

7/18/2025 10:11

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	8/2/2025	2 days	0.100
30 Days	8/17/2025	7 days	0.250
45 Days	9/1/2025	15 days	0.375
		30 days	0.625

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

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CON	IVENTION	L 30/25Y	R FIXED	CC	NVENTION	IAL 20 YR	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CO	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
5.125	99.330	99.300	99.244	6.000	99.859	99.758	99.686	5.750	100.633	100.573	100.543	5.875	100.513	100.498	100.367
5.250	99.617	99.637	99.565	6.125	100.368	100.267	100.195	5.875	101.008	100.960	100.918	6.000	100.761	100.746	100.615
5.375	100.210	100.167	100.110	6.250	100.850	100.749	100.677	6.000	101.216	101.201	101.127	6.125	101.059	101.043	100.912
5.500	100.777	100.734	100.677	6.375	101.292	101.191	101.119	6.125	101.564	101.505	101.474	6.250	101.335	101.320	101.189
5.625	101.291	101.248	101.191	6.500	101.063	100.962	100.891	6.250	101.937	101.877	101.847	6.375	101.741	101.726	101.595
5.750	101.504	101.460	101.396	6.625	101.508	101.407	101.335	6.375	102.239	102.184	102.149	6.500	101.977	101.962	101.831
.875	102.021	101.977	101.913	6.750	101.918	101.817	101.745	6.500	102.429	102.414	102.283	6.625	102.244	102.228	102.097
.000	102.493	102.449	102.385	6.875	102.300	102.199	102.128	6.625	102.702	102.687	102.556	6.750	102.342	102.327	102.196
.125	102.905	102.860	102.796	7.000	102.858	102.771	102.714	6.750	102.872	102.812	102.781	6.875	102.737	102.721	102.590
'.250	103.162	103.157	103.070	7.125	103.303	103.216	103.158	6.875	103.201	103.185	103.054	7.000	102.936	102.921	102.790
	NV 30 YR I				NV 20 YR				DNV 15 YR				NV 10 YR I		
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.500	100.317	100.274	100.126	6.500	100.224	100.181	100.137	6.250	99.460	99.444	99.313	6.250	99.035	99.020	98.889
.625	100.627	100.584	100.510	6.625	100.661	100.618	100.574	6.375	99.875	99.860	99.729	6.375	99.346	99.331	99.200
.750	100.963	100.919	100.855	6.750	101.006	100.963	100.919	6.500	100.049	100.034	99.903	6.500	99.631	99.615	99.484
.875	101.341	101.297	101.233	6.875	101.384	101.341	101.297	6.625	100.267	100.252	100.121	6.625	99.899	99.884	99.752
.000	101.740	101.696	101.623	7.000	101.783	101.740	101.696	6.750	100.158	100.143	100.012	6.750	99.733	99.718	99.587
.125	102.128	102.083	102.011	7.125	102.171	102.128	102.083	6.875	100.569	100.554	100.423	6.875	100.036	100.021	99.890
.250	102.494	102.449	102.376	7.250	102.536	102.494	102.449	7.000	100.711	100.696	100.565	7.000	100.283	100.268	100.137
.375	102.750	102.705	102.632	7.375	102.792	102.750	102.705	7.125	100.873	100.857	100.726	7.125	100.508	100.493	100.362
.500	102.974	102.929	102.856	7.500	103.016	102.974	102.929	7.250	98.918	98.817	98.711	7.250	98.918	98.817	98.711
.625	103.161	103.116	103.043	7.625	103.203	103.161	103.116	-				1			
	SOED E	6/6 ARMS			SOED -	7/6 ARMS			SOED 1	.0/6 ARM	c		Misc Price	Adjustma	ntc
	JOFK J	/U ANIVIS			JOFK /	70 ARIVIS			30FK 1	.0/0 ARIVI	J	No Impou	nds (Non-CA)	Aujustine	0.250
												I — ·	nds (CA Only)		0.150
													er, LTV <= 75		2.125
													er, LTV 75.01-8	10	3.375
												I	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, LT	V > 75		0.750
												FICO < 660			0.500
												Loan Amt	\$50K < \$100K		0.500
												l ———	OK (exception o		1.500
				11											
	Lo	ss Payee	Clause	_	Lo	ck Desk H	lours	<u> </u>	Con	tact Us			Approv	ed States	
	United Fidelit			TIMA		0 5.05	CCT	Em	ail: locks@		ge.com	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	I, KS, KY, L
	1300 NW	Briarcliff Pk	wy, Suite 27	5		0am - 5:00p			Lock Desk: (ME, MI, N	N, MO, NC, I	NE, NH, NM	NV, OK, C
	Kan	sas City, Mo	0 64150		LOCK O	nline Unitl 8	:00btu C21	l e	side Sales:	(016) 457	6200	1	SC TN TY	, VA, WA,W	



