



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

| Lock Expirations | | Lock Extensions | |
|------------------|------------|-----------------|-------|
| 15 Days | 11/22/2025 | 2 days | 0.100 |
| 30 Days | 12/7/2025 | 7 days | 0.250 |
| 45 Days | 12/22/2025 | 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: 11/7/2025 10:09

CONVENTIONAL

| CONVENTIONAL 30/25YR FIXED | | | | CONVENTIONAL 20 YR FIXED | | | | CONVENTIONAL 15 YR FIXED | | | | CONVENTIONAL 10 YR FIXED | | | |
|----------------------------|---------|---------|---------|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day |
| 5.750 | 100.019 | 99.977 | 99.879 | 5.250 | 99.476 | 99.375 | 99.299 | 5.000 | 99.688 | 99.674 | 99.553 | 5.125 | 99.529 | 99.515 | 99.394 |
| 5.875 | 100.583 | 100.542 | 100.443 | 5.375 | 99.995 | 99.894 | 99.818 | 5.125 | 100.049 | 100.036 | 99.914 | 5.250 | 99.942 | 99.929 | 99.808 |
| 6.000 | 101.082 | 101.041 | 100.942 | 5.500 | 99.854 | 99.753 | 99.684 | 5.250 | 100.296 | 100.283 | 100.161 | 5.375 | 100.365 | 100.351 | 100.230 |
| 6.125 | 101.542 | 101.501 | 101.452 | 5.625 | 100.370 | 100.269 | 100.200 | 5.375 | 100.829 | 100.816 | 100.694 | 5.500 | 100.603 | 100.589 | 100.468 |
| 6.250 | 101.421 | 101.380 | 101.331 | 5.750 | 100.856 | 100.756 | 100.687 | 5.500 | 101.106 | 101.092 | 100.971 | 5.625 | 100.846 | 100.832 | 100.711 |
| 6.375 | 101.913 | 101.871 | 101.823 | 5.875 | 101.301 | 101.200 | 101.131 | 5.625 | 101.426 | 101.413 | 101.291 | 5.750 | 101.124 | 101.111 | 100.989 |
| 6.500 | 102.349 | 102.307 | 102.259 | 6.000 | 101.370 | 101.342 | 101.167 | 5.750 | 101.476 | 101.463 | 101.342 | 5.875 | 101.525 | 101.511 | 101.390 |
| 6.625 | 102.724 | 102.683 | 102.634 | 6.125 | 101.724 | 101.696 | 101.521 | 5.875 | 101.987 | 101.974 | 101.853 | 6.000 | 101.727 | 101.714 | 101.592 |
| 6.750 | 102.640 | 102.612 | 102.575 | 6.250 | 101.835 | 101.734 | 101.665 | 6.000 | 102.232 | 102.219 | 102.098 | 6.125 | 101.948 | 101.935 | 101.813 |
| 6.875 | 103.073 | 103.046 | 103.008 | 6.375 | 102.206 | 102.106 | 102.037 | 6.125 | 102.518 | 102.505 | 102.383 | 6.250 | 102.261 | 102.248 | 102.122 |

| CONV 30 YR FIXED HIGH BAL | | | | CONV 20 YR FIXED HIGH BAL | | | | CONV 15 YR FIXED HIGH BAL | | | | CONV 10 YR FIXED HIGH BAL | | | |
|---------------------------|---------|---------|---------|---------------------------|---------|---------|---------|---------------------------|---------|---------|---------|---------------------------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day |
| 5.875 | 100.160 | 100.119 | 99.920 | 5.875 | 100.202 | 100.160 | 100.119 | 6.250 | 100.442 | 100.428 | 100.302 | 6.250 | 100.016 | 100.002 | 99.876 |
| 6.000 | 100.708 | 100.681 | 100.506 | 6.000 | 100.669 | 100.628 | 100.587 | 6.375 | 100.853 | 100.840 | 100.714 | 6.375 | 100.320 | 100.306 | 100.180 |
| 6.125 | 101.040 | 101.013 | 100.941 | 6.125 | 101.073 | 101.031 | 100.990 | 6.500 | 100.998 | 100.985 | 100.859 | 6.500 | 100.532 | 100.519 | 100.393 |
| 6.250 | 101.219 | 101.178 | 101.129 | 6.250 | 101.261 | 101.219 | 101.178 | 6.625 | 101.137 | 101.124 | 100.998 | 6.625 | 100.692 | 100.679 | 100.553 |
| 6.375 | 101.593 | 101.552 | 101.503 | 6.375 | 101.635 | 101.593 | 101.552 | 6.750 | 101.277 | 101.250 | 101.111 | 6.750 | 100.853 | 100.826 | 100.688 |
| 6.500 | 101.986 | 101.959 | 101.872 | 6.500 | 102.004 | 101.962 | 101.921 | 6.875 | 101.661 | 101.635 | 101.496 | 6.875 | 101.133 | 101.106 | 100.968 |
| 6.625 | 102.307 | 102.266 | 102.218 | 6.625 | 102.349 | 102.307 | 102.266 | 7.000 | 101.765 | 101.738 | 101.600 | 7.000 | 101.288 | 101.261 | 101.122 |
| 6.750 | 101.770 | 101.750 | 101.720 | 6.750 | 101.790 | 101.770 | 101.750 | 7.125 | 101.844 | 101.818 | 101.679 | 7.125 | 101.408 | 101.381 | 101.243 |
| 6.875 | 102.078 | 102.057 | 102.028 | 6.875 | 102.098 | 102.078 | 102.057 | 7.250 | 98.876 | 98.778 | 98.685 | 7.250 | 98.876 | 98.778 | 98.685 |
| 7.000 | 102.421 | 102.407 | 102.331 | 7.000 | 102.401 | 102.382 | 102.361 | | | | | | | | |

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

| Loss Payee Clause | | Lock Desk Hours | | Contact Us | | Approved States | |
|---|--|---|--|--|--|--|--|
| United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150 | | 8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST | | Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300 | | AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH, SC, TN, TX, VA, WA, WI | |

