

<div><div><div><div></div><div>UNITED FIDELITY FUNDING CORP</div></div><div><div>Non-QM UW Fee</div><div>\$1,499</div></div></div><div><div>1300 NW Briarcliff Prky, Ste 275</div><div>Kansas City, MO 64150</div><div>www.uffwholesale.com</div></div><div><div>Lock Expirations</div><div>Lock Extensions</div></div></div>															
<div>Effective: 7/15/2025 10:21</div> <div>Must be manually priced by calling or emailing the lock desk at this time***</div>															
NON-QM: A PLUS (Tighter credit box, best pricing)															
Residential 30 Yr Fixed				DSCR		Full Doc	Credit Score	600-650	650-679	680-699	700-719	720-739	740-759	760-779	780-800
11.500				109.867			11.500		111.286						
11.375				109.617			11.375		111.020						
11.250				109.367			11.250		110.755						
11.125				109.117			11.125		110.489						
11.000				108.867			11.000		110.224						
10.875				108.617			10.875		109.958						
10.750				108.367			10.750		109.692						
10.625				108.117			10.625		109.427						
10.500				107.867			10.500		109.161						
10.375				107.617		10.375		108.895							
10.250				107.367		10.250		108.630							
10.125				107.117		10.125		108.364							
10.000				106.867		10.000		108.099							
9.875				106.617		9.875		107.833							
9.750				106.367		9.750		107.567							
9.625				106.117		9.625		107.302							
9.500				105.867		9.500		107.036							
9.375				105.617		9.375		106.770							
9.250				105.367		9.250		106.505							
9.125				105.117		9.125		106.239							
9.000				104.867		9.000		105.974							
8.875				104.617		8.875		105.692							
8.750				104.367		8.750		105.411							
8.625				104.117		8.625		105.130							
8.500				103.867		8.500		104.849							
8.375				103.617		8.375		104.567							
8.250				103.367		8.250		104.286							
8.125				103.085		8.125		104.004							
8.000				102.804		8.000		103.723							
7.875				102.492		7.875		103.411							
7.750				102.179		7.750		103.098							
7.625				101.804		7.625		102.723							
7.500				101.429		7.500		102.348							
7.375				101.054		7.375		101.973							
7.250				100.679		7.250		101.536							
7.125				100.304		7.125		101.098							
7.000				99.929		7.000		100.598							
6.875				99.492		6.875		100.098							
6.750				99.054		6.750		99.536							
6.625				98.554		6.625		98.973							
6.500				98.054		6.500		98.411							
6.375				97.492		6.375		97.786							
6.250				96.929		6.250		97.098							
6.125				96.304		6.125		96.411							
6.000				95.679		6.000		95.723							
5.875				94.992		5.875		94.973							
5.750				94.304		5.750		94.223							
5.625				93.617		5.625		93.473							
5.500				92.930		5.500		92.723							
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							
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															
Qualifying Income		Income Summary				Grid									
Full Documentation		2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099				Full Doc									
Streamlined Documentation		1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification				Full Doc									
Asset Depletion/Asset Qualifier		Qualifying Assets, 84 Month Amortization				Full Doc									
WVOE		FNMA Form 1005				Alt-Doc									
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									
Base L1/F1A		60.01-50		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															
Credit L1/F1A		60.01-50		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															
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	
FC/SS/DI/BK7/36 - 47mo		-0.625		-0.625		-0.625		-0.625		-0.625		-0.750		-1.125	
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					
Condo/ Coop		-0.125		-0.125		-0.375		-0.500		-0.625		-0.750			
Florida Condo		0.000		-0.250		-0.375		-0.625		-0.750		-0.875			
Non - Warrantable Condo		-0.375		-0.375		-0.500		-0.500		-0.625		-0.750			
Multi Unit		-0.250		-0.250		-0.500		-0.500		-0.500		-0.750			
Florida		0.000		0.000		0.000		-0.125		-0.250		-0.375		-0.500	
Tier 2 States: Other*		0.250		0.250		0.250		0.250		0.250		0.250		0.250	
Loss Payee Clause				Contact Us				Approved States							
United Fidelity Funding Corp ISADA ATIMA 1300 NW Briarcliff Pkwy, Ste 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, NY, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA							
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Non-QM WFF Fee
\$1,499

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

Lock Expirations		Lock Extensions	
30 days	8/14/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 7/15/2025 10:21