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		30 days	0.625

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Effective:	//	/18/2025 10:	:11							WWW.UFFEA	AGLE.COIVI	_			
						Con	form	ning	LLPA	\S					
	Purchase Money Loans – LLPA by Credit Score/LTV Ratio									Refinance			Credit Sco	ore/LTV	
	LTV Range										Ratio		10		
Credit Score		Appli	cable for				r than 15	vears		Credit Score	LTV Range Applicable for all loans				
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		<u>>0%</u>	>30%	>60%	>70%	>75%
≥ = 780			0.000%							≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779			0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739			0.125%							740 – 759 720 – 739	0.375% 0.375%		1.000% 1.375%	1.625% 2.000%	2.375%
700 – 719			0.230 %							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%							680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659			1.125%							640 - 659	0.375%		3.125%	4.625%	5.125%
≤ 639			1.500%						1.750%	≤ 639 Additional L			3.375%		5.125%
Add	itional LL	PAs by L	₋oan Attri	bute App	olicable to	o Purcha	se Money	/ Loans		Additional	LEAS DY L	Refinanc		ilcable to t	asii-out
					.TV Rang	Α							LTV Rang	10	
Loan Feature	>0%	>30%	>60%	>70%	>75%		>85%	>90%	>95%	Loan Feature	>0%	>30%	>60%	>70%	>75%
Adjustable-rate			0.000%							Condo	0.000%		0.125%	0.125%	0.750%
Condo			0.125%							Investment	1.125%		1.625%	2.125%	3.375%
Investment			1.625%							Second home	1.125%		1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	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%	Two- to four- unit property	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%	High-balance fixed-rate	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%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
iniarionig	Limited	Cash-ou	t Refinan	ces – LL	PA by Cr	edit Scor	e/LTV Ra	itio		All LLPA	s will be v	vaived fo	or the fo	llowing lo	ans
					TV Rang							meReady	0		
Credit Score		Appli	cable for	all loans	with tern	ns greate	r than 15	years		Loans to first-tir	ne homebu	vers with	gualifving	income ≤1	00% area
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%					igh-cost are	
≥ = 780	0.000%		0.000%							Loa	ns meeting	Duty to S	Serve requ	irements	
760 – 779	0.000%	_	0.125%	_	_	_	_	_	_			-			
740 – 759	0.000%		0.250%				_			1					
720 – 739	_	_	0.500%		_			_		1					
700 – 719	0.000%	_	0.625%							1					
680 – 699	0.000%		0.875%							1					
660 – 679	0.000%			1.875%						1					
640 - 659	_	_	1.375%	_	_										
≤ 639		_	1.750%		_	_				1					
	nal LLPA														
raditio	la EE	o by Loa	ii 7 ttti iisa		TV Rang		on out re	omianoo	_	1					
Loan Feature	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%						
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	Í					
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	ĺ					
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						

