% 0.125% 2.125% 0.500%	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L TV Rang >75% 0.000% 3.375% 0.500%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Cae  >80% 0.000% 4.125% 4.125% 0.500%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125% 4.125% 0.500%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125% 0.500%						
740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature  Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 1.125% 0.500% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% 0.000% 0.000% 1.125% 0.000% 0.000% 0.000%	0.500% 0.625% 0.875% 1.125% 1.750% • Attribut >60% 0.000% 0.125% 1.625% 1.625% 0.500%	1.000% 1.250% 1.625% 1.875% 2.125% 2.500% 6 Applic  >70% 0.000% 0.125% 2.125% 2.125% 0.500% 0.375% 0.750%	1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 3.375% 0.500% 0.625% 1.000%	1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Cae >80% 0.000% 4.125% 4.125% 0.500% 1.000%	1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R  >85% 0.000% 4.125% 4.125% 0.500% 1.000%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125% 4.125% 0.500%	1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.250% 4.125% 0.500% 0.625% 1.000%						



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

 Lock Expirations
 Lock Extensions

 15 Days
 6/25/2025
 2 days
 0.100

 30 Days
 7/10/2025
 7 days
 0.250

 45 Days
 7/25/2025
 15 days
 0.375

 30 days
 0.625

Effective: 6/10/2025 10:23

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

Effective	e: 6	5/10/2025 1	0:23						wv	VW.UFFEAG	ELE.COM				
		(	GOV	ERNN	ΛEΝ	T FH	A an	d US	SDA				FHA #26	5557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed		П	FHA	5/1 ARM			FHA - Price	e Adjustme	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	780		0.000
6.000	100.119	99.955	99.790	5.875	100.320	100.291	100.101	5.375	97.128	97.065	96.903	FICO 740	) - 779		0.000
6.125	100.631	100.542	100.377	6.000	100.862	100.833	100.642	5.500	97.146	97.113	97.079	FICO 680	) - 739		0.125
5.250	101.141	101.095	100.930	6.125	101.395	101.365	101.175	5.625	97.706	97.673	97.639	FICO 660	) - 679		0.250
6.375	101.325	101.242	101.108	6.250	101.923	101.894	101.704	5.750	97.583	97.520	97.358	FICO 640	- 659		0.500
6.500	101.880	101.797	101.663	6.375	101.389	101.360	101.169	5.875	97.877	97.844	97.810	FICO 620	- 639		1.500
6.625	102.458	102.374	102.240	6.500	101.902	101.873	101.682	6.000	98.464	98.430	98.397				
6.750	102.817	102.767	102.716	6.625	102.408	102.378	102.188	6.125	98.963	98.929	98.896	Non-Ow	ner		0.500
6.875	102.930	102.880	102.829	6.750	102.901	102.872	102.682	6.250	97.545	97.482	97.320	Loan Am	ount \$50K < \$:	100K	0.500
7.000	103.439	103.389	103.338									Loan < \$	50K (exception	only)	1.500
7.125	103.853	103.803	103.753									All FHA S	treamline Loan	ıs	0.250
												All FHA F	tefinance Loans	;	0.125
F	HA 30 YR	Fixed Higl	h Bal	FH	IA 15 YR	Fixed Higl	h Bal	RU	IRAL HOUS	SING 30 Y	'R Fixed	П	USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	780		0.000
5.250	100.605	100.558	100.394	6.250	97.648	97.619	97.429	6.250	101.261	101.215	101.050	FICO 740	) - 779		0.000
5.375	100.633	100.549	100.415	6.375	97.601	97.524	97.451	6.375	101.026	100.947	100.745	FICO 700	) - 739		0.125
5.500	101.228	101.144	101.010	6.500	97.844	97.767	97.694	6.500	101.610	101.531	101.329	FICO 680	) - 699		0.250
5.625	101.695	101.612	101.478	6.625	98.133	98.103	97.913	6.625	102.137	102.059	101.857	FICO 660	) - 679		0.375
