

8/15/2025 10:15

Effective:

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

	Lock Expirations	Lock Exten	sions
15 Days	8/30/2025	2 days	0.100
30 Days	9/14/2025	7 days	0.250
30 Days 45 Days	9/29/2025	15 days	0.375
		30 days	0.625

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

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				,		CO		7110	<u> AVIC</u>	L		,			
CON	IVENTION A	AL 30/25Y	R FIXED	CC	NVENTION	NAL 20 YF	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CC	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.125	100.332	100.292	100.237	6.000	100.688	100.581	100.500	5.750	100.987	100.954	100.868	5.875	101.048	101.014	100.885
6.250	100.626	100.578	100.523	6.125	101.175	101.068	100.987	5.875	101.515	101.481	101.352	6.000	101.277	101.244	101.115
6.375	101.152	101.104	101.049	6.250	101.633	101.526	101.445	6.000	101.748	101.715	101.586	6.125	101.536	101.502	101.373
6.500	101.679	101.631	101.576	6.375	102.053	101.945	101.865	6.125	102.000	101.966	101.837	6.250	101.776	101.743	101.614
6.625	102.009	101.961	101.906	6.500	101.761	101.712	101.566	6.250	102.145	102.099	102.034	6.375	102.175	102.141	102.012
6.750	102.069	102.021	101.950	6.625	102.156	102.063	101.968	6.375	102.642	102.608	102.479	6.500	102.391	102.358	102.229
6.875	102.550	102.502	102.431	6.750	102.542	102.434	102.353	6.500	102.859	102.826	102.697	6.625	102.636	102.602	102.473
7.000	103.053	103.005	102.934	6.875	102.897	102.789	102.708	6.625	103.097	103.064	102.935	6.750	102.831	102.797	102.668
7.125	103.462	103.414	103.343	7.000	103.328	103.243	103.187	6.750	103.187	103.153	103.024	6.875	103.218	103.185	103.056
7.250	103.530	103.568	103.483	7.125	103.748	103.663	103.607	6.875	103.683	103.649	103.520	7.000	103.368	103.334	103.205
0.0															
	ONV 30 YR				NV 20 YR				ONV 15 YR				NV 10 YR		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.500	101.224	101.176	101.029	6.500	100.997	100.949	100.828	6.250	99.906	99.873	99.744	6.250	99.479	99.445	99.316
6.625	101.559	101.511	101.364	6.625	101.386	101.337	101.243	6.375	100.321	100.288	100.159	6.375 6.500	99.785	99.752	99.622
6.750	101.508	101.460	101.389	6.750	101.556	101.508	101.460	6.500	100.493	100.459	100.330		100.050	100.016	99.887
6.875	101.869	101.820	101.750	6.875	101.916	101.869	101.820	6.625	100.680	100.646	100.517	6.625	100.295	100.262	100.133
7.000	102.219	102.171 102.462	102.100 102.392	7.000	102.267	102.219	102.171	6.750	100.651 101.054	100.617 101.021	100.488	6.750 6.875	100.224	100.190	100.061 100.359
7.125 7.250	102.510 101.970	102.462	102.392	7.125 7.250	102.558 101.993	102.510 101.915	102.462 101.834	6.875 7.000	101.054	101.021	100.892 100.999	7.000	100.521	100.488 100.680	100.359
7.230	101.970	101.923	101.636	7.375	101.993	101.913	101.834	7.125	101.161	101.128	100.999	7.125	100.713 100.898	100.864	100.551
7.500	102.296	102.260	102.172	7.500	102.528	102.251	102.170	7.125	99.506	99.408	99.291	7.125	99.506	99.408	99.291
7.625	102.463	102.593	102.275	7.625	102.343	102.463	102.545	17.230	99.500	99.406	99.291	17.250	99.500	99.406	99.291
7.023	102.002	102.014	102.431	7.023	102.703	102.020	102.343	╂				-			
	SOER 5	5/6 ARMS			SOFR	7/6 ARMS			SOFR 1	LO/6 ARM	ς		Misc Price	Adjustme	nts
	301103	707111113			30110	707111115	,		30110.	20/0//11/11/1		No Impou		rajustine	
													. ,		
												1		80	
												Non-Own	er, LTV > 80		4.125
	No Current	: Program Da	ata		No Current	: Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, L7	V > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
												1			
	Lo	ss Payee	Clause	_	Lo	ck Desk H	lours		Con	tact Us			Approv	ed Stat <u>es</u>	
	United Fideli	ty Funding C	orp ISAOA A	TIMA		5.35	CCT	Em	ail: locks@	uffmortga	ge.com	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	N, KS, KY, LA,
			wy, Suite 27			0am - 5:00p		1	Lock Desk: (1 '	2-4 Unit 1.000 Condo, LTV > 75 0.750 FICO < 660 0.500 Loan Amt \$50K < \$100K 0.500 Loan < \$50K (exception only) 1.500 Approved States AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA IE, MI, MN, MO, NC, NE, NH, NM, NV, OK, OF		
	Kar	nsas City, Mo	0 64150		LOCK O	nline Unitl 8	:oobiii C21	lr.	side Sales:	(816) 457-	-6300		SC, TN, TX	, VA, WA,W	
			₾ 2021	United Fidel	ity Eunding Cor	n NIMI S #3/	381 Intended	for Mortgage	- Drofossionals	Only Not for	distribution to	consumers			