0.625% | 0.625% | 0.625% | 0.875% | 1.125% | 1.125% | 1.125% | 1.875% | 1.875%

1.500% 2.500%

1.000%

2.500%

1.000%

2.500%

1.000% 1.000%

2.750% 2.750%

0.500% | 0.500% | 0.750% | 0.750% | 1.000%

1.500%

property High-balance

fixed-rate High-balance

financing

ARM Subordinate 1.250%

1.250%



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Effectiv	e: ,	//18/2025 1								VW.UFFEAC	SLE.COM				
			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	557000	06
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e Adjustme	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
5.000	100.801	100.617	100.382	5.875	100.535	100.520	100.391	5.375	97.571	97.508	97.346	FICO 740			0.000
5.125	101.213	101.028	100.793	6.000	101.076	101.060	100.929	5.500	97.563	97.500	97.454	FICO 680			0.125
5.250	101.594	101.409	101.175	6.125	101.609	101.594	101.463	5.625	98.063	98.035	98.007	FICO 660			0.250
5.375	101.697	101.628	101.510	6.250	102.134	102.119	101.988	5.750	97.870	97.807	97.645	FICO 640			0.500
6.500	102.215	102.147	102.029	6.375	101.551	101.535	101.404	5.875	98.250	98.222	98.193	FICO 620	- 639		1.500
6.625	102.640 103.191	102.572 103.113	102.453 103.035	6.500 6.625	102.072 102.582	102.057 102.567	101.926 102.436	6.000 6.125	98.816 99.306	98.787 99.278	98.759 99.250				0.500
6.750 6.875	103.191	103.113	103.033	6.750	102.582	102.567	102.436	6.250	97.830	97.767	97.605	Non-Owr	er ount \$50K < \$1	001	0.500
7.000	103.127	103.543	102.971	10.730	103.063	103.070	102.555	0.230	37.030	37.707	37.003		OK (exception		1.500
7.125	103.960	103.882	103.803									11	reamline Loan		0.250
7.123	103.500	103.002	103.003	1				1				 I	efinance Loans		0.125
F	HA 30 YR	Fixed Hig	n Bal	F	HA 15 YR	Fixed Hig	h Bal	RL	JRAL HOUS	SING 30 Y	'R Fixed	П	USDA - Pric		
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
6.250	100.981	100.797	100.562	6.250	97.859	97.844	97.713	6.250	101.565	101.523	101.375	FICO 740	- 779		0.000
6.375	101.004	100.936	100.818	6.375	98.014	97.971	97.925	6.375	101.375	101.304	101.125	FICO 700	- 739		0.125
6.500	101.563	101.495	101.376	6.500	98.318	98.274	98.229	6.500	101.992	101.921	101.743	FICO 680	- 699		0.250
6.625	101.877	101.809	101.691	6.625	98.551	98.508	98.463	6.625	102.540	102.469	102.290	FICO 660	- 679		0.375
6.750	102.048	101.970	101.892	6.750	98.810	98.795	98.664	6.750	103.069	102.998	102.820	FICO 640	- 659		0.875
6.875	101.815	101.737	101.658	6.875	98.782	98.737	98.692	6.875	102.556	102.484	102.306	FICO 620	- 639		1.500
7.000	102.278	102.200	102.122	7.000	98.946	98.901	98.856	7.000	103.135	103.064	102.886	CA Prope	rty		0.150
7.125	102.647	102.569	102.491	7.125	99.124	99.079	99.034	7.125	103.697	103.626	103.448	Loan <\$	50K (exception)	1.500
7.250	102.490	102.419	102.241	7.250	98.918	98.817	98.711	7.250	104.160	104.089	103.911	All RD Re	finance Loans		0.125
7.375	101.117	101.074	100.917	 				7.375	102.973	102.930	102.773	*Other St	. Adjustments	may apply	
												Ш			
						GO∖	/ERN	IME	NTV	/A					
		YR Fixed			VA 30	YR Fixed				ARM 1/1	•			Fixed IRF	
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	101.076	101.060	100.929	6.000	100.801	100.617	100.382	5.750	97.870	97.807	97.645	6.000	100.801	100.617	100.382
6.125	101.609	101.594	101.463	6.125	101.213	101.028	100.793	5.875	97.859	97.796	97.634	6.125	101.213	101.028	100.793
6.250 6.375	102.134 101.551	102.119 101.535	101.988 101.404	6.250 6.375	101.594 101.697	101.409 101.628	101.175 101.510	6.000 6.125	97.851 97.841	97.788 97.778	97.626 97.616	6.250	101.594 101.697	101.409 101.628	101.175 101.510
6.500	102.072	102.057	101.404	6.500	102.215	102.147	102.029	6.250	97.830	97.767	97.605	6.500	102.215	102.147	102.029
6.625	102.572	102.567	102.436	6.625	102.640	102.147	102.453	0.230	57.050	37.707	37.003	6.625	102.640	102.572	102.453
6.750	103.085	103.070	102.939	6.750	103.191	103.113	103.035					6.750	103.191	103.113	103.035
				6.875	103.127	103.049	102.971					6.875	103.127	103.049	102.971
				7.000	103.590	103.512	103.434					7.000	103.590	103.512	103.434
				7.125	103.960	103.882	103.803					7.125	103.960	103.882	103.803
	/A 45 VD 5		nl		/A 20 VD 5	J. 1 1 1 - L	0.1		VA 5/	4.404411			/A 20 VB E		
Rate	VA 15 YR F 15-Day	30-Day	45-Day	Rate	/A 30 YR F 15-Day	30-Day	45-Day	Rate	VA 5/ 15-Day	1 ARM HI 30-Day	45-Day	Rate	/A 30 YR F 15-Day	30-Day	45-Day
5.750	100.249	100.227	100.156	6.250	100.981	100.797	100.562	6.125	97.541	97.478	97.316	6.250	100.981	100.797	100.562
5.875	100.484	100.462	100.391	6.375	101.004	100.936	100.818	6.250	97.530	97.467	97.305	6.375	101.004	100.936	100.818
6.000	100.822	100.800	100.729	6.500	101.563	101.495	101.376					6.500	101.563	101.495	101.376
6.125	101.119	101.098	101.027	6.625	101.877	101.809	101.691					6.625	101.877	101.809	101.691
6.250	101.092	101.070	101.049	6.750	102.048	101.970	101.892					6.750	102.048	101.970	101.892
6.375	101.012	100.991	100.969	6.875	101.815	101.737	101.658	11				6.875	101.815	101.737	101.658
6.500	101.447	101.426	101.405	7.000	102.278	102.200	102.122					7.000	102.278	102.200	102.122
6.625	101.612	101.591	101.569	7.125	102.647	102.569	102.491					7.125	102.647	102.569	102.491
6.750	98.810	98.795	98.664	7.250	102.490	102.419	102.241					7.250	102.490	102.419	102.241
				7.375	101.117	101.074	100.917	 				7.375	101.117	101.074	100.917
			VA Price		ts				- Sim				1		MRC.
FICO>=74	0		0.000	VA Loans			0.250								
FICO 680	- 739		0.125	Non-Owne	er		0.500	=	**		nim.	-			-
FICO 660	- 679		0.250	Loan Amo	unt \$50K < \$1	OOK	0.500			SE	RVING				HVE
FICO 640			2.000	Loan < \$50	OK (exception	only)	1.500				VA	E V	IRRE	ILS	
FICO 620	- 639		3.000												
	م ا	cc Dayae	Clause	Щ	La	ck Desk H	lours		Con	tact Lie		400	Approv	ed States	
	United Fideli	ss Payee		TIMΔ	LC	ck Desk i	iours	Fm	nail: locks@	tact Us	ge com	ΔR Δ7 C	Approv A, CO, FL, GA		
			wy, Suite 27			0am - 5:00p			Lock Desk: (_	_		л, со, гг, да л, мо, nc, l		
		nsas City, M			Lock O	nline Unitl 8	:UUpm CST	1	nside Sales:	. ,				, 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
 8/17/2025
 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***

