

9/10/2025 10:28

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	9/25/2025	2 days	0.100
30 Days	10/10/2025	7 days	0.250
30 Days 45 Days	10/25/2025	15 days	0.375
		30 days	0.625

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

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CON	IVENTION	L 30/25Y	R FIXED	CC	NVENTION	IAL 20 YR	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	IAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.125	101.666	101.619	101.564	6.000	101.541	101.435	101.356	5.750	101.693	101.665	101.494	5.875	101.742	101.714	101.543
.250	101.462	101.415	101.359	6.125	101.995	101.888	101.810	5.875	102.204	102.176	102.005	6.000	101.959	101.931	101.760
.375	101.973	101.926	101.870	6.250	102.413	102.306	102.228	6.000	102.426	102.398	102.227	6.125	102.160	102.131	101.961
.500	102.452	102.405	102.350	6.375	102.801	102.694	102.616	6.125	102.715	102.687	102.516	6.250	102.229	102.200	102.003
.625	102.814	102.767	102.712	6.500	102.577	102.530	102.319	6.250	102.583	102.555	102.492	6.375	102.624	102.596	102.399
5.750	102.467	102.441	102.361	6.625	102.843	102.797	102.586	6.375	103.089	103.060	102.863	6.500	102.830	102.801	102.604
.875	102.942	102.887	102.830	6.750	102.939	102.838	102.768	6.500	103.333	103.304	103.107	6.625	103.027	102.999	102.80
.000	103.374	103.320	103.262	6.875	103.266	103.165	103.095	6.625	103.577	103.549	103.351	6.750	103.161	103.132	102.935
.125	103.718	103.663	103.605	7.000	103.374	103.327	103.217	6.750	103.513	103.485	103.287	6.875	103.526	103.498	103.300
.250	103.611	103.599	103.552	7.125	103.705	103.658	103.602	6.875	103.986	103.958	103.761	7.000	103.692	103.663	103.466
	NV 30 YR I				NV 20 YR				DNV 15 YR				NV 10 YR		
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.500	102.050	102.003	101.793	6.500	101.821	101.776	101.729	6.250	100.409	100.381	100.183	6.250	99.983	99.955	99.758
.625	102.274	102.227	102.037	6.625	102.185	102.140	102.093	6.375	100.821	100.792	100.595	6.375	100.288	100.259	100.062
.750	101.598	101.551	101.417	6.750	101.580	101.529	101.475	6.500	100.998	100.970	100.773	6.500	100.535	100.506	100.309
.875	102.092	102.045	101.785	6.875	101.915	101.868	101.796	6.625	101.185	101.157	100.959	6.625	100.739	100.711	100.51
.000	102.578	102.531	102.271	7.000	102.308	102.261	102.105	6.750	101.030	101.002	100.804	6.750	100.607	100.578	100.38
.125	102.827	102.780	102.520	7.125	102.603	102.556	102.363	6.875	101.415	101.386	101.189	6.875	100.887	100.859	100.66
.250	102.500	102.468	102.213	7.250	102.382	102.351	102.095	7.000	101.535	101.507	101.309	7.000	101.077	101.048	100.85
.375	102.973	102.942	102.686	7.375	102.787	102.756	102.500	7.125	101.680	101.651	101.454	7.125	101.236	101.207	101.010
.500	103.423	103.392	103.136	7.500	103.132	103.100	102.845	7.250	99.414	99.299	99.185	7.250	99.414	99.299	99.185
.625	103.605	103.574	103.318	7.625	103.325	103.294	103.039					 			
	SOER 5	/6 ARMS			SOER 7	7/6 ARMS			SOER 1	l0/6 ARM	c		Misc Price	Adjustma	nte
	301103	/ O AINIVIS			3011(70 AINIVIS			301 K 1	LO/O AINIVI	,	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	nta		No Current	Program Da	ata		No Curren	t Program D	ata	2-4 Unit			1.000
		Ü				Ü				Ü		Condo, LT	V > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
	Lo	ss Payee (Clause		Lo	ck Desk F	lours		Con	tact Us			Approv	ed States	
	United Fidelit	y Funding C	orp ISAOA A	TIMA	0.3	0am F:00:	m CCT	Em	ail: locks@	uffmortga	ge.com	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	I, KS, KY,
	1300 NW	Briarcliff Pk	wy, Suite 27	5		0am - 5:00p nline Unitl 8			Lock Desk: (816) 457-6	440	ME, MI, N	1N, MO, NC, I	NE, NH, NM	NV, OK,
	Kan	sas City, Mo	0 64150		LUCK U	mile Ulliu 8	.oopiii CST	l I	nside Sales:	(816) 457-	6300		SC. TN. TX	, VA, WA,W	