5.750	101.872	101.794	101.591	6.750	98.626	98.597	98.407	6.750	102.697	102.619	102.416	FICO 640	) - 659		0.875
5.875	101.617	101.567	101.517	6.875	98.312	98.262	98.203	6.875	102.234	102.187	102.007	FICO 620	) - 639		1.500
7.000	102.126	102.076	102.026	7.000	98.478	98.428	98.369	7.000	102.792	102.745	102.566	CA Prope	erty		0.150
7.125	102.541	102.491	102.440	7.125	98.622	98.572	98.514	7.125	103.333	103.286	103.106	Loan < \$	50K (exception	)	1.500
7.250	102.513	102.466	102.286	7.250	98.512	98.397	98.280	7.250	103.806	103.760	103.580		finance Loans	,	0.125
7.375	101.083	101.036	100.856					7.375	102.939	102.892	102.712	*Other S	t. Adjustments	may apply	
												1			
						GOV	/ERN	MF	NT V	/Δ					
	VA 15	YR Fixed				YR Fixed				ARM 1/1	/5	П	VA 30 YR	Fixed IRI	RRI
Rate	15-Day	30-Day	45-Dav	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.000	100.862	100.833	100.642	6.000	100.119	99.955	99.790	5.750	97.583	97.520	97.358	6.000	100.119	99.901	99.633
5.125	101.395	101.365	101.175	6.125	100.631	100.542	100.377	5.875	97.571	97.508	97.346	6.125	100.631	100.413	100.145
5.250	101.923	101.894	101.704	6.250	101.141	101.095	100.930	6.000	97.563	97.500	97.338	6.250	100.789	100.572	100.304
5.375	101.389	101.360	101.169	6.375	101.325	101.242	101.108	6.125	97.554	97.491	97.329	6.375	101.325	101.242	101.108
5.500	101.902	101.873	101.682	6.500	101.880	101.797	101.663	6.250	97.545	97.482	97.320	6.500	101.880	101.797	101.663
5.625	102.408	102.378	102.188	6.625	102.458	102.374	102.240					6.625	102.458	102.374	102.240
5.750	102.901	102.872	102.682	6.750	102.817	102.767	102.716					6.750	102.817	102.767	102.716
				6.875	102.930	102.880	102.829					6.875	102.930	102.880	102.829
				7.000	103.439	103.389	103.338					7.000	103.439	103.389	103.338
				7.125	103.853	103.803	103.753					7.125	103.853	103.803	103.753
	VA 15 YR F					ixed High		2-4	•	1 ARM HE			VA 30 YR F		
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	99.976	99.918	99.809	6.250	100.605	100.558	100.394	6.125	97.254	97.191	97.029	6.250	100.605	100.558	100.394
5.875	100.255	100.196	100.088	6.375	100.633	100.549	100.415	6.250	97.245	97.182	97.020	6.375	100.633	100.549	100.415
5.000	100.624	100.566	100.457	6.500	101.228	101.144	101.010	П				6.500	101.228	101.144	101.010
5.125	100.960	100.902	100.793	6.625	101.695	101.612	101.478	П				6.625	101.695	101.612	101.478
5.250	100.754	100.674	100.594	6.750	101.872	101.794	101.591	П				6.750	101.872	101.794	101.591
5.375	100.713	100.632	100.552	6.875	101.617	101.567	101.517	П				6.875	101.617	101.567	101.517
5.500	101.179	101.099	101.019	7.000	102.126	102.076	102.026	П				7.000	102.126	102.076	102.026
6.625	101.362	101.282	101.201	7.125	102.541	102.491	102.440	П				7.125	102.541	102.491	102.440
5.750	98.626	98.597	98.407	7.250	102.513	102.466	102.286					7.250	102.513	102.466	102.286
				7.375	101.083	101.036	100.856	<b> </b>				7.375	101.083	101.036	100.856
			VA Price		s			7-	- Sin						1000
ICO>=74	0		0.000	VA Loans			0.250								
FICO 680	- 739		0.125	Non-Owner			0.500	=			nim.	-			-
ICO 660	- 679		0.250	Loan Amou	nt \$50K < \$1	00K	0.500			SE	RVING				HAE
ICO 640	- 659		2.000	Loan < \$50k	(exception	only)	1.500				VA	8 V	A IRRF	ILS	
ICO 620	- 639		3.000												
		ss Payee	Clause			ock Desk H	lours		Con	tact Us			Annroy	ed States	
	United Fideli			TIMA				Fm	ail: locks@		ge.com	AR A7 (	CA, CO, FL, GA		
			kwy, Suite 27		1	80am - 5:00p		1	Lock Desk: (	_	_		MN, MO, NC,		
		nsas City, M			Lock O	nline Unitl 8	:UUpm CST	1	nside Sales:			' '		(, VA, WA,W	
					1					. ,					