Residential 30 Yr Fixed DSCR 11.500 109.727 11.500 111.326 11.375 109.477 11.375 111.060 11.250 109.227 11.250 110.795 11.125 108.977 11.125 110.529 11.000 108.727 11.000 110.264 10.875 108.477 10.875 109.998 10.750 108.227 10.750 109.732 10.625 107.977 10.625 109.467 10.500 107.727 10.500 109.201 10.375 107.477 10.375 108.935 10.250 107.227 10.250 108.670 10.125 106.977 10.125 108.404 10.000 106.727 10.000 108.139 9.875 106.477 9.875 107.607 9.500 105.727 9.500 107.607 9.375 105.477 9.375 106.810 9.250 105.277 9.250 106	Effective:	7/18/2025 10:	11	
11.500 109.727 11.500 111.326 11.375 109.477 11.375 111.060 11.250 109.227 11.250 110.795 11.125 108.977 11.125 110.529 11.000 108.727 11.000 110.264 10.875 108.477 10.875 109.998 10.750 108.227 10.750 109.732 10.625 107.977 10.625 109.467 10.500 107.727 10.500 109.201 10.375 107.477 10.375 108.935 10.250 107.227 10.500 109.201 10.375 107.477 10.375 108.935 10.250 107.227 10.250 108.670 10.125 106.977 10.125 108.935 10.250 107.227 10.000 108.139 9.875 106.477 9.875 107.873 9.875 106.477 9.875 107.873 9.50 105.227				NON-QM:
11.500 109.727 11.500 111.326 11.375 109.477 11.375 111.060 11.250 109.227 11.250 110.795 11.125 108.977 11.125 110.529 11.000 108.727 11.000 110.264 10.875 108.477 10.875 109.998 10.750 108.227 10.750 109.732 10.625 107.977 10.625 109.467 10.500 107.727 10.500 109.201 10.375 107.477 10.375 108.935 10.250 107.227 10.500 109.201 10.375 107.477 10.375 108.935 10.250 107.227 10.250 108.670 10.125 106.977 10.125 108.935 10.250 107.227 10.000 108.139 9.875 106.477 9.875 107.873 9.875 106.477 9.875 107.873 9.50 105.227	Residentia	al 30 Yr Fixed		DSCR
11.250 109.227 11.250 110.795 11.125 108.977 11.125 110.529 11.000 108.727 11.000 110.264 10.875 108.477 10.875 109.998 10.750 108.227 10.750 109.732 10.625 107.977 10.625 109.467 10.500 107.227 10.500 109.201 10.375 107.477 10.375 108.935 10.250 107.227 10.250 108.670 10.125 106.977 10.125 108.670 10.125 106.977 10.125 108.404 10.000 106.727 10.000 108.139 9.875 106.477 9.875 107.873 9.750 106.227 9.750 107.076 9.375 105.977 9.625 107.342 9.500 105.727 9.500 107.076 9.375 105.477 9.375 106.810 9.250 105.227			11.500	111.326
11.125 108.977 11.125 110.529 11.000 108.727 11.000 110.264 10.875 108.477 10.875 109.998 10.750 108.227 10.750 109.732 10.625 107.977 10.625 109.467 10.500 107.727 10.500 109.201 10.375 107.477 10.375 108.935 10.250 107.227 10.250 108.670 10.125 106.977 10.125 108.404 10.000 106.727 10.000 108.139 9.875 106.477 9.875 107.873 9.750 106.227 9.750 107.607 9.625 105.977 9.625 107.342 9.500 105.727 9.500 107.076 9.375 105.477 9.375 106.810 9.250 105.277 9.250 106.545 9.125 104.977 9.125 106.279 9.000 104.727	11.375	109.477	11.375	111.060
11.000 108.727 11.000 110.264 10.875 108.477 10.875 109.998 10.750 108.227 10.750 109.732 10.625 107.977 10.625 109.467 10.500 107.727 10.500 109.201 10.375 107.477 10.375 108.935 10.250 107.227 10.250 108.670 10.125 106.977 10.125 108.404 10.000 106.727 10.000 108.139 9.875 106.477 9.875 107.873 9.750 106.227 9.750 107.607 9.625 105.977 9.625 107.342 9.500 105.727 9.500 107.076 9.375 105.477 9.375 106.810 9.250 105.227 9.250 106.545 9.125 104.977 9.125 106.279 9.000 104.727 9.000 106.014 8.875 104.477 8.	11.250	109.227	11.250	110.795
10.875 108.477 10.875 109.998 10.750 108.227 10.750 109.732 10.625 107.977 10.625 109.467 10.500 107.727 10.500 109.201 10.375 107.477 10.375 108.935 10.250 107.227 10.250 108.670 10.125 106.977 10.125 108.404 10.000 106.727 10.000 108.139 9.875 106.477 9.875 107.607 9.875 106.277 9.750 107.607 9.625 105.977 9.625 107.342 9.500 105.727 9.500 107.076 9.375 105.477 9.375 106.810 9.250 105.227 9.250 106.545 9.125 104.977 9.125 106.279 9.000 104.727 9.000 106.014 8.875 104.477 8.875 105.732 8.750 104.227 8.75	11.125	108.977	11.125	110.529
10.750 108.227 10.750 109.732 10.625 107.977 10.625 109.467 10.500 107.727 10.500 109.201 10.375 107.477 10.375 108.935 10.250 107.227 10.250 108.670 10.125 106.977 10.125 108.404 10.000 106.727 10.000 108.139 9.875 106.477 9.875 107.873 9.750 106.227 9.750 107.607 9.625 105.977 9.625 107.342 9.500 105.727 9.500 107.076 9.375 105.477 9.375 106.810 9.250 105.227 9.250 106.545 9.125 104.977 9.125 106.279 9.000 104.727 9.000 106.014 8.875 104.477 8.875 105.732 8.750 104.227 8.750 105.451 8.625 103.977 8.625<	11.000	108.727	11.000	110.264
10.625 107.977 10.625 109.467 10.500 107.727 10.500 109.201 10.375 107.477 10.375 108.935 10.250 107.227 10.250 108.670 10.125 106.977 10.125 108.404 10.000 106.727 10.000 108.139 9.875 106.477 9.875 107.873 9.750 106.227 9.750 107.607 9.625 105.977 9.625 107.342 9.500 105.727 9.500 107.076 9.375 105.477 9.375 106.810 9.250 105.227 9.250 106.545 9.125 104.977 9.125 106.279 9.000 104.727 9.000 106.014 8.875 104.477 8.875 105.732 8.750 104.227 8.750 105.451 8.625 103.977 8.625 105.170 8.250 103.727 8.500 <td>10.875</td> <td>108.477</td> <td>10.875</td> <td>109.998</td>	10.875	108.477	10.875	109.998
10.500 107.727 10.500 109.201 10.375 107.477 10.375 108.935 10.250 107.227 10.250 108.670 10.125 106.977 10.125 108.404 10.000 106.727 10.000 108.139 9.875 106.477 9.875 107.873 9.750 106.227 9.750 107.607 9.625 105.977 9.625 107.342 9.500 105.727 9.500 107.076 9.375 105.477 9.375 106.810 9.250 105.227 9.250 106.545 9.125 104.977 9.125 106.279 9.000 104.727 9.000 106.014 8.875 104.477 8.875 105.732 8.750 104.227 8.750 105.451 8.625 103.977 8.625 105.170 8.500 103.727 8.500 104.889 8.375 103.477 8.375	10.750	108.227	10.750	109.732
10.375 107.477 10.375 108.935 10.250 107.227 10.250 108.670 10.125 106.977 10.125 108.404 10.000 106.727 10.000 108.139 9.875 106.477 9.875 107.873 9.750 106.227 9.750 107.607 9.625 105.977 9.625 107.342 9.500 105.727 9.500 107.076 9.375 106.810 105.477 9.375 106.810 9.250 105.227 9.250 106.545 9.125 104.977 9.125 106.279 9.000 104.727 9.000 106.014 8.875 104.477 8.875 105.732 8.750 104.227 8.750 105.451 8.625 103.977 8.625 105.170 8.500 103.727 8.500 104.889 8.375 103.477 8.375 104.607 8.250 103.227	10.625	107.977	10.625	109.467