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	
6.625%	98.800		6.625%	98.650	
6.750%	99.300		6.750%	99.400	
6.875%	99.800		6.875%	100.100	
6.990%	100.175		6.990%	100.725	
7.125%	100.550		7.125%	101.125	
7.250%	100.863		7.250%	101.500	
7.375%	101.175		7.375%	101.850	
7.500%	101.488		7.500%	102.200	
7.625%	101.800		7.625%	102.550	
7.750%	102.113		7.750%	102.900	
7.875%	102.388		7.875%	103.250	
7.990%	102.638		7.990%	103.600	
8.125%	102.888		8.125%	103.913	
8.250%	103.138		8.250%	104.225	
8.375%	103.388		8.375%	104.538	
8.500%	103.638		8.500%	104.850	
8.625%	103.888		8.625%	105.100	
8.750%	104.138		8.750%	105.350	
8.875%	104.388		8.875%	105.600	
8.990%	104.638		8.990%	105.850	
9.125%	104.888		9.125%	106.100	
9.250%	105.138		9.250%	106.350	
9.375%	105.388		9.375%	106.600	
Max Price (Owner Occ / 2Yr+ PPP)		102.000	Max Price (Owner Occ / 2Yr+ PPP)		102.000
Max Price (1 Yr PPP)		100.500	Max Price (1 Yr 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	-0.875	-3.000	N/A	
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A	
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A	
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A	
Bank Statement / No Ratio									
FICOxLTV	55	60	65	70	75	80	85	90	
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875	
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000	
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500	
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A	
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A	
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A	
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A	
Residential NQM -- LLPAs									
LTV	55	60	65	70	75	80	85	90	
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A	
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A	
Cash-Out FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A	
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A	
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A	
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500	
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A	
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A	
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A	
Loan Amt < \$150K	0.000	0.000	0.000	0.000	0.250	0.250	-0.250	-0.500	
Loan Amt < \$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A	
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A	
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A	
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A	
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750	
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-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	-0.875		
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		

Investor NQM -- LLPAs							
Other							
LTV	50	55	60	65	70	75	80
Short Term Rental	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A
Cash-Out FICO ≥ 720	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A
Cash-Out FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A
2-4 Unit	-0.125	-0.125	-0.250	-0.125	-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

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%		
			700	70.00%	N/A		
\$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	680	75.00%	75.00%	60.00%	
			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 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. Offer 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.		
Loan Pays Funding		Contact Us	Approved States
United Fidelity Funding Corp (SBA/ATMA) 1300 NW Brucell Ct, Suite 275 Kannas City, MO 64150		Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	AL, AR, AZ, CA, CO, FL, GA, IL, IN, IA, IR, 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	8/14/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective:

7/15/2025 10:21

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

Non-Agency Investor/Second Home (AUS)

	Conforming Balance	Agency Jumbo	Agency Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.757	110.132	109.382
9.875	110.507	109.882	109.132
9.750	110.257	109.632	108.882
9.625	110.007	109.382	108.632
9.500	109.757	109.132	108.382
9.375	109.507	108.882	108.132
9.250	109.257	108.632	107.882
9.125	109.007	108.382	107.632
9.000	108.757	108.132	107.382
8.875	108.507	107.882	107.132
8.750	108.257	107.632	106.882
8.625	108.007	107.382	106.632
8.500	107.757	107.132	106.382
8.375	107.507	106.882	106.132
8.250	107.257	106.632	105.882
8.125	106.928	106.303	105.553
8.000	106.599	105.974	105.224
7.875	106.271	105.646	104.896
7.750	105.923	105.298	104.548
7.625	105.558	104.933	104.183
7.500	105.174	104.549	103.799
7.375	104.771	104.146	103.396
7.250	104.348	103.723	102.973
7.125	103.905	103.280	102.530
7.000	103.442	102.817	102.067
6.875	102.958	102.333	101.583
6.750	102.457	101.832	101.082
6.625	101.939	101.365	100.615
6.500	101.404	100.897	100.147
6.375	100.851	100.414	99.664
6.250	100.284	99.917	99.167
6.125	99.702	99.408	98.658
6.000	99.106	98.886	98.136
5.875	98.494	98.351	97.601
5.750	97.868	97.743	96.993
5.625	97.227	97.102	96.352
5.500	96.571	96.446	95.696
5.375	95.899	95.774	95.024
5.250	95.216	95.091	94.341
5.125	94.519	94.394	93.644
5.000	93.811	93.686	92.936

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

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

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

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

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

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Lock Expirations		Lock Extensions	
30 Days	8/14/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

[illegible][illegible]

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

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