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	Lock Expirations	Lock E	xtensions
15 Days	8/30/2025	2 days	0.100
30 Days	9/14/2025	7 days	0.250
45 Days	9/29/2025	15 days	0.375
		30 days	0.625

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Effective:	8,	/15/2025 10:	15							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	۱s					
	Durck	ace Men	ov Loons	- LLPA	by Crodit						Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
	Purci	iase won	ey Loans		<u> </u>		I V Ratio								
Credit Score		Annlie	cable for	all loans	.TV Rang		r than 15	voare		Cradit Score			LTV Rang		
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Orean Score	>0%		>60%	>70%	>75%
≥ = 780				0.000%					0.125%	≥ = 780	0.375%			0.875%	1.375%
760 – 779	0.000%			0.250%										1.250%	1.875%
740 – 759 720 – 739				0.375%										1.625% 2.000%	2.375%
700 – 719				0.750%						700 – 719	0.375%			2.625%	3.250%
680 – 699				1.125%					1.125%	680 – 699	0.375%			2.875%	3.750%
660 – 679				1.375%										4.000%	4.750%
640 - 659 ≤ 639				1.500% 2.125%										4.625% 4.875%	5.125% 5.125%
									111 00 70						
Add	litional LL	PAS Dy L	oan Attri	ibute App	oncable to	Purcha	se money	Loans				Refinan	ces		
Loan Feature				L	TV Rang	е				Cash-out Refinance Loans - LLP/Ratio			LTV Rang	ge	
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%				>60%	>70%	>75%
Adjustable-rate Condo				0.000% 0.125%										0.125% 2.125%	0.750% 3.375%
Investment				2.125%				4.125%						2.125%	3.375%
Second home				2.125%				4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%		0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	0	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%		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%		0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%		-				
	Limited	Cash-ou	t Refinan	ices – LL	PA by Cr	edit Scor	e/LTV Ra	itio		All LLPA	s will be v	waived f	or the fo	llowing lo	ans
				L	TV Rang	е					Но	meReady	[®] loans		
Credit Score				all loans											
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%			<u>′</u>			eas
≥ = 780	0.000%	_	_	0.125%	_		_	_	0.375%	Loa	ins meeting	Duty to S	serve requ	irements	
760 – 779	0.000%	0.000%			0.875%		0.750%		0.625%						
740 – 759	0.000%	0.000%					1.125%	1.000%	1.000%						
720 – 739 700 – 719	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
680 – 699	0.000%	0.000%	0.625%				1.750% 2.125%		1.625%						
660 – 679	0.000%	0.000%	1.125%						1.750% 2.125%	•					
640 - 659	0.000%	0.125%	1.375%	2.125%	2.875%				2.500%	•					
≤ 639	0.000%	0.250%	1.750%	2.125%	3.500%	3.875%	3.625%	2.500%		•					
	nal LLPA														
					.TV Rang										
Loan Feature	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
Adjustable-rate	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%						
mortgage Condo	0.000%	0.000%	0.125%	0 125%	0.750%	0.750%	0.750%	0.750%	0.750%	1					
Investment				2.125%				4.125%		1					
property	1.125%														
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
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							l	I		1					
fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
fixed-rate High-balance ARM Subordinate	0.500%	0.500% 1.250%	0.750%			_		2.750%							