10.250 107.227 10.250 108.670 10.125 106.977 10.125 108.404 10.000 106.727 10.000 108.139 9.875 106.477 9.875 107.873 9.750 106.227 9.750 107.607 9.625 105.977 9.625 107.342 9.500 105.727 9.500 107.076 9.375 105.477 9.375 106.810 9.250 105.227 9.250 106.545 9.125 104.977 9.125 106.279 9.000 104.727 9.000 106.014 8.875 104.477 8.875 105.732 8.750 104.227 8.750 105.451 8.625 103.977 8.625 105.170 8.500 103.727 8.500 104.889 8.375 103.477 8.375 104.607 8.250 103.227 8.250 104.326 8.125 102.945 8.125	10.500	107.727	10.500	109.201
10.125 106.977 10.125 108.404 10.000 106.727 10.000 108.139 9.875 106.477 9.875 107.873 9.750 106.227 9.750 107.607 9.625 105.977 9.625 107.342 9.500 105.727 9.500 107.076 9.375 105.477 9.375 106.810 9.250 105.227 9.250 106.545 9.125 104.977 9.125 106.279 9.000 104.727 9.000 106.014 8.875 104.477 8.875 105.732 8.750 104.227 8.750 105.451 8.625 103.977 8.625 105.170 8.500 103.727 8.500 104.889 8.375 103.477 8.375 104.607 8.250 103.227 8.250 104.326 8.125 102.945 8.125 104.044 8.000 102.664 8.000	10.375	107.477	10.375	108.935
10.000 106.727 10.000 108.139 9.875 106.477 9.875 107.873 9.750 106.227 9.750 107.607 9.625 105.977 9.625 107.342 9.500 105.727 9.500 107.076 9.375 105.477 9.375 106.810 9.250 105.227 9.250 106.545 9.125 104.977 9.125 106.279 9.000 104.727 9.000 106.014 8.875 104.477 8.875 105.732 8.750 104.227 8.750 105.451 8.625 103.977 8.625 105.170 8.500 103.727 8.500 104.889 8.375 103.477 8.375 104.607 8.250 103.227 8.250 104.326 8.125 102.945 8.125 104.044 8.000 102.664 8.000 103.763 7.875 102.039 7.750	10.250	107.227	10.250	108.670
9.875 106.477 9.875 107.873 9.750 106.227 9.750 107.607 9.625 105.977 9.625 107.342 9.500 105.727 9.500 107.076 9.375 105.477 9.375 106.810 9.250 105.227 9.250 106.545 9.125 104.977 9.125 106.279 9.000 104.727 9.000 106.014 8.875 104.477 8.875 105.732 8.750 104.227 8.750 105.451 8.625 103.977 8.625 105.170 8.500 103.727 8.500 104.889 8.375 103.477 8.375 104.607 8.250 103.227 8.250 104.326 8.125 102.945 8.125 104.044 8.000 102.664 8.000 103.763 7.875 102.352 7.875 103.451 7.500 102.039 7.750 <	10.125	106.977	10.125	108.404
9.750 106.227 9.750 107.607 9.625 105.977 9.625 107.342 9.500 105.727 9.500 107.076 9.375 105.477 9.375 106.810 9.250 105.227 9.250 106.545 9.125 104.977 9.125 106.279 9.000 104.727 9.000 106.014 8.875 104.477 8.875 105.732 8.750 104.227 8.750 105.451 8.625 103.977 8.625 105.170 8.500 103.727 8.500 104.889 8.375 103.477 8.375 104.607 8.250 103.227 8.250 104.326 8.125 102.945 8.125 104.044 8.000 102.664 8.000 103.763 7.875 102.352 7.875 103.451 7.500 102.039 7.750 103.138 7.625 101.664 7.625 <	10.000	106.727	10.000	108.139
9.750 106.227 9.750 107.607 9.625 105.977 9.625 107.342 9.500 105.727 9.500 107.076 9.375 105.477 9.375 106.810 9.250 105.227 9.250 106.545 9.125 104.977 9.125 106.279 9.000 104.727 9.000 106.014 8.875 104.477 8.875 105.732 8.750 104.227 8.750 105.451 8.625 103.977 8.625 105.170 8.500 103.727 8.500 104.889 8.375 103.477 8.375 104.607 8.250 103.227 8.250 104.326 8.125 102.945 8.125 104.044 8.000 102.664 8.000 103.763 7.875 102.352 7.875 103.451 7.500 102.039 7.750 103.138 7.625 101.664 7.625 <	9.875	106.477	9.875	107.873
9.500 105.727 9.500 107.076 9.375 105.477 9.375 106.810 9.250 105.227 9.250 106.545 9.125 104.977 9.125 106.279 9.000 104.727 9.000 106.014 8.875 104.477 8.875 105.732 8.750 104.227 8.750 105.451 8.625 103.977 8.625 105.170 8.500 103.727 8.500 104.889 8.375 103.477 8.375 104.607 8.250 103.227 8.250 104.326 8.125 102.945 8.125 104.044 8.000 102.664 8.000 103.763 7.875 102.352 7.875 103.451 7.750 102.039 7.750 103.138 7.625 101.664 7.625 102.763 7.250 101.289 7.500 102.388 7.375 100.164 7.125 <	9.750	106.227	9.750	107.607
9.375 105.477 9.375 106.810 9.250 105.227 9.250 106.545 9.125 104.977 9.125 106.279 9.000 104.727 9.000 106.014 8.875 104.477 8.875 105.732 8.750 104.227 8.750 105.451 8.625 103.977 8.625 105.170 8.500 103.727 8.500 104.889 8.375 103.477 8.375 104.607 8.250 103.227 8.250 104.326 8.125 102.945 8.125 104.044 8.000 102.664 8.000 103.763 7.875 102.352 7.875 103.451 7.750 102.039 7.750 103.138 7.625 101.664 7.625 102.763 7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 <	9.625	105.977	9.625	
9.250 105.227 9.250 106.545 9.125 104.977 9.125 106.279 9.000 104.727 9.000 106.014 8.875 104.477 8.875 105.732 8.750 104.227 8.750 105.451 8.625 103.977 8.625 105.170 8.500 103.727 8.500 104.889 8.375 103.477 8.375 104.607 8.250 103.227 8.250 104.326 8.125 102.945 8.125 104.044 8.000 102.664 8.000 103.763 7.875 102.352 7.875 103.451 7.750 102.039 7.750 103.138 7.625 101.664 7.625 102.763 7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 <t< td=""><td>9.500</td><td>105.727</td><td>9.500</td><td>107.076</td></t<>	9.500	105.727	9.500	107.076
9.125 104.977 9.125 106.279 9.000 104.727 9.000 106.014 8.875 104.477 8.875 105.732 8.750 104.227 8.750 105.451 8.625 103.977 8.625 105.170 8.500 103.727 8.500 104.889 8.375 103.477 8.375 104.607 8.250 103.227 8.250 104.326 8.125 102.945 8.125 104.044 8.000 102.664 8.000 103.763 7.875 102.352 7.875 103.451 7.750 102.039 7.750 103.138 7.625 101.664 7.625 102.763 7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 <td< td=""><td>9.375</td><td>105.477</td><td>9.375</td><td>106.810</td></td<>	9.375	105.477	9.375	106.810
9.000 104.727 9.000 106.014 8.875 104.477 8.875 105.732 8.750 104.227 8.750 105.451 8.625 103.977 8.625 105.170 8.500 103.727 8.500 104.889 8.375 103.477 8.375 104.607 8.250 103.227 8.250 104.326 8.125 102.945 8.125 104.044 8.000 102.664 8.000 103.763 7.875 102.352 7.875 103.451 7.750 102.039 7.750 103.138 7.625 101.664 7.625 102.763 7.500 101.289 7.500 102.388 7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 <td< td=""><td>9.250</td><td>105.227</td><td>9.250</td><td>106.545</td></td<>	9.250	105.227	9.250	106.545