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|------------------|------------|-----------------|-------|
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| 45 Days | 12/22/2025 | 15 days | 0.375 |
| | | 30 days | 0.625 |

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GOVERNMENT FHA and USDA

FHA #2655700006

| FHA 30 YR Fixed | | | | FHA 15 YR Fixed | | | | FHA 5/1 ARM | | | | FHA - Price Adjustments | |
|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|---------------------------|---------|---------|---------|----------------------------------|-------|
| Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | | |
| 5.250 | 99.876 | 99.834 | 99.742 | 5.250 | 100.561 | 100.548 | 100.427 | 5.375 | 99.770 | 99.707 | 99.545 | FICO >=780 | 0.000 |
| 5.375 | 100.224 | 100.183 | 100.091 | 5.375 | 100.120 | 100.107 | 99.985 | 5.500 | 99.760 | 99.697 | 99.535 | FICO 740 - 779 | 0.000 |
| 5.500 | 100.681 | 100.639 | 100.547 | 5.500 | 100.658 | 100.644 | 100.523 | 5.625 | 99.750 | 99.687 | 99.525 | FICO 680 - 739 | 0.125 |
| 5.625 | 101.164 | 101.122 | 101.030 | 5.625 | 101.186 | 101.173 | 101.051 | 5.750 | 100.336 | 100.273 | 100.111 | FICO 660 - 679 | 0.250 |
| 5.750 | 101.332 | 101.292 | 101.152 | 5.750 | 101.708 | 101.694 | 101.573 | 5.875 | 100.325 | 100.262 | 100.100 | FICO 640 - 659 | 0.500 |
| 5.875 | 101.311 | 101.278 | 101.194 | 5.875 | 101.257 | 101.244 | 101.118 | 6.000 | 100.311 | 100.248 | 100.086 | FICO 620 - 639 | 1.500 |
| 6.000 | 101.837 | 101.804 | 101.720 | 6.000 | 101.773 | 101.760 | 101.634 | 6.125 | 100.297 | 100.234 | 100.072 | Non-Owner | 0.500 |
| 6.125 | 102.300 | 102.267 | 102.183 | 6.125 | 102.281 | 102.267 | 102.141 | 6.250 | 99.983 | 99.920 | 99.758 | Loan Amount \$50K < \$100K | 0.500 |
| 6.250 | 102.430 | 102.397 | 102.313 | 6.250 | 102.783 | 102.770 | 102.644 | | | | | Loan < \$50K (exception only) | 1.500 |
| 6.375 | 102.124 | 102.066 | 101.913 | 6.375 | 102.411 | 102.384 | 102.246 | | | | | All FHA Streamline Loans | 0.250 |
| | | | | | | | | | | | | All FHA Refinance Loans | 0.125 |
| FHA 30 YR Fixed High Bal | | | | FHA 15 YR Fixed High Bal | | | | RURAL HOUSING 30 YR Fixed | | | | USDA - Price Adjustments | |
| Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | | |
| 6.250 | 101.818 | 101.784 | 101.701 | 6.250 | 98.508 | 98.495 | 98.369 | 6.000 | 101.610 | 101.570 | 101.429 | FICO >=780 | 0.000 |
| 6.375 | 101.432 | 101.351 | 101.221 | 6.375 | 98.171 | 98.142 | 98.096 | 6.125 | 102.149 | 102.109 | 101.969 | FICO 740 - 779 | 0.000 |
| 6.500 | 101.844 | 101.764 | 101.634 | 6.500 | 98.638 | 98.611 | 98.473 | 6.250 | 102.622 | 102.581 | 102.441 | FICO 700 - 739 | 0.125 |
| 6.625 | 102.218 | 102.137 | 102.007 | 6.625 | 99.132 | 99.105 | 98.967 | 6.375 | 101.778 | 101.751 | 101.624 | FICO 680 - 699 | 0.250 |
| 6.750 | 102.171 | 102.144 | 102.018 | 6.750 | 99.620 | 99.593 | 99.455 | 6.500 | 102.350 | 102.323 | 102.196 | FICO 660 - 679 | 0.375 |
| 6.875 | 101.879 | 101.796 | 101.712 | 6.875 | 98.769 | 98.736 | 98.702 | 6.625 | 102.853 | 102.826 | 102.699 | FICO 640 - 659 | 0.875 |
| 7.000 | 102.322 | 102.239 | 102.155 | 7.000 | 98.890 | 98.856 | 98.823 | 6.750 | 103.340 | 103.313 | 103.186 | FICO 620 - 639 | 1.500 |
| 7.125 | 102.758 | 102.674 | 102.590 | 7.125 | 99.019 | 98.985 | 98.952 | 6.875 | 102.815 | 102.734 | 102.554 | CA Property | 0.150 |
| 7.250 | 102.628 | 102.548 | 102.368 | 7.250 | 98.876 | 98.778 | 98.685 | 7.000 | 103.352 | 103.271 | 103.091 | Loan < \$50K (exception) | 1.500 |
| 7.375 | 99.739 | 99.686 | 99.532 | | | | | 7.125 | 103.875 | 103.794 | 103.614 | All RD Refinance Loans | 0.125 |
| | | | | | | | | | | | | *Other St. Adjustments may apply | |