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Effective	:: 8	3/15/2025 1	0:15						WV	VW.UFFEAG	ILE.COM				
			GOVI	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
5.000	101.307	101.177	100.977	5.875	100.939	100.906	100.777	5.375	98.269	98.206	98.044	FICO 740	- 779		0.000
.125	101.740	101.673	101.473	6.000	101.471	101.437	101.308	5.500	98.256	98.193	98.031	FICO 680	- 739		0.125
.250	102.008	101.941	101.742	6.125	101.994	101.961	101.831	5.625	98.604	98.575	98.547	FICO 660			0.250
5.375	102.202	102.152	102.053	6.250	102.504	102.471	102.341	5.750	98.853	98.790	98.628	FICO 640	- 659		0.500
5.500	102.791	102.741	102.641	6.375	101.976	101.943	101.814	5.875	98.843	98.780	98.751	FICO 620	- 639		1.500
5.625	103.265	103.216	103.116	6.500	102.488	102.455	102.326	6.000	99.343	99.315	99.287				
5.750	103.374	103.310	103.246	6.625	102.992	102.959	102.829	6.125	99.817	99.788	99.760	Non-Owr	er		0.500
5.875	103.150	103.086	103.022	6.750	103.489	103.456	103.327	6.250	98.809	98.746	98.584	Loan Am	ount \$50K < \$1	.00K	0.500
7.000	103.763	103.700	103.636									Loan < \$5	OK (exception	only)	1.500
7.125	104.193	104.129	104.065	<u> </u>								All FHA S	reamline Loan	S	0.250
												All FHA R	efinance Loans		0.125
	HA 30 YR I			-	HA 15 YR				JRAL HOU				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			0.000
5.250	101.357	101.246	101.047	6.250	98.347	98.296	98.238	6.250	102.388	102.321	102.122	FICO 740	- 779		0.000
5.375	101.510	101.460	101.360	6.375	98.574	98.523	98.464	6.375	101.941	101.841	101.592	FICO 700			0.125
5.500	102.138	102.089	101.989	6.500	98.821	98.770	98.711	6.500	102.536	102.436	102.187	FICO 680			0.250
5.625	102.503	102.453	102.353	6.625	99.008	98.957	98.899	6.625	103.064	102.963	102.714	FICO 660			0.375
5.750	102.231	102.168	102.104	6.750	99.214	99.181	99.091	6.750	103.573	103.473	103.224	FICO 640			0.875
5.875	101.838	101.774	101.710	6.875	99.374	99.323	99.264	6.875	102.869	102.768	102.519	FICO 620			1.500
7.000	102.451	102.387	102.323	7.000	99.506	99.455	99.396	7.000	103.427	103.327	103.078	CA Prope			0.150
7.125	102.880	102.816	102.752	7.125	99.636	99.585	99.526	7.125	103.969	103.869	103.620	Loan <\$	50K (exception)	1.500
7.250	102.744	102.644	102.395	7.250	99.506	99.408	99.291	7.250	104.414	104.314	104.065	All RD Re	finance Loans		0.125
7.375	101.221	101.120	100.871	 				7.375	103.296	103.195	102.946	*Other St	. Adjustments	may apply	
						:			— .			Ш			
							/ERN	<u>IME</u>							
		YR Fixed				YR Fixed				ARM 1/1	•			Fixed IRF	
late	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
5.000	101.471	101.437	101.308	6.000	101.307	101.177	100.977	5.750	98.853	98.790	98.628	6.000	101.307	101.123	100.888