8.875 104.477 8.875 105.732 8.750 104.227 8.750 105.451 8.625 103.977 8.625 105.170 8.500 103.727 8.500 104.889 8.375 103.477 8.375 104.607 8.250 103.227 8.250 104.326 8.125 102.945 8.125 104.044 8.000 102.664 8.000 103.763 7.875 102.352 7.875 103.451 7.750 102.039 7.750 103.138 7.625 101.664 7.625 102.763 7.500 101.289 7.500 102.388 7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 100.138 6.750 98.914 6.750	9.125	104.977	9.125	106.279
8.750 104.227 8.750 105.451 8.625 103.977 8.625 105.170 8.500 103.727 8.500 104.889 8.375 103.477 8.375 104.607 8.250 103.227 8.250 104.326 8.125 102.945 8.125 104.044 8.000 102.664 8.000 103.763 7.875 102.352 7.875 103.451 7.750 102.039 7.750 103.138 7.625 101.664 7.625 102.763 7.500 101.289 7.500 102.388 7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 100.138 6.750 98.914 6.750 99.576 6.625 98.414 6.625 99	9.000	104.727	9.000	106.014
8.625 103.977 8.625 105.170 8.500 103.727 8.500 104.889 8.375 103.477 8.375 104.607 8.250 103.227 8.250 104.326 8.125 102.945 8.125 104.044 8.000 102.664 8.000 103.763 7.875 102.352 7.875 103.451 7.750 102.039 7.750 103.138 7.625 101.664 7.625 102.763 7.500 101.289 7.500 102.388 7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 100.138 6.875 98.914 6.750 99.576 6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.4	8.875	104.477	8.875	105.732
8.500 103.727 8.500 104.889 8.375 103.477 8.375 104.607 8.250 103.227 8.250 104.326 8.125 102.945 8.125 104.044 8.000 102.664 8.000 103.763 7.875 102.352 7.875 103.451 7.750 102.039 7.750 103.138 7.625 101.664 7.625 102.763 7.500 101.289 7.500 102.388 7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 100.138 6.750 98.914 6.750 99.576 6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826	8.750	104.227	8.750	105.451
8.375 103.477 8.375 104.607 8.250 103.227 8.250 104.326 8.125 102.945 8.125 104.044 8.000 102.664 8.000 103.763 7.875 102.352 7.875 103.451 7.750 102.039 7.750 103.138 7.625 101.664 7.625 102.763 7.500 101.289 7.500 102.388 7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 100.138 6.750 98.914 6.750 99.576 6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 </td <td>8.625</td> <td>103.977</td> <td>8.625</td> <td>105.170</td>	8.625	103.977	8.625	105.170
8.250 103.227 8.250 104.326 8.125 102.945 8.125 104.044 8.000 102.664 8.000 103.763 7.875 102.352 7.875 103.451 7.750 102.039 7.750 103.138 7.625 101.664 7.625 102.763 7.500 101.289 7.500 102.388 7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 100.138 6.750 98.914 6.750 99.576 6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451 <td>8.500</td> <td>103.727</td> <td>8.500</td> <td>104.889</td>	8.500	103.727	8.500	104.889
8.125 102.945 8.125 104.044 8.000 102.664 8.000 103.763 7.875 102.352 7.875 103.451 7.750 102.039 7.750 103.138 7.625 101.664 7.625 102.763 7.500 101.289 7.500 102.388 7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 100.138 6.750 98.914 6.750 99.576 6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451	8.375	103.477	8.375	104.607
8.000 102.664 8.000 103.763 7.875 102.352 7.875 103.451 7.750 102.039 7.750 103.138 7.625 101.664 7.625 102.763 7.500 101.289 7.500 102.388 7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 100.138 6.750 98.914 6.750 99.576 6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451	8.250	103.227	8.250	104.326
7.875 102.352 7.875 103.451 7.750 102.039 7.750 103.138 7.625 101.664 7.625 102.763 7.500 101.289 7.500 102.388 7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 100.138 6.750 98.914 6.750 99.576 6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451	8.125	102.945	8.125	104.044
7.750 102.039 7.750 103.138 7.625 101.664 7.625 102.763 7.500 101.289 7.500 102.388 7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 100.138 6.750 98.914 6.750 99.576 6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451	8.000		8.000	103.763
7.625 101.664 7.625 102.763 7.500 101.289 7.500 102.388 7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 100.138 6.750 98.914 6.750 99.576 6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451	7.875		7.875	103.451
7.500 101.289 7.500 102.388 7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 100.138 6.750 98.914 6.750 99.576 6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451	7.750	102.039	7.750	103.138
7.375 100.914 7.375 102.013 7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 100.138 6.750 98.914 6.750 99.576 6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451	7.625	101.664	7.625	102.763
7.250 100.539 7.250 101.576 7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 100.138 6.750 98.914 6.750 99.576 6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451	7.500	101.289	7.500	102.388
7.125 100.164 7.125 101.138 7.000 99.789 7.000 100.638 6.875 99.352 6.875 100.138 6.750 98.914 6.750 99.576 6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451	7.375	100.914	7.375	102.013
7.000 99.789 7.000 100.638 6.875 99.352 6.875 100.138 6.750 98.914 6.750 99.576 6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451	7.250	100.539	7.250	101.576
6.875 99.352 6.875 100.138 6.750 98.914 6.750 99.576 6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451	7.125	100.164	7.125	101.138
6.750 98.914 6.750 99.576 6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451	7.000	99.789	7.000	100.638
6.625 98.414 6.625 99.013 6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451	6.875	99.352	6.875	100.138
6.500 97.914 6.500 98.451 6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451	6.750	98.914	6.750	99.576
6.375 97.352 6.375 97.826 6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451				
6.250 96.789 6.250 97.138 6.125 96.164 6.125 96.451			_	
6.125 96.164 6.125 96.451			6.375	97.826
	6.250		6.250	97.138
	6.125		6.125	96.451
	6.000	95.539	6.000	95.763
5.875 94.852 5.875 95.013				
5.750 94.164 5.750 94.263	5.750		5.750	94.263
5.625 93.477 5.625 93.513				
5.500 92.790 5.500 92.763	5.500	92.790	5.500	92.763