Non-QM UW Fee \$1,499

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

2 days 7 days 0.250 15 days 0.375 30 days 0.625

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

Effective:	6/10/2025 10	:23		
			NON-QM:	
Residentia	al 30 Yr Fixed		DSCR	
11.500	109.457	11.500	110.546	
11.375	109.207	11.375	110.280	
11.250	108.957	11.250	110.015	
11.125	108.707	11.125	109.749	
11.000	108.457	11.000	109.484	
10.875	108.207	10.875	109.218	
10.750	107.957	10.750	108.952	
10.625	107.707	10.625	108.687	
10.500	107.457	10.500	108.421	
10.375	107.207	10.375	108.155	
10.250	106.957	10.250	107.890	
10.125	106.707	10.125	107.624	
10.000	106.457	10.000	107.359	
9.875	106.207	9.875	107.093	
9.750	105.957	9.750	106.827	
9.625	105.707	9.625	106.562	
9.500	105.457	9.500	106.296	
9.375	105.207	9.375	106.030	
9.250	104.957	9.250	105.765	
9.125	104.707	9.125	105.499	
9.000	104.457	9.000	105.234	
8.875	104.207	8.875	104.952	
8.750	103.957	8.750	104.671	
8.625	103.707	8.625	104.390	
8.500	103.457	8.500	104.109	
8.375	103.207	8.375	103.827	
8.250	102.957	8.250	103.546	
8.125	102.675	8.125	103.264	
8.000	102.394	8.000	102.983	
7.875	102.082	7.875	102.671	
7.750	101.769	7.750	102.358	
7.625	101.394	7.625	101.983	
7.500	101.019	7.500	101.608	
7.375	100.644	7.375	101.233	
7.250	100.269	7.250	100.796	
7.125	99.894	7.125	100.358	
7.000	99.519	7.000	99.858	
6.875	99.082	6.875	99.358	
6.750	98.644	6.750	98.796	
6.625	98.144	6.625	98.233	
6.500	97.644	6.500	97.671	
6.375	97.082	6.375	97.046	
6.250	96.519	6.250	96.358	
6.125	95.894	6.125	95.671	
6.000	95.269	6.000	94.983	
5.875	94.582	5.875	94.233	
5.750	93.894	5.750	93.483	
5.625	93.207	5.625	92.733	
5.500	92.520	5.500	91.983	

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

PLUS	(Tighter credit k	OOX,	best	pric	ing)					
	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	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	
	>\$2.5mm, <=\$3.0mm >\$3.0mm, <=\$3.5mm	-0.250	-0.125 -0.250	-0.250 -0.500	-0.375 -0.625	-0.500	-0.625	-	-	
	>\$5.0mm, <b>₹</b> -\$5.5mm	-0.230	-0.230	-0.300	-0.623	-			-	
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	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	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLPAs	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
E-II D-	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LLPAs	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
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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

Minimum Loan Size \$150,000

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	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
	>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
	760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
DSCR	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
DSCR	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
	660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
	640 - 659							
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
Loan Size	>=\$2.0mm, <\$2.5mm							
	>=2.5mm, <\$3.0mm							
	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
DSCR	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
Dock	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event	FC/SS/DIL/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
		0.250	0.250	0.250	0.250	0.250	0.250	0.250
	Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Type	Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
LLPAs	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
		-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
		-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
		0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
Property		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
LLPAs		-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
		0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
		0.250	0.250	0.250	0.250	0.250	0.250	0.250

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@ullinortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,
1300 NW Briarcliff Pkwy, Suite 275	I nck Desk: (X16) 45 /-644()	KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,
Kansas City, MO 64150	, ,	NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,
	Inside Sales: (816) 457-6300	WI, WA



Non-QM UW Fee \$1,499 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

 Lock Expirations
 Lock Extensions

 Days
 7/10/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

## NON-QM

	Residential 30YR Fixed	
Rate	30 Day	
6.875%	99.075	
6.990%	99.575	
7.125%	100.075	
7.250%	100.481	
7.375%	100.888	
7.500%	101.263	
7.625%	101.606	
7.750%	101.919	
7.875%	102.231	
7.990%	102.544	
8.125%	102.856	
8.250%	103.169	
8.375%	103.419	
8.500%	103.669	
8.625%	103.919	
8.750%	104.169	
8.875%	104.419	
8.990%	104.669	
9.125%	104.919	
9.250%	105.169	
9.375%	105.419	
9.500%	105.669	l
9.625%	105.919	
Ma	ax Price (Owner Occ / 2Yr+ PPP)	102.000
	Max Price (1 Yr PPP)	100.500
	Max Price (No Prepay)	99.500