5.125 5.250	101.994 102.504	101.961 102.471	101.831 102.341	6.125 6.250	101.740 102.008	101.673 101.941	101.473 101.742	5.875 6.000	98.843 98.833	98.780 98.770	98.618 98.608	6.125	101.629 101.970	101.444 101.785	101.209 101.551
5.375	102.304	102.471	102.341	6.375	102.008	101.541	101.742	6.125	98.822	98.759	98.597	6.375	102.202	102.152	102.053
5.500	102.488	102.455	102.326	6.500	102.791	102.741	102.633	6.250	98.809	98.746	98.584	6.500	102.791	102.741	102.633
5.625	102.488	102.455	102.320	6.625	102.751	103.216	103.116	0.230	30.003	30.740	50.504	6.625	102.751	103.216	102.041
5.750	103.489	103.456	103.327	6.750	103.203	103.210	103.116					6.750	103.203	103.310	103.110
5.750	103.403	105.450	105.527	6.875	103.150	103.086	103.022					6.875	103.150	103.086	103.022
				7.000	103.763	103.700	103.636					7.000	103.763	103.700	103.636
				7.125	104.193	104.129	104.065					7.125	104.193	104.129	104.065
				7.125	104.133	104.123	104.003	\vdash				1 /.123	104.155	104.125	104.005
	/A 15 YR F				/A 30 YR F				•	1 ARM H			/A 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	100.589	100.561	100.483	6.250	101.357	101.246	101.047	6.125	98.522	98.459	98.297	6.250	101.357	101.246	101.047
5.875	100.824	100.796	100.718	6.375	101.510	101.460	101.360	6.250	98.509	98.446	98.284	6.375	101.510	101.460	101.360
5.000	101.162	101.134	101.056	6.500	102.138	102.089	101.989	[]				6.500	102.138	102.089	101.989
5.125	101.460	101.432	101.353	6.625	102.503 102.231	102.453	102.353	[]				6.625	102.503	102.453	102.353
5.250	101.464	101.435	101.407	6.750		102.168	102.104	П				6.750	102.231	102.168	102.104
5.375	101.384	101.356	101.327	6.875	101.838	101.774	101.710	[]				6.875	101.838	101.774	101.710
5.500	101.819	101.791	101.762	7.000	102.451	102.387	102.323	[]				7.000	102.451	102.387	102.323
5.625	101.984	101.956	101.927	7.125 7.250	102.880	102.816	102.752	[]				7.125	102.880 102.744	102.816	102.752 102.395
5.750	99.214	99.181	99.052	7.250	102.744 101.221	102.644 101.120	102.395 100.871	П				7.250	102.744	102.644 101.120	102.395
				1,.3,3	101.221	101.120	100.0/1	1				1,.,,,	101.221	101.120	100.071
				Adjustmen	ts			7					RET		
ICO>=740			0.000 0.125	VA Loans Non-Owne	ar.		0.250 0.500								
ICO 660 -			0.125		er unt \$50K < \$1	nok	0.500			SE	RVING	THOS	SE TH	AT SE	RVE
ICO 640 -			2.000		Unt \$50K < \$1 OK (exception		1.500			741	VA	6 V	IRRE	ILS	
FICO 620 -			3.000	20011 1 930	(exception		1.300				District.			The same of the sa	
			2.000												
	Lo	ss Payee	Clause		Lo	ck Desk H	lours			tact Us			Approv	ed States	
U			Corp ISAOA A		8:3	0am - 5:00p	om CST	1	ail: locks@	_	_	1	A, CO, FL, GA		
			kwy, Suite 27	5		nline Unitl 8		1	Lock Desk: (ME, MI, N	IN, MO, NC,		
	Kar	nsas City, M	0 04130					<u> Ir</u>	nside Sales:	(816) 457	-03UU		عد, ۱N, IX	, VA, WA,W	