GOVERNMENT VA

| VA 15 YR Fixed | | | | VA 30 YR Fixed | | | | VA 5/1 ARM 1/1/5 | | | | VA 30 YR Fixed IRRRL | | | |
|-------------------------|---------|---------|---------|-------------------------|---------|---------|---------|------------------|---------|---------|---------|-------------------------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day |
| 6.000 | 101.773 | 101.760 | 101.634 | 5.500 | 100.681 | 100.639 | 100.547 | 5.750 | 100.336 | 100.273 | 100.111 | 5.500 | 100.681 | 100.639 | 100.547 |
| 6.125 | 102.281 | 102.267 | 102.141 | 5.625 | 101.164 | 101.122 | 101.030 | 5.875 | 100.325 | 100.262 | 100.100 | 5.625 | 101.164 | 101.122 | 101.030 |
| 6.250 | 102.783 | 102.770 | 102.644 | 5.750 | 101.332 | 101.292 | 101.152 | 6.000 | 100.311 | 100.248 | 100.086 | 5.750 | 101.243 | 101.209 | 101.126 |
| 6.375 | 102.411 | 102.384 | 102.246 | 5.875 | 101.311 | 101.278 | 101.194 | 6.125 | 100.297 | 100.234 | 100.072 | 5.875 | 101.311 | 101.278 | 101.194 |
| 6.500 | 102.913 | 102.886 | 102.748 | 6.000 | 101.837 | 101.804 | 101.720 | 6.250 | 99.983 | 99.920 | 99.758 | 6.000 | 101.837 | 101.804 | 101.720 |
| 6.625 | 103.407 | 103.380 | 103.242 | 6.125 | 102.300 | 102.267 | 102.183 | | | | | 6.125 | 102.300 | 102.267 | 102.183 |
| 6.750 | 103.895 | 103.868 | 103.730 | 6.250 | 102.430 | 102.397 | 102.313 | | | | | 6.250 | 102.430 | 102.397 | 102.313 |
| | | | | 6.375 | 102.124 | 102.044 | 101.913 | | | | | 6.375 | 102.124 | 102.044 | 101.913 |
| | | | | 6.500 | 102.497 | 102.417 | 102.286 | | | | | 6.500 | 102.497 | 102.417 | 102.286 |
| | | | | 6.625 | 102.980 | 102.900 | 102.769 | | | | | 6.625 | 102.980 | 102.900 | 102.769 |
| VA 15 YR Fixed High Bal | | | | VA 30 YR Fixed High Bal | | | | VA 5/1 ARM HB | | | | VA 30 YR Fixed IRRRL HB | | | |
| Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day | Rate | 15-Day | 30-Day | 45-Day |
| 5.750 | 100.744 | 100.663 | 100.533 | 6.250 | 101.818 | 101.784 | 101.701 | 6.125 | 100.297 | 100.234 | 100.072 | 6.250 | 101.818 | 101.784 | 101.701 |
| 5.875 | 100.981 | 100.901 | 100.770 | 6.375 | 101.432 | 101.351 | 101.221 | 6.250 | 99.983 | 99.920 | 99.758 | 6.375 | 101.432 | 101.351 | 101.221 |
| 6.000 | 101.326 | 101.245 | 101.115 | 6.500 | 101.844 | 101.764 | 101.634 | | | | | 6.500 | 101.844 | 101.764 | 101.634 |
| 6.125 | 101.645 | 101.564 | 101.434 | 6.625 | 102.218 | 102.137 | 102.007 | | | | | 6.625 | 102.218 | 102.137 | 102.007 |
| 6.250 | 101.915 | 101.899 | 101.882 | 6.750 | 102.171 | 102.144 | 102.018 | | | | | 6.750 | 102.171 | 102.144 | 102.018 |
| 6.375 | 101.844 | 101.827 | 101.811 | 6.875 | 101.879 | 101.796 | 101.712 | | | | | 6.875 | 101.879 | 101.796 | 101.712 |
| 6.500 | 102.305 | 102.288 | 102.271 | 7.000 | 102.322 | 102.239 | 102.155 | | | | | 7.000 | 102.322 | 102.239 | 102.155 |
| 6.625 | 102.490 | 102.473 | 102.456 | 7.125 | 102.758 | 102.674 | 102.590 | | | | | 7.125 | 102.758 | 102.674 | 102.590 |
| 6.750 | 99.620 | 99.593 | 99.455 | 7.250 | 102.628 | 102.548 | 102.368 | | | | | 7.250 | 102.628 | 102.548 | 102.368 |
| | | | | 7.375 | 99.739 | 99.686 | 99.532 | | | | | 7.375 | 99.739 | 99.686 | 99.532 |

VA Price Adjustments

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



| Loss Payee Clause | Lock Desk Hours | Contact Us | Approved States |
|--|---|--|--|
| United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150 | 8:30am - 5:00pm CST Lock Online 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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Non-QM UW Fee
\$1,499

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| 30 Days | 12/7/2025 | 2 days | 0.100 |
| | | 7 days | 0.250 |
| | | 15 days | 0.375 |
| | | 30 days | 0.625 |