	IN	UN-U
	Investor 30YR Fixed	
Rate	30 Day	
6.875%	99.375	
6.990%	99.875	
7.125%	100.375	
7.250%	100.875	
7.375%	101.313	
7.500%	101.750	
7.625%	102.125	
7.750%	102.500	
7.875%	102.875	
7.990%	103.250	
8.125%	103.625	
8.250%	104.000	
8.375%	104.375	
8.500%	104.688	
8.625%	105.000	
8.750%	105.313	
8.875%	105.563	
8.990%	105.813	
9.125%	106.063	
9.250%	106.313	
9.375%	106.563	
9.500%	106.813	
9.625%	107.063	
Max Price (	Owner Occ / 2Yr+	102.000
Max Price (	1Yr PPP)	100.500
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						
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A						
Cash-Out   FICO ≥ 720	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A						
Cash-Out   FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A						
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500						
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250						
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A						
Loan Amt <\$150K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250						
Loan Amt <\$250K	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125						
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A						
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A						
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250						
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625						
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375						
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500						
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000						
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A						
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250						
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500						

			ice Adjustm					
		Reside	ntial NQN		s			
			Full Doo					
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250 -1.750	-0.500 -2.000	-1.250 -2.750	-2.125	-3.125	-6.250	N/A
660	-1.625		atement		-3.500	-5.000	N/A	N/A
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
			ntial NQN					
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out   FICO ≥ 720	-0.250	-0.250	-0.250	-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 Loan Amt > \$2.0M	0.000 -0.125	0.000 -0.125	0.000 -0.250	0.000 -0.375	0.000 -0.500	0.000 -0.500	N/A N/A	N/A N/A
· · · · · · · · · · · · · · · · · · ·	-1.000	-0.125	-0.250	-1.250	-0.500 N/A		_	N/A
Loan Amt > \$3.0M ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A N/A	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	-0.373	-0.373	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *		-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
1033			IQM LLF		0.300	0.500	0.750	0.730
	DSC	R ≥ 1.00	x / 3 Yr Pr					
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	I

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out District Control C	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty  vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty  Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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Tax Cash Out Io Ratio C - Debt Consolidation repayment Penalty  Investment Highlights Ioccupancy roperty Types Ioan Program ISCR Calculation Iross Rents Defined Inleased / Vacant Holi Inligible Payoffs Irist Time Investors Inax Cash Out	mes United Fi	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,1 must cover payoff of further cla lity; Standaree structural Prepayr Non Own payoff of d to a structural Prepayr On the structu	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity.  Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (	equires 720+ FIGUINING RESERVATION RESERVA	irrement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% structure; OR 2-Year	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol ceipt.  6 stepdown fee structure; Ol ceipt.  6 stepdown fee structure; Ol s nortgage.com ) 457-6440



Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

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

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

#### Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
0.44			
Rate	FIX 30	FIX 30	FIX 30
10.000	110.755	110.130	109.380
9.875	110.505	109.880	109.130
9.750	110.255	109.630	108.880
9.625	110.005	109.380	108.630
9.500	109.755	109.130	108.380
9.375	109.505	108.880	108.130
9.250	109.255	108.630	107.880
9.125	109.005	108.380	107.630
9.000	108.755	108.130	107.380
8.875	108.505	107.880	107.130
8.750	108.255	107.630	106.880
8.625	108.005	107.380	106.630
8.500	107.755	107.130	106.380
8.375	107.505	106.880	106.130
8.250	107.255	106.630	105.880
8.125	106.853	106.228	105.478
8.000	106.450	105.825	105.075
7.875	106.048	105.423	104.673
7.750	105.632	105.007	104.257
7.625	105.204	104.579	103.829
7.500	104.763	104.138	103.388
7.375	104.309	103.684	102.934
7.250	103.842	103.217	102.467
7.125	103.360	102.735	101.985
7.000	102.864	102.239	101.489
6.875	102.354	101.729	100.979
6.750	101.831	101.271	100.521
6.625	101.294	100.801	100.051
6.500	100.745	100.321	99.571
6.375	100.183	99.828	99.078
6.250	99.608	99.326	98.576
6.125	99.021	98.812	98.062
6.000	98.422	98.288	97.538
5.875	97.811	97.686	96.936
5.750	97.188	97.063	96.313
5.625	96.553	96.428	95.678
5.500	95.906	95.781	95.031
5.375	95.247	95.122	94.372
5.250	94.578	94.453	93.703
5.125	93.899	93.774	93.024
5.000	93.211	93.086	92.336