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

 0 Days
 9/14/2025
 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***

Effective:	8/15/2025 10:	15				Must be manual	ly priced by calli	ing
		N	ON-QM:	A	PLUS	(Tighter credit l	box, b	(
Res	sidential 30 Yr Fixed	D	SCR			Credit Score	00.01-50	5
11.500	110.497	11.500	112.506			>= 780	1.125	Τ

			UN-QIVI.
Residentia	l 30 Yr Fixed	D	SCR
11.500	110.497	11.500	112.506
11.375	110.247	11.375	112.240
11.250	109.997	11.250	111.975
11.125	109.747	11.125	111.709
11.000	109.497	11.000	111.444
10.875	109.247	10.875	111.178
10.750	108.997	10.750	110.912
10.625	108.747	10.625	110.647
10.500	108.497	10.500	110.381
10.375	108.247	10.375	110.115
10.250	107.997	10.250	109.850
10.125	107.747	10.125	109.584
10.000	107.497	10.000	109.319
9.875	107.247	9.875	109.053
9.750	106.997	9.750	108.787
9.625	106.747	9.625	108.522
9.500	106.497	9.500	108.256
9.375	106.247	9.375	107.990
9.250	105.997	9.250	107.725
9.125	105.747	9.125	107.459
9.000	105.497	9.000	107.194
8.875	105.247	8.875	106.912
8.750	104.997	8.750	106.631
8.625	104.747	8.625	106.350
8.500	104.497	8.500	106.069
8.375	104.247	8.375	105.787
8.250	103.997	8.250	105.506
8.125	103.715	8.125	105.224
8.000	103.434	8.000	104.943
7.875	103.122	7.875	104.631
7.750	102.809	7.750	104.318
7.625	102.434	7.625	103.943
7.500	102.059	7.500	103.568
7.375	101.684	7.375	103.193
7.250	101.309	7.250	102.756
7.125	100.934	7.125	102.318
7.000	100.559	7.000	101.818
6.875	100.122	6.875	101.318
6.750	99.684	6.750	100.756
6.625	99.184	6.625	100.193
6.500	98.684	6.500	99.631
6.375	98.122	6.375	99.006
6.250	97.559	6.250	98.318
6.125	96.934	6.125	97.631
6.000	96.309	6.000	96.943
5.875	95.622	5.875	96.193
5.750	94.934	5.750	95.443
5.625	94.247	5.625	94.693
5.500	93.560	5.500	93.943

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	box,	best	pric	ing)					
	Credit Score	00.01-50		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	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	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	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
LLPAs	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	
	Florida Condo	-0.230	-0.230	-0.500	-0.575	-0.625	-0.623	-0.750	-1.250	
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-1.230	
LLPAs	Multi Unit	-0.373	-0.373	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	Streamlined Documentation	0.000	0.000	-0.125	-0.123	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	-0.073
LLPAs	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-0.023	-1.000
LLPAs	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
	- HYOL	0.000	0.000	0.000	0.000	-0.230	-0.373	-0.373		

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

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
 9/14/2025
 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	
6.500%	98.100	
6.625%	98.850	
6.750%	99.550	
6.875%	100.075	
6.990%	100.475	
7.125%	100.850	
7.250%	101.225	
7.375%	101.600	
7.500%	101.925	
7.625%	102.175	
7.750%	102.425	
7.875%	102.675	
7.990%	102.925	
8.125%	103.175	
8.250%	103.425	
8.375%	103.675	
8.500%	103.925	
8.625%	104.175	
8.750%	104.425	
8.875%	104.675	
8.990%	104.925	
9.125%	105.175	
9.250%	105.425	
Max Pr	ice (Owner Occ / 2Yr+ PPP)	102.000
	Max Price (1 Yr PPP)	100.500
N	lax Price (No Prepay)	99.500