Effective: 11/7/2025 10:09

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

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

| Residential 30 Yr Fixed | | DSCR | |
|-------------------------|---------|--------|---------|
| 11.500 | 110.947 | 11.500 | 112.665 |
| 11.375 | 110.697 | 11.375 | 112.415 |
| 11.250 | 110.447 | 11.250 | 112.165 |
| 11.125 | 110.197 | 11.125 | 111.915 |
| 11.000 | 109.947 | 11.000 | 111.665 |
| 10.875 | 109.697 | 10.875 | 111.415 |
| 10.750 | 109.447 | 10.750 | 111.165 |
| 10.625 | 109.197 | 10.625 | 110.915 |
| 10.500 | 108.947 | 10.500 | 110.665 |
| 10.375 | 108.697 | 10.375 | 110.415 |
| 10.250 | 108.447 | 10.250 | 110.165 |
| 10.125 | 108.197 | 10.125 | 109.915 |
| 10.000 | 107.947 | 10.000 | 109.665 |
| 9.875 | 107.697 | 9.875 | 109.415 |
| 9.750 | 107.447 | 9.750 | 109.165 |
| 9.625 | 107.197 | 9.625 | 108.915 |
| 9.500 | 106.947 | 9.500 | 108.665 |
| 9.375 | 106.697 | 9.375 | 108.415 |
| 9.250 | 106.447 | 9.250 | 108.165 |
| 9.125 | 106.197 | 9.125 | 107.915 |
| 9.000 | 105.947 | 9.000 | 107.665 |
| 8.875 | 105.697 | 8.875 | 107.415 |
| 8.750 | 105.447 | 8.750 | 107.165 |
| 8.625 | 105.197 | 8.625 | 106.915 |
| 8.500 | 104.947 | 8.500 | 106.665 |
| 8.375 | 104.697 | 8.375 | 106.415 |
| 8.250 | 104.447 | 8.250 | 106.165 |
| 8.125 | 104.197 | 8.125 | 105.884 |
| 8.000 | 103.947 | 8.000 | 105.571 |
| 7.875 | 103.665 | 7.875 | 105.259 |
| 7.750 | 103.384 | 7.750 | 104.946 |
| 7.625 | 103.072 | 7.625 | 104.634 |
| 7.500 | 102.759 | 7.500 | 104.259 |
| 7.375 | 102.384 | 7.375 | 103.884 |
| 7.250 | 102.009 | 7.250 | 103.446 |
| 7.125 | 101.634 | 7.125 | 103.009 |
| 7.000 | 101.259 | 7.000 | 102.509 |
| 6.875 | 100.822 | 6.875 | 102.009 |
| 6.750 | 100.384 | 6.750 | 101.446 |
| 6.625 | 99.947 | 6.625 | 100.884 |
| 6.500 | 99.509 | 6.500 | 100.259 |
| 6.375 | 99.009 | 6.375 | 99.634 |
| 6.250 | 98.509 | 6.250 | 98.946 |
| 6.125 | 97.946 | 6.125 | 98.258 |
| 6.000 | 97.384 | 6.000 | 97.571 |
| 5.875 | 96.759 | 5.875 | 96.821 |
| 5.750 | 96.134 | 5.750 | 96.071 |
| 5.625 | 95.446 | 5.625 | 95.321 |
| 5.500 | 94.759 | 5.500 | 94.571 |

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

| DSCR | No PPP | 1 yr PPP | 2-4 PPP | 5 yr PPP |
|-----------|---------|----------|---------|----------|
| Min Price | 99.500 | 99.500 | 99.500 | 99.500 |
| Max Price | 103.000 | 103.500 | 104.000 | 104.500 |

| | Credit Score | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|----------------|--------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | | >= 780 | >= 780 | >= 780 | >= 780 | >= 780 | >= 780 | >= 780 | >= 780 | >= 780 |
| Full Doc | 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 |
| | 760 - 779 | 1.000 | 0.875 | 0.750 | 0.625 | 0.375 | 0.250 | 0.000 | -2.625 | -4.750 |
| Alt Doc | 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 |
| | 740 - 759 | 1.000 | 0.875 | 0.625 | 0.500 | 0.125 | 0.000 | -0.375 | -3.500 | -6.000 |
| Loan Size | 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 |
| | 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 | - |
| Loan Type LPAs | 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 |
| | 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 | - |
| Property LPAs | 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 |
| | 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 | - | - |
| Full Doc LPAs | 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 |
| | 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 | - | - |
| Alt Doc LPAs | 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 | - |
| | 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 | | | | | | | | | |

| 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 |
| VVOE | 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

| DSCR | 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 |
| | 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 | | | | | | | |
| Loan Size | 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 |
| | >=\$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 | |
| | Tier 2 States: Other* | 0.000 | 0.000 | 0.000 | 0.250 | 0.250 | 0.250 | 0.250 |
| | Florida | 0.000 | 0.000 | 0.000 | -0.125 | -0.250 | -0.375 | -0.500 |

| 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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| | |
|---------------|---------|
| Non-QM UW Fee | \$1,499 |
|---------------|---------|

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

| | | | |
|---------|-----------|---------|-------|
| 30 Days | 12/7/2025 | 2 days | 0.100 |
| | | 7 days | 0.250 |
| | | 15 days | 0.375 |
| | | 30 days | 0.625 |

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

NON-QM

| Residential 30YR Fixed | | Investor 30YR Fixed | |
|----------------------------------|---------|-----------------------|---------|
| Rate | 30 Day | Rate | 30 Day |
| 6.375% | 98.275 | 6.375% | 99.200 |
| 6.500% | 99.225 | 6.500% | 100.100 |
| 6.625% | 99.925 | 6.625% | 100.600 |
| 6.750% | 100.525 | 6.750% | 101.100 |
| 6.875% | 100.975 | 6.875% | 101.575 |
| 6.990% | 101.425 | 6.990% | 102.025 |
| 7.125% | 101.800 | 7.125% | 102.525 |
| 7.250% | 102.200 | 7.250% | 102.975 |
| 7.375% | 102.575 | 7.375% | 103.450 |
| 7.500% | 102.900 | 7.500% | 103.875 |
| 7.625% | 103.150 | 7.625% | 104.250 |
| 7.750% | 103.425 | 7.750% | 104.625 |
| 7.875% | 103.675 | 7.875% | 105.000 |
| 7.990% | 103.925 | 7.990% | 105.375 |
| 8.125% | 104.175 | 8.125% | 105.750 |
| 8.250% | 104.425 | 8.250% | 106.090 |
| 8.375% | 104.675 | 8.375% | 106.390 |
| 8.500% | 104.925 | 8.500% | 106.690 |
| 8.625% | 105.175 | 8.625% | 106.971 |
| 8.750% | 105.425 | 8.750% | 107.253 |
| 8.875% | 105.675 | 8.875% | 107.534 |
| 8.990% | 105.925 | 8.990% | 107.799 |
| 9.125% | 106.175 | 9.125% | 108.065 |
| Max Price (Owner Occ / 3Yr+ PPP) | 101.500 | Max Price (3Yr PPP) | 101.500 |
| Max Price (2 Yr PPP) | 101.000 | Max Price (2Yr PPP) | 101.000 |
| Max Price (1 Yr PPP) | 100.000 | Max Price (1Yr PPP) | 100.500 |
| Max Price (No Prepay) | 99.500 | Max Price (No Prepay) | 99.500 |