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 b	ox, I	oest	prici	ing)					
	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	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 / Coon	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	
	Condo / Coop Florida Condo	-0.230	-0.230	-0.500	-0.625	-0.625	-0.750	-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	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	Streamlined Documentation	0.000	0.000	-0.125	-0.123	-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		
	HIOL	0.000	0.000	0.000	0.000	-0.250	-0.575	-0.573		

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@ullillortgage.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
 8/17/2025
 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	
6.625%	98.800	
6.750%	99.300	
6.875%	99.800	
6.990%	100.175	
7.125%	100.550	
7.250%	100.863	
7.375%	101.175	
7.500%	101.488	
7.625%	101.800	
7.750%	102.113	
7.875%	102.388	
7.990%	102.638	
8.125%	102.888	
8.250%	103.138	
8.375%	103.388	
8.500%	103.638	
8.625%	103.888	
8.750%	104.138	
8.875%	104.388	
8.990%	104.638	
9.125%	104.888	
9.250%	105.138	
9.375%	105.388	
Max Pr	ice (Owner Occ / 2Yr+ PPP)	102.000
1	Max Price (1 Yr PPP)	100.500
N	lax Price (No Prepay)	99.500

	N	JN-QI
	Investor 30YR Fixed	
Rate	30 Day	
6.625%	98.875	
6.750%	99.625	
6.875%	100.325	
6.990%	100.950	
7.125%	101.350	
7.250%	101.725	
7.375%	102.075	
7.500%	102.425	
7.625%	102.738	
7.750%	103.050	
7.875%	103.363	
7.990%	103.675	
8.125%	103.988	
8.250%	104.300	
8.375%	104.613	
8.500%	104.925	
8.625%	105.175	
8.750%	105.425	
8.875%	105.675	
8.990%	105.925	
9.125%	106.175	
9.250%	106.425	
9.375%	106.675	
Max Price (Owner Occ / 2Yr+	102.000
Max Price (1Yr PPP)	100.500
Max Price (No Prepay)	99.500

	Investor NQM LLPAs												
	Other												
LTV	50	55	60	65	70	75	80						
Short Term Rental	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A						
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A						
Cash-Out FICO ≥ 720	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A						
Cash-Out FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A						
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500						
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250						
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A						
Loan Amt <\$150K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250						
Loan Amt <\$250K	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125						
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A						
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A						
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250						
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625						
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375						
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500						
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000						
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A						
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250						
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500						

			ice Adjustmontial NQN		,			
		Kesiae	Full Doc		S			
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 St	atement ,	/ No Rat	io			
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 ntial NQN	-2.875	-3.750	-5.250	N/A	N/A
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	_	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 ITIN	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
Asset Utilization	-3.000 -0.125	-3.000 -0.125	-3.000 -0.375	-3.000 -0.375	-3.000 -0.375	N/A -0.375	N/A N/A	N/A N/A
DTI > 43	0.000	0.000	0.000	-0.373	-0.373	-0.373	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.123	-0.123	-0.250	-0.300 N/A	-0.730 N/A
1099 *		-0.500	-0.730	-0.500	-0.500	-0.500	-0.750	-0.750
1033			IQM LLP		0.300	0.500	0.750	0.730
			x/3YrPr					
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	