Investor 30YR Fixed Rate 30 Day 6.500% 99.350 6.625% 99.975 6.750% 100.495 6.875% 100.995 6.990% 101.425 7.125% 101.839 7.250% 102.253 7.375% 102.683 7.500% 103.085 7.625% 103.444 7.750% 103.757 7.875% 104.132 7.990% 104.436 8.125% 104.741 8.250% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.038 8.375% 106.460 8.990% 106.725 106		N(UN-QI				
6.500% 99.350 6.625% 99.975 6.750% 100.495 6.875% 100.995 6.990% 101.425 7.125% 101.839 7.250% 102.683 7.500% 103.085 7.625% 103.444 7.750% 103.757 7.875% 104.132 7.990% 104.436 8.125% 104.741 8.250% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460		Investor 30YR Fixed					
6.625% 99.975 6.750% 100.495 6.875% 100.995 6.990% 101.425 7.125% 101.839 7.250% 102.683 7.375% 102.683 7.500% 103.085 7.625% 103.444 7.750% 103.757 7.875% 104.132 7.990% 104.436 8.125% 104.741 8.250% 105.038 8.375% 105.335 8.3625% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460	Rate	30 Day					
6.750% 100.495 6.875% 100.995 6.990% 101.425 7.125% 101.839 7.250% 102.253 7.375% 103.085 7.625% 103.444 7.750% 103.757 7.875% 104.132 7.990% 104.436 8.125% 104.741 8.250% 105.038 8.375% 105.038 8.375% 105.038 8.375% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460	6.500%	99.350					
6.875% 100.995 6.990% 101.425 7.125% 101.839 7.250% 102.253 7.375% 102.683 7.500% 103.085 7.625% 103.444 7.750% 103.757 7.875% 104.132 7.990% 104.436 8.125% 104.741 8.250% 105.038 8.375% 105.038 8.375% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460	6.625%	99.975					
6.990% 101.425 7.125% 101.839 7.250% 102.253 7.375% 102.683 7.500% 103.085 7.625% 103.444 7.750% 103.757 7.875% 104.132 7.990% 104.436 8.125% 104.741 8.250% 105.038 8.375% 105.335 8.370% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460	6.750%	100.495					
7.125% 101.839 7.250% 102.253 7.375% 102.683 7.500% 103.085 7.625% 103.444 7.750% 103.757 7.875% 104.132 7.990% 104.436 8.125% 104.741 8.250% 105.038 8.375% 105.335 8.500% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460	6.875%	100.995					
7.250% 102.253 7.375% 102.683 7.500% 103.085 7.625% 103.444 7.750% 103.757 7.875% 104.132 7.990% 104.436 8.125% 104.741 8.250% 105.038 8.375% 105.335 8.500% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460	6.990%	101.425					
7.375% 102.683 7.500% 103.085 7.625% 103.444 7.750% 103.757 7.875% 104.132 7.990% 104.436 8.125% 105.038 8.375% 105.335 8.500% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460	7.125%	101.839					
7.500% 103.085 7.625% 103.444 7.750% 103.757 7.875% 104.132 7.990% 104.436 8.125% 104.741 8.250% 105.038 8.375% 105.335 8.500% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460	7.250%	102.253					
7.625% 103.444 7.750% 103.757 7.875% 104.132 7.990% 104.436 8.125% 104.741 8.250% 105.038 8.375% 105.335 8.500% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460	7.375%	102.683					
7.750% 103.757 7.875% 104.132 7.990% 104.436 8.125% 104.741 8.250% 105.038 8.375% 105.335 8.500% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460	7.500%	103.085					
7.875% 104.132 7.990% 104.436 8.125% 104.741 8.250% 105.038 8.375% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460	7.625%	103.444					
7.990% 104.436 8.125% 104.741 8.250% 105.038 8.375% 105.335 8.500% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460	7.750%	103.757					
8.125% 104.741 8.250% 105.038 8.375% 105.335 8.500% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460	7.875%	104.132					
8.250% 105.038 8.375% 105.335 8.500% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460	7.990%	104.436					
8.375% 105.335 8.500% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460	8.125%	104.741					
8.500% 105.616 8.625% 105.897 8.750% 106.179 8.875% 106.460	8.250%	105.038					
8.625% 105.897 8.750% 106.179 8.875% 106.460	8.375%	105.335					
8.750% 106.179 8.875% 106.460	8.500%	105.616					
8.875% 106.460	8.625%	105.897					
	8.750%	106.179					
8 990% 106 725	8.875%	106.460					
0.55070 100.725	8.990%	106.725					
9.125% 106.991	9.125%	106.991					
9.250% 107.179	9.250%	107.179					
Max Price (Owner Occ / 2Yr+ 102.000	Max Price	Max Price (Owner Occ / 2Yr+					
Max Price (1Yr PPP) 100.500	Max Price	(1Yr PPP)	100.500				
Max Price (No Prepay) 99.500	Max Price	(No Prepay)	99.500				

Investor NQM LLPAs										
Other										
LTV	50	55	60	65	70	75	80			
Short Term Rental	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A			
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						
Residential NQM LLPAs									
			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	
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 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					0.300	0.500	0.750	0.730	
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	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 Di Ratio C - Debt Consolidatio epayment Penalty	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
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of am ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	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 IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (prepaid with Matrices for St Homes dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	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% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty Investment Highlights Decupancy Property Types Oan Program DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea nent Penalty ner Occupied rily. 4 Units, Concert Fixed 10 Yr I/6 Gross Rents /	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes dos, Non Warra O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	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 epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	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% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of ame ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	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% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	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% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty mer Occupied inly -4 Units, Conc ir Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or if from Average ix LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	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% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for if Investment On 1% stepdown if see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	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% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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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	9/14/2025	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)