| Price Adjustments | | | | | | | | |
|----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Residential NQM -- LLPAs | | | | | | | | |
| Full Doc | | | | | | | | |
| FICOxLTV | 55 | 60 | 65 | 70 | 75 | 80 | 85 | 90 |
| 780 | 0.750 | 0.750 | 0.625 | 0.500 | 0.375 | 0.000 | -1.375 | -4.625 |
| 760 | 0.750 | 0.625 | 0.625 | 0.500 | 0.375 | -0.125 | -1.500 | -4.750 |
| 740 | 0.625 | 0.500 | 0.500 | 0.375 | 0.250 | -0.250 | -2.000 | -5.250 |
| 720 | 0.500 | 0.375 | 0.375 | 0.250 | 0.000 | -0.750 | -2.750 | N/A |
| 700 | 0.125 | 0.000 | 0.000 | -0.250 | -0.500 | -1.250 | -4.000 | N/A |
| 680 | -0.125 | -0.250 | -0.500 | -0.875 | -1.500 | -2.500 | -6.250 | N/A |
| 660 | -0.500 | -0.750 | -1.125 | -1.625 | -2.500 | -5.000 | N/A | N/A |
| Bank Statement / No Ratio | | | | | | | | |
| FICOxLTV | 55 | 60 | 65 | 70 | 75 | 80 | 85 | 90 |
| 780 | 0.750 | 0.750 | 0.625 | 0.500 | 0.375 | 0.000 | -1.500 | -4.875 |
| 760 | 0.750 | 0.625 | 0.625 | 0.500 | 0.375 | -0.125 | -1.625 | -5.000 |
| 740 | 0.625 | 0.500 | 0.500 | 0.375 | 0.250 | -0.250 | -2.125 | -5.500 |
| 720 | 0.500 | 0.375 | 0.375 | 0.250 | 0.000 | -0.750 | -3.000 | N/A |
| 700 | 0.125 | 0.000 | 0.000 | -0.250 | -0.500 | -1.250 | -4.250 | N/A |
| 680 | -0.125 | -0.250 | -0.500 | -0.875 | -1.500 | -2.500 | -6.500 | N/A |
| 660 | -0.500 | -0.750 | -1.125 | -1.625 | -2.500 | -5.000 | N/A | N/A |
| Residential NQM -- LLPAs | | | | | | | | |
| LTV | 55 | 60 | 65 | 70 | 75 | 80 | 85 | 90 |
| I/O | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | -0.875 | N/A | N/A |
| 40 Yr Fully Amor | -0.875 | -1.000 | -1.125 | -1.250 | -1.375 | -1.500 | -1.500 | -1.500 |
| Cash-Out FICO ≥ 720 | -0.250 | -0.250 | -0.250 | -0.375 | -0.625 | -1.125 | N/A | N/A |
| Cash-Out FICO < 720 | -0.250 | -0.250 | -0.250 | -0.500 | -1.000 | 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 | -0.750 |
| NW Condo | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | N/A | N/A |
| Investor | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.750 | N/A | N/A |
| No Prepay | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | N/A | N/A |
| 1 Yr PPP | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | N/A | N/A |
| 2 Yr PPP | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | N/A | N/A |
| 3 Yr PPP | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 4 Yr PPP | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | N/A | N/A |
| 5 Yr PPP | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | N/A | N/A |
| Loan Amt <\$150K | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.250 | -0.500 |
| Loan Amt <\$250K | 0.000 | 0.000 | 0.000 | 0.000 | -0.125 | -0.125 | -0.125 | -0.250 |
| Loan Amt > \$1.5M | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | N/A | N/A |
| Loan Amt > \$2.0M | -0.125 | -0.125 | -0.250 | -0.375 | -0.500 | -0.500 | N/A | N/A |
| Loan Amt > \$3.0M | -1.000 | -1.000 | -1.125 | -1.250 | N/A | N/A | N/A | N/A |
| ITIN | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | N/A | N/A | N/A |
| Asset Utilization | -0.125 | -0.125 | -0.375 | -0.375 | -0.375 | -0.375 | N/A | N/A |
| DTI > 43 | 0.000 | 0.000 | 0.000 | -0.125 | -0.125 | -0.250 | -0.500 | -0.750 |
| State FL / TX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.500 |
| 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 | 1.000 | 0.750 | 0.625 | 0.500 | 0.125 | -0.250 | -0.750 | |
| 760 | 0.875 | 0.750 | 0.625 | 0.500 | 0.125 | -0.250 | -1.125 | |
| 740 | 0.750 | 0.625 | 0.500 | 0.375 | -0.125 | -0.500 | -1.500 | |
| 720 | 0.625 | 0.500 | 0.375 | 0.125 | -0.375 | -0.875 | -2.125 | |
| 700 | 0.250 | 0.125 | 0.000 | -0.250 | -1.000 | -1.625 | -2.875 | |
| 680 | 0.000 | -0.250 | -0.500 | -0.750 | -1.750 | -2.750 | 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% | | | |
| \$2,000,000 | 6 Months | 0.75 | 700 | 75.00% | 75.00% | 70.00% | | | |
| | | | 680 | 70.00% | 70.00% | 65.00% | | | |
| \$2,500,000 | 6 Months | 1.00 | 700 | 70.00% | 70.00% | 65.00% | | | |
| | | | 680 | 65.00% | 65.00% | 60.00% | | | |
| Declining Markets <<ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5% | | | | | | | | | |
| Residential Highlights Primary, Secondary Homes and NOO | | | | | | | | | |
| Occupancy | | Primary, Secondary Homes (Max \$2M LnAmt) & Investment Properties | | | | | | | |
| Property Types | | SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines | | | | | | | |
| Loan Programs | | Fully Amortized - 30 Year Fixed Interest Only - 40 Year Fixed 10 Yr I/O | | | | | | | |
| Qual Payment - I/O | | Qualify over the fully amortized period - 360 Months | | | | | | | |
| Max Cash Out | | Max Cash-Out = \$1,000,000; Cash-Out > \$500,000 requires 720+ FICO & LTV ≤ 60; Cash-Out Proceeds may be used for reserve requirements | | | | | | | |
| No Ratio | | Eligible Assets must cover 100% of the MTG Note, Minimum Reserve Requirement & 12 Months of Total Payments in DTI determination. | | | | | | | |
| DC - Debt Consolidation | | Defined as the payoff of any Mortgage/Title Lien including delinquent property taxes, any tradeline on credit and any Federal or State Tax Liens with an established Payment Plan. See guidelines for further clarity. | | | | | | | |
| Prepayment Penalty | | Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-Year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions. | | | | | | | |
| Investment Highlights Non Owner Occupied Homes | | | | | | | | | |
| Occupancy | | Investment Properties Only | | | | | | | |
| Property Types | | SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines | | | | | | | |
| Loan Program | | Fully Amortized - 30 Year Fixed Interest Only - 30 Year Fixed 10 Yr I/O | | | | | | | |
| DSCR Calculation | | Fully Amortized Loans: Gross Rents / New PITIA Interest Only Loans: Gross Rents / New ITIA | | | | | | | |
| Gross Rents Defined | | Lesser of Market Rents from 1007 or Lease Agreement. Use current lease amount when documenting 3 months of receipt. | | | | | | | |
| Unleased / Vacant Homes | | Gross rents determined from Average Market Rents on Appraisal. Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions Unleased Properties (2+ Units): Max 1 vacant unit on refinances | | | | | | | |
| Eligible Payoffs | | Any Mortgage Lien, Property Taxes and Insurance including delinquent property taxes or prepaids on ANY rental property. | | | | | | | |
| First Time Investors | | Defined as borrowers without a 12 month rental property history over the most recent 12 months. | | | | | | | |
| Max Cash Out | | \$500,000. Refer to delayed financing guidelines for other restrictions. | | | | | | | |
| Prepayment Penalty | | Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-Year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions. | | | | | | | |
| Loss Payee Clause | | | | | Contact Us | | | Approved States | |
| United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150 | | | | | Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300 | | | AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA | |
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Non-QM UW Fee
\$1,395