	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 (i r penalty with Matrices for St Homes dos, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste late restrictions antable Condos	iirement & 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
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 3%, 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. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner 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 mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I 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 with 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 sterest 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	8/17/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.916	110.291	109.541
9.875	110.666	110.041	109.291
9.750	110.416	109.791	109.041
9,625	110.166	109.541	108.791
9.500	109.916	109.291	108.541
9.375	109.666	109.041	108.291
9.250	109.416	108.791	108.041
9.125	109.166	108.541	107.791
9.000	108.916	108.291	107.541
8.875	108.666	108.041	107.291
8.750	108.416	107.791	107.041
8.625	108.166	107.541	106.791
8.500	107.916	107.291	106.541
8.375	107.666	107.041	106.291
8.250	107.416	106.791	106.041
8.125	107.071	106.446	105.696
8.000	106.726	106.101	105.351
7.875	106.381	105.756	105.006
7.750	106.016	105.391	104.641
7.625	105.632	105.007	104.257
7.500	105.228	104.603	103.853
7.375	104.804	104.179	103.429
7.250	104.360	103.735	102.985
7.125	103.896	103.271	102.521
7.000	103.413	102.788	102.038
6.875	102.909	102.284	101.534
6.750	102.388	101.763	101.013
6.625	101.851	101.288	100.538
6.500	101.296	100.803	100.053
6.375	100.725	100.303	99.553
6.250	100.139	99.790	99.040
6.125	99.538	99.265	98.515
6.000	98.923	98.727	97.977
5.875	98.293	98.168	97.418
5.750	97.649	97.524	96.774
5.625	96.990	96.865	96.115
5.500	96.317	96.192	95.442
5.375	95.629	95.504	94.754
5.250	94.930	94.805	94.055
5.125	94.220	94.095	93.345
5.000	93.498	93.373	92.623

	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
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
Luaiis	700 - 719	0.000	0.000	-0.375	-0.875	-1.375
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875
	>= 780	0.000	0.000	0.000	-0.125	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
Keimance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500
	>= 780	-0.375	-0.375	-0.625	-0.875	
	760 - 779	-0.375	-0.375	-0.875	-1.250	
	740 - 759	-0.375	-0.375	-1.000	-1.625	
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	
	700 - 719	-0.375	-0.500	-1.625	-2.625	
	680 - 699	-0.375	-0.625	-2.000	-2.875	
	660 - 679	-0.375	-0.875	-2.750	-4.000	

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

 30 Days
 8/17/2025
 2 days
 0.100

 7 days
 0.250

7 days 0.250 15 days 0.375 30 days 0.625

Effective: 7/18/2025 10:11

FIXED SECONDS

RES	RESIDENTIAL		VESTOR
Rate	30 Day	Rate	30 Day
12.625	112.500	13.375	111.500
12.500	112.250	13.250	111.375
12.375	112.000	13.125	111.250
12.250	111.750	13.000	111.125
12.125	111.500	12.875	111.000
12.000	111.250	12.750	110.875
11.875	111.000	12.625	110.625
11.750	110.750	12.500	110.375
11.625	110.500	12.375	110.125
11.500	110.250	12.250	109.875
11.375	110.000	12.125	109.625
11.250	109.750	12.000	109.375
11.125	109.500	11.875	109.125
11.000	109.250	11.750	108.875
10.875	109.000	11.625	108.625
10.750	108.750	11.500	108.375
10.625	108.500	11.375	108.125
10.500	108.250	11.250	107.875
10.375	108.000	11.125	107.625
10.250	107.750	11.000	107.375
10.125	107.375	10.875	107.125
10.000	107.000	10.750	106.875
9.875	106.625	10.625	106.625
9.750	106.250	10.500	106.375
9.625	105.875	10.375	106.125
9.500	105.500	10.250	105.875
9.375	105.125	10.125	105.500
9.250	104.750	10.000	105.125
9.125	104.375	9.875	104.750
9.000	104.000	9.750	104.375
8.875	103.625	9.625	104.000
8.750	103.250	9.500	103.625
8.625	102.750	9.375	103.250
8.500	102.250	9.250	102.750
8.375	101.750	9.125	102.250
8.250	101.250	9.000	101.750
8.125	100.750	8.875	101.250
8.000	100.000	8.750	100.500
7.875	99.250	8.625	99.750
7.750	98.500	8.500	99.000
7.625	97.750		

	RESIDENTIAL PRICE ADJUSTERS									
		CLTV								
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
	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)
爿	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ı.	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)
	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
Ē	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Å	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
æ	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)
Ę	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
Ā	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
Ē	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
	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)			
g S	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
4	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
 8/17/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 7/18/2025 10:11

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	AL AD AZ CA CO EL CA ID IA IL INLYC IVALA ME ANI MO ANN MO
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	Ne, Ne, Ni, Ni, Ni, Ni, Oli, Oli, 17, 3e, 11, 17, Vi, Vi, Vi, Vi



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

	Lock Expirations	Lock Extensions	
15 Days	8/2/2025	2 days	0.100
30 Days	8/17/2025	7 days	0.250
45 Days	9/1/2025	15 days	0.375
		30 days	0.625

Effective: 7/18/2025 10:11

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 2075 Drive by \$200 \$475 \$100 1004D/442 Final Inspection \$100 2016 Operating Income Statement \$100 1073MC URAR Condo 1007 Schedule of Rents \$475 1025MC URAR for 2-4 Unit (FHA \$550 \$250 2000 Field Review Appraisal

Appraisal Desk (816) 457-6349

Extra costs for drive time or complicated assignments may apply. Please contact our Appraisal Desk for a quote

All Refer Eligible Per Automated Findings (UW Exception form required)

0.500

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

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

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