		aufamulua Agas :::					
	Conforming	Agency	Agency				
	Balance	Jumbo	Balance				
Rate	FIX 30	FIX 30	FIX 30				
10.000	111.208	110.583	109.833				
9.875	110.958	110.333	109.583				
9.750	110.708	110.083	109.333				
9.625	110.458	109.833	109.083				
9.500	110.208	109.583	108.833				
9.375	109.958	109.333	108.583				
9.250	109.708	109.083	108.333				
9.125	109.458	108.833	108.083				
9.000	109.208	108.583	107.833				
8.875	108.958	108.333	107.583				
8.750	108.708	108.083	107.333				
8.625	108.458	107.833	107.083				
8.500	108.208	107.583	106.833				
8.375	107.958	107.333	106.583				
8.250	107.708	107.083	106.333				
8.125	107.374	106.749	105.999				
8.000	107.040	106.415	105.665				
7.875	106.706	106.081	105.331				
7.750	106.353	105.728	104.978				
7.625	105.982	105.357	104.607				
7.500	105.591	104.966	104.216				
7.375	105.181	104.556	103.806				
7.250	104.751	104.126	103.376				
7.125	104.301	103.676	102.926				
7.000	103.831	103.206	102.456				
6.875	103.341	102.716	101.966				
6.750	102.833	102.208	101.458				
6.625	102.307	101.688	100.938				
6.500	101.764	101.212	100.462				
6.375	101,203	100.721	99.971				
6.250	100.626	100.216	99,466				
6.125	100.033	99.698	98.948				
6,000	99.425	99.166	98.416				
5.875	98.801	98.620	97.870				
5.750	98.163	98.038	97.288				
5.625	97.512	97.387	96.637				
5.500	96.846	96.721	95.971				
5.375	96.166	96.041	95.291				
5.250	95.473	95.348	94.598				
5.125	94.767	94.642	93.892				
5.000	94.049	93.924	93.174				
5.000	94.049	93.924	93.1/4				

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	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
Loans	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
Nemiance	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	0.000	0.000	0.000	0.000	0.000
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 9/14/2025

 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 8/15/2025 10:15

FIXED SECONDS

RES	IDENTIAL	IN	VESTOR
Rate	30 Day	Rate	30 Day
12.625	113.000	13.375	112.00
12.500	112.750	13.250	111.87
12.375	112.500	13.125	111.75
12.250	112.250	13.000	111.62
12.125	112.000	12.875	111.50
12.000	111.750	12.750	111.37
11.875	111.500	12.625	111.12
11.750	111.250	12.500	110.87
11.625	111.000	12.375	110.62
11.500	110.750	12.250	110.37
11.375	110.500	12.125	110.12
11.250	110.250	12.000	109.87
11.125	110.000	11.875	109.62
11.000	109.750	11.750	109.37
10.875	109.500	11.625	109.12
10.750	109.250	11.500	108.87
10.625	109.000	11.375	108.62
10.500	108.750	11.250	108.37
10.375	108.500	11.125	108.12
10.250	108.250	11.000	107.87
10.125	107.875	10.875	107.62
10.000	107.500	10.750	107.37
9.875	107.125	10.625	107.12
9.750	106.750	10.500	106.87
9.625	106.375	10.375	106.62
9.500	106.000	10.250	106.37
9.375	105.625	10.125	106.00
9.250	105.250	10.000	105.62
9.125	104.875	9.875	105.25
9.000	104.500	9.750	104.87
8.875	104.125	9.625	104.50
8.750	103.750	9.500	104.12
8.625	103.250	9.375	103.75
8.500	102.750	9.250	103.25
8.375	102.250	9.125	102.75
8.250	101.750	9.000	102.25
8.125	101.250	8.875	101.75
8.000	100.500	8.750	101.00
7.875	99.750	8.625	100.25
7.750	99.000	8.500	99.500
7.625	98.250	1 '	

	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)		
m	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
 9/14/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 8/15/2025 10:15

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	
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	140, 140, 141, 143, 144, 1411, 511, 511, 511, 171, 171, 171, 171, 1



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

	Lock Expirations	Lock Extensions	
15 Days	8/30/2025	2 days	0.100
30 Days	9/14/2025	7 days	0.250
45 Days	9/29/2025	15 days	0.375
		30 days	0.625

Effective: 8/15/2025 10:15 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)

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

Lock Desk Hours

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