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

| Lock Expirations | | Lock Extensions | |
|------------------|-----------|-----------------|-------|
| 30 Days | 12/7/2025 | 2 days | 0.100 |
| | | 7 days | 0.250 |
| | | 15 days | 0.375 |
| | | 30 days | 0.625 |

Effective: 11/7/2025 10:09

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

Non-Agency Investor/Second Home (AUS)

| | Conforming Balance | Agency Jumbo | Agency Balance |
|--------|-----------------------|-----------------|-------------------|
| Rate | FIX 30 | FIX 30 | FIX 30 |
| 10.000 | 112.050 | 111.425 | 110.675 |
| 9.875 | 111.800 | 111.175 | 110.425 |
| 9.750 | 111.550 | 110.925 | 110.175 |
| 9.625 | 111.300 | 110.675 | 109.925 |
| 9.500 | 111.050 | 110.425 | 109.675 |
| 9.375 | 110.800 | 110.175 | 109.425 |
| 9.250 | 110.550 | 109.925 | 109.175 |
| 9.125 | 110.300 | 109.675 | 108.925 |
| 9.000 | 110.050 | 109.425 | 108.675 |
| 8.875 | 109.800 | 109.175 | 108.425 |
| 8.750 | 109.550 | 108.925 | 108.175 |
| 8.625 | 109.300 | 108.675 | 107.925 |
| 8.500 | 109.050 | 108.425 | 107.675 |
| 8.375 | 108.800 | 108.175 | 107.425 |
| 8.250 | 108.550 | 107.925 | 107.175 |
| 8.125 | 108.246 | 107.621 | 106.871 |
| 8.000 | 107.943 | 107.318 | 106.568 |
| 7.875 | 107.639 | 107.014 | 106.264 |
| 7.750 | 107.317 | 106.692 | 105.942 |
| 7.625 | 106.978 | 106.353 | 105.603 |
| 7.500 | 106.621 | 105.996 | 105.246 |
| 7.375 | 106.246 | 105.621 | 104.871 |
| 7.250 | 105.851 | 105.226 | 104.476 |
| 7.125 | 105.437 | 104.812 | 104.062 |
| 7.000 | 105.003 | 104.378 | 103.628 |
| 6.875 | 104.549 | 103.924 | 103.174 |
| 6.750 | 104.076 | 103.451 | 102.701 |
| 6.625 | 103.584 | 102.959 | 102.209 |
| 6.500 | 103.073 | 102.448 | 101.698 |
| 6.375 | 102.543 | 101.918 | 101.168 |
| 6.250 | 101.996 | 101.415 | 100.665 |
| 6.125 | 101.432 | 100.921 | 100.171 |
| 6.000 | 100.850 | 100.413 | 99.663 |
| 5.875 | 100.251 | 99.889 | 99.139 |
| 5.750 | 99.637 | 99.351 | 98.601 |
| 5.625 | 99.007 | 98.800 | 98.050 |
| 5.500 | 98.361 | 98.235 | 97.485 |
| 5.375 | 97.700 | 97.575 | 96.825 |
| 5.250 | 97.025 | 96.900 | 96.150 |
| 5.125 | 96.335 | 96.210 | 95.460 |
| 5.000 | 95.632 | 95.507 | 94.757 |