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

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

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

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

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



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

Lock Expirations
30 Days 7/10/2025

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

Effective: 6/10/2025 10:23

# **FIXED SECONDS**

RESIDENTIAL		IN	INVESTOR		
Rate	30 Day	Rate	30 Day		
12.750	112.500	13.500	111.500		
12.625	112.250	13.375	111.375		
12.500	112.230	13.250	111.373		
12.375	111.750	13.125	111.125		
12.250	111.730	13.000	111.000		
12.125	111.250	12.875	110.875		
12.000	111.000	12.750	110.625		
11.875	110.750	12.625	110.023		
11.750	110.730	12.500	110.373		
11.625	110.250	12.375	109.875		
11.500	110.000	12.250	109.625		
11.375	109.750	12.125	109.375		
11.250	109.500	12.000	109.125		
11.125	109.250	11.875	108.875		
11.000	109.000	11.750	108.625		
10.875	108.750	11.625	108.375		
10.750	108.500	11.500	108.125		
10.625	108.250	11.375	107.875		
10.500	108.000	11.250	107.625		
10.375	107.750	11.125	107.375		
10.250	107.375	11.000	107.125		
10.125	107.000	10.875	106.875		
10.000	106.625	10.750	106.625		
9.875	106.250	10.625	106.375		
9.750	105.875	10.500	106.125		
9.625	105.500	10.375	105.875		
9.500	105.125	10.250	105.500		
9.375	104.750	10.125	105.125		
9.250	104.375	10.000	104.750		
9.125	104.000	9.875	104.375		
9.000	103.625	9.750	104.000		
8.875	103.250	9.625	103.625		
8.750	102.750	9.500	103.250		
8.625	102.250	9.375	102.750		
8.500	101.750	9.250	102.250		
8.375	101.250	9.125	101.750		
8.250	100.750	9.000	101.250		
8.125	100.000	8.875	100.500		
8.000	99.250	8.750	99.750		
7.875	98.500	8.625	99.000		
7.750	97.750		•		

	RESIDENTIAL PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
۱.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
FULL DOC	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
🗄	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<u> </u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Ä	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
<del>•</del>	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
튭	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
  -	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

	INVESTOR PRICE ADJUSTERS									
		CLTV								
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)		
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)		
ی	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
불	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
۱"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)			
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)				
⋤	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
2	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
ST	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
Ľ	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
OAN AMOUNT	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
8	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
l_	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ᄐ	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
8	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
ື	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

Stand Alone Second \$1,395 Piggyback Second \$995

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	AL AD A7 CA CO EL CA ID IA II IN IKC IN IA A15 AN A10 AND
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	1013, NC, NC, NC, NN, NN, NN, ON, ON, ON, TA, SC, TN, TA, VA, WI, WA



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

 30 Days
 7/10/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 6/10/2025 10:23

## FHA with DPA Seconds

30 Year Fixed						
Rate	15 Day	30 Day	45 Day			
7.875	100.527	100.456	100.081			
7.750	100.427	100.356	99.981			
7.625	99.698	99.628	99.253			
7.500	99.596	99.525	99.150			
7.375	99.482	99.411	99.036			
7.250	99.360	99.289	98.914			

Underwriting Fee \$1,095

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

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

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	N. 45 47 64 66 51 64 15 14 11 11 11 11 11 11 11 11 11 11 11 11
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	116, 112, 111, 113, 114, 1111, 511, 511, 511, 77, 35, 111, 77, 77, 77, 77,



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

	Lock Expirations	Lock Extensions	
15 Days	6/25/2025	2 days	0.100
30 Days	7/10/2025	7 days	0.250
45 Days	7/25/2025	15 days	0.375
		30 days	0.625

Effective: 6/10/2025 10:23

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

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

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

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