| | Credit Score / CLTV | <=30 | 30.01-60.00 | 60.01-70.00 | 70.01-75.00 | 75.01-80.00 | 80.01-85.00 | 85.01-90.00 |
|----------------------------|---------------------|--------|-------------|-------------|-------------|-------------|-------------|-------------|
| | | | | | | | | |
| Purchase Money Loans | >= 780 | 0.000 | 0.000 | 0.000 | 0.000 | -0.375 | -0.375 | -0.250 |
| | 760 - 779 | 0.000 | 0.000 | 0.000 | -0.250 | -0.625 | -0.625 | -0.500 |
| | 740 - 759 | 0.000 | 0.000 | -0.125 | -0.375 | -0.875 | -1.000 | -0.750 |
| | 720 - 739 | 0.000 | 0.000 | -0.250 | -0.750 | -1.250 | -1.250 | -1.000 |
| | 700 - 719 | 0.000 | 0.000 | -0.375 | -0.875 | -1.375 | -1.500 | -1.250 |
| | 680 - 699 | 0.000 | 0.000 | -0.625 | -1.125 | -1.750 | -1.875 | -1.500 |
| | 660 - 679 | 0.000 | 0.000 | -0.750 | -1.375 | -1.875 | -2.125 | -1.750 |
| | 640 - 659 | 0.000 | 0.000 | -1.125 | -1.500 | -2.250 | -2.500 | |
| Limited Cash-Out Refinance | >= 780 | 0.000 | 0.000 | 0.000 | -0.125 | -0.500 | -0.625 | -0.500 |
| | 760 - 779 | 0.000 | 0.000 | -0.125 | -0.375 | -0.875 | -1.000 | -0.750 |
| | 740 - 759 | 0.000 | 0.000 | -0.250 | -0.750 | -1.125 | -1.375 | -1.125 |
| | 720 - 739 | 0.000 | 0.000 | -0.500 | -1.000 | -1.625 | -1.750 | -1.500 |
| | 700 - 719 | 0.000 | 0.000 | -0.625 | -1.250 | -1.875 | -2.125 | -1.750 |
| | 680 - 699 | 0.000 | 0.000 | -0.875 | -1.625 | -2.250 | -2.500 | -2.125 |
| | 660 - 679 | 0.000 | -0.125 | -1.125 | -1.875 | -2.500 | -3.000 | -2.375 |
| | 640 - 659 | 0.000 | -0.250 | -1.375 | -2.125 | -2.875 | -3.375 | |
| Cash-Out Refinance | >= 780 | -0.375 | -0.375 | -0.625 | -0.875 | -1.375 | | |
| | 760 - 779 | -0.375 | -0.375 | -0.875 | -1.250 | -1.875 | | |
| | 740 - 759 | -0.375 | -0.375 | -1.000 | -1.625 | -2.375 | | |
| | 720 - 739 | -0.375 | -0.500 | -1.375 | -2.000 | -2.750 | | |
| | 700 - 719 | -0.375 | -0.500 | -1.625 | -2.625 | -3.250 | | |
| | 680 - 699 | -0.375 | -0.625 | -2.000 | -2.875 | -3.750 | | |
| | 660 - 679 | -0.375 | -0.875 | -2.750 | -4.000 | -4.750 | | |
| | 640 - 659 | -0.375 | -1.375 | -3.125 | -4.625 | -5.125 | | |

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

| 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 |

| Mortgages with Subordinate Financing | Credit Score / CLTV | <=30 | 30.01-60.00 | 60.01-70.00 | 70.01-75.00 | 75.01-80.00 | 80.01-85.00 | 85.01-90.00 |
|--------------------------------------|--------------------------|--------|-------------|-------------|-------------|-------------|-------------|-------------|
| | | | | | | | | |
| | CLTV > LTV & FICO >= 720 | -0.625 | -0.625 | -0.625 | -0.875 | -1.125 | -1.125 | -1.125 |
| | CLTV > LTV & FICO < 720 | -0.625 | -0.625 | -0.625 | -0.875 | -1.125 | -1.125 | -1.125 |

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

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Effective: 11/7/2025 10:09

| |
|------------------------------------|
| Max YSP Seconds |
| 101.000 |
| No Prepayment Penalties on Seconds |

| PROPERTY | 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) | (0.500) | | | |
| | 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) |
| | No ACH | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | ACH | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 |
| | 30 Day | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | 45 Day | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) |
| | 60 Day | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) |
| INVESTOR PRICE ADJUSTERS | | | | | | | | | | |
| | | CLTV | | | | | | | | |
| | Credit | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
| FULL DOC | ≥ 800 | 1.875 | 1.875 | 1.625 | 1.375 | 1.125 | 0.250 | (0.625) | | |
| | 780 - 799 | 1.875 | 1.875 | 1.625 | 1.375 | 1.125 | 0.125 | (0.750) | | |
| | 760 - 779 | 1.375 | 1.375 | 1.125 | 0.875 | 0.625 | (0.500) | (1.500) | | |
| | 740 - 759 | 1.000 | 1.000 | 0.625 | 0.375 | 0.125 | (1.125) | (2.750) | | |
| | 720 - 739 | 0.125 | 0.125 | (0.375) | (0.750) | (1.000) | (2.000) | (4.000) | | |
| | 700 - 719 | (0.750) | (0.750) | (1.375) | (1.875) | (2.375) | (3.125) | (5.500) | | |
| | 680 - 699 | (3.000) | (3.000) | (3.750) | (4.125) | (4.750) | (5.750) | | | |
| | 660 - 679 | (4.250) | (4.375) | (4.875) | (5.500) | (6.000) | | | | |
| BANK STATEMENT (12 or 24) | ≥ 800 | 0.875 | 0.875 | 0.625 | 0.250 | 0.000 | (1.000) | (1.875) | | |
| | 780 - 799 | 0.875 | 0.875 | 0.625 | 0.250 | 0.000 | (1.125) | (2.000) | | |
| | 760 - 779 | 0.375 | 0.375 | 0.125 | (0.250) | (0.500) | (1.750) | (2.750) | | |
| | 740 - 759 | 0.000 | 0.000 | (0.375) | (0.750) | (1.000) | (2.375) | (4.000) | | |
| | 720 - 739 | (0.625) | (0.625) | (1.125) | (1.625) | (1.875) | (3.000) | (5.125) | | |
| | 700 - 719 | (1.625) | (1.625) | (2.250) | (2.875) | (3.375) | (4.250) | | | |
| | 680 - 699 | (4.000) | (4.000) | (4.750) | (5.250) | (5.875) | | | | |
| | 660 - 679 | (5.750) | (5.875) | (6.375) | | | | | | |
| P & L Only - WVOE | ≥ 800 | (0.500) | (0.500) | (0.750) | (1.375) | (1.625) | (2.750) | (3.750) | | |
| | 780 - 799 | (0.500) | (0.500) | (0.750) | (1.375) | (1.625) | (2.875) | (4.000) | | |
| | 760 - 779 | (1.000) | (1.000) | (1.250) | (1.875) | (2.125) | (3.500) | (4.750) | | |
| | 740 - 759 | (1.375) | (1.375) | (1.750) | (2.375) | (2.625) | (4.125) | (6.000) | | |
| | 720 - 739 | (2.125) | (2.125) | (2.625) | (3.375) | (3.625) | (4.875) | (7.250) | | |
| | 700 - 719 | (3.375) | (3.375) | (4.000) | (4.750) | (5.250) | | | | |
| | 680 - 699 | (5.750) | (5.750) | (6.500) | (7.125) | | | | | |
| | 660 - 679 | (7.750) | (7.875) | (8.375) | | | | | | |
| DSCR | ≥ 800 | (0.625) | (0.625) | (0.875) | (1.500) | (1.750) | (3.000) | (4.000) | | |
| | 780 - 799 | (0.625) | (0.625) | (0.875) | (1.500) | (1.750) | (3.125) | (4.250) | | |
| | 760 - 779 | (1.125) | (1.125) | (1.375) | (2.000) | (2.250) | (3.750) | (5.000) | | |
| | 740 - 759 | (1.500) | (1.500) | (1.875) | (2.500) | (2.750) | (4.375) | (6.250) | | |
| | 720 - 739 | (2.375) | (2.375) | (2.875) | (3.625) | (3.875) | (5.125) | (7.500) | | |
| | 700 - 719 | (3.625) | (3.625) | (4.250) | (5.000) | (5.500) | (6.500) | | | |
| | 680 - 699 | (6.250) | (6.250) | (7.000) | (7.625) | (8.250) | | | | |
| | | | | | | | | | | |
| TERM | 10yr Fixed | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | | |
| | 15yr Fixed | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | | |
| | 20yr Fixed | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | |
| | 30yr Fixed | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | | |
| | 30/15yr Balloon | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | | |
| | 40/15yr Balloon | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | |
| | Full Am | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | | |

| | | | | | | | | | | | |
|--|----------|---|---------|---------|---------|---|---------|---------|---------|--|--|
| <div>Stand Alone Second \$1,395</div> <div>Piggyback Second \$995</div> | LOAN AMT | 050,000-075k | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | | | |
| | | 075,000-100k | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | | |
| | | 100,001+ | 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) | | |
| | PROPERTY | 45.01-50 | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (1.000) | | |
| | | 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) | | | | |
| ACH | Modular | (2.000) | (2.000) | (2.000) | (2.000) | (2.000) | (2.000) | (2.000) | | | |
| | No ACH | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | | |
| | ACH | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | | | |
| No Prepay | | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | | |
| 1yr Prepay_Standard | | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | | | |
| 2yr Prepay_Standard | | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | | | |
| 3yr Prepay_Standard | | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | | | |
| 4yr Prepay_Standard | | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 | | | |
| 5yr Prepay_Standard | | 1.875 | 1.875 | 1.875 | 1.875 | 1.875 | 1.875 | 1.875 | | | |
| 1yr Prepay_3Pct | | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | | | |
| 2yr Prepay_3Pct | | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | | | |
| 3yr Prepay_3Pct | | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | | | |
| 4yr Prepay_3Pct | | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 | | | |
| 5yr Prepay_3Pct | | 1.875 | 1.875 | 1.875 | 1.875 | 1.875 | 1.875 | 1.875 | | | |
| 1yr Prepay_5Pct | | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | | | |
| 2yr Prepay_5Pct | | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | | | |
| 3yr Prepay_5Pct | | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | | | |
| 4yr Prepay_5Pct | | 1.875 | 1.875 | 1.875 | 1.875 | 1.875 | 1.875 | 1.875 | | | |
| 5yr Prepay_5Pct | | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | 2.125 | | | |
| 1yr Prepay_1 | | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | | | |
| 2yr Prepay_21 | | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | | | |
| 3yr Prepay_321 | | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | | | |
| 4yr Prepay_4321 | | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 | | | |
| 5yr Prepay_54321 | | 1.875 | 1.875 | 1.875 | 1.875 | 1.875 | 1.875 | 1.875 | | | |
| Loss Payee Clause | 30 Day | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | | |
| | 45 Day | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | | | |
| | 60 Day | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | | | |
| 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, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA | | | | | |
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United Fidelity Funding
1300 NW Briarcliff Prkwy
Kansas City, MO 64150
www.uffwholesale.com

Effective: 11/7/2025 10:09

| Lock Expirations | | Lock Extensions | |
|------------------|-----------|-----------------|-------|
| 30 Days | 12/7/2025 | 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 |
| 7.750 | 101.026 | 100.963 | 100.588 |
| 7.625 | 100.235 | 100.172 | 99.797 |
| 7.500 | 100.132 | 100.070 | 99.695 |
| 7.375 | 100.019 | 99.956 | 99.581 |
| 7.250 | 99.897 | 99.834 | 99.459 |
| 7.125 | 99.184 | 99.121 | 98.746 |

Underwriting Fee
\$1,095

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

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

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

| Loss Payee Clause | Contact Us | Approved States |
|---|--|---|
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 1300 NW Briarcliff Prky, Ste 275
 Kansas City MO, 64150
www.uffwholesale.com

| Lock Expirations | | Lock Extensions | |
|------------------|------------|-----------------|-------|
| 15 Days | 11/22/2025 | 2 days | 0.100 |
| 30 Days | 12/7/2025 | 7 days | 0.250 |
| 45 Days | 12/22/2025 | 15 days | 0.375 |
| | | 30 days | 0.625 |

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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 |

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| 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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