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Effective:	9,	/10/2025 10:	28							WWW.UFFE	AGLE.COM		_		
						Con	form	ning	LLPA	\s					
	Purch	ase Mon	ev Loans	- LLPA	hy Credit			<u> </u>			Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
	ruici	iase Mon	ey Loans				I V Italio					Ratio			
Credit Score		Applia	cable for	all loans	.TV Rang with tern		r than 15	vears		Credit Score			LTV Rang	je for all loans	s
	<u>>0%</u>	>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 – 779 740 – 759				0.250%						760 – 779 740 – 759	0.375% 0.375%		0.875% 1.000%	1.250% 1.625%	1.875% 2.375%
720 – 739				0.750%						720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719				0.875%						700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699				1.125%						680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679 640 - 659				1.375% 1.500%						660 – 679 640 - 659	0.375% 0.375%		2.750% 3.125%	4.000% 4.625%	4.750% 5.125%
≤ 639				2.125%						≤ 639	0.375%		3.375%	4.875%	5.125%
Add	itional LL	PAs by L	oan Attri	ibute Apr	olicable to	o Purcha	se Mone	/ Loans		Additional L	LPAs by L			licable to (Cash-out
					.TV Rang							Refinan	ces LTV Rang	10	
Loan Feature	>0%	>30%	>60%	>70%	>75%	>80%	>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				2.125%						Second home	1.125%		1.625%	2.125%	3.375%
Second home Manufactured				2.125%						Manufactured Two- to four-	0.500%		0.500%	0.500%	0.500%
home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	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%						
	Limited	Cash-ou	t Refinan	ices – LL			e/LTV Ra	atio		All LLPA	s will be v	vaived f	or the fo	llowing lo	ans
					TV Rang							meReady			
Credit Score				all loans				_		Loans to first-tir		•			
> - 700	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		ns meeting	<u> </u>		igh-cost are	as
≥ = 780 760 – 779	0.000%	0.000%	0.000%	0.125% 0.375%	0.875%	1.000%	0.750%	0.625%	0.625%	Loa	ns meeting	Duty to C	berve requ	illeriterite	
740 – 759	0.000%		0.250%		1.125%	1.375%	1.125%	1.000%	1.000%	1					
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%	1					
700 – 719	0.000%		0.625%	1.250%	1.875%		1.750%		1.625%						
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%		2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%				2.125%		1					
640 - 659	0.000%	0.250%		2.125%	_			2.500%	_						
≤ 639		0.375%						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%						
Investment	1.125%	1.125%		2.125%											
property															
Second home Manufactured	1.125%	1.125%		2.125%				4.125%		1					
home Two- to four-unit	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
property High-balance	0.000%	0.000%	0.375%		0.625%	0.625%	0.625%	0.625%							
fixed-rate High-balance	0.500%	0.500% 1.250%	1.500%	0.750% 1.500%	1.000%	1.000%	1.000%	1.000% 2.750%	1.000%						
ARM Subordinate	0.625%			0.875%			_								
financing	0.023/0	0.020/0	0.020/0	0.010/0	1.120/0	1.120/0	1.120/0	1.07.070	1.073/0						



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	:: 9	/10/2025 1	0:28						WW	W.UFFEAG	LE.COM				
			GOVI	ERNI			A an	d US					FHA #26	557000	06
		YR Fixed				YR Fixed				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 >=78	30		0.000
5.000	101.888	101.698	101.507	5.875	101.224	101.196	101.055	5.375	100.034	99.971	99.809	FICO 740	- 779		0.000
.125	102.243	102.167	101.976	6.000	101.740	101.711	101.514	5.500	100.024	99.961	99.799	FICO 680	- 739		0.125
.250	102.564	102.489	102.297	6.125	102.247	102.219	102.021	5.625	100.014	99.951	99.789	FICO 660	- 679		0.250
.375	102.490	102.474	102.407	6.250	102.749	102.721	102.523	5.750	100.620	100.557	100.395	FICO 640	- 659		0.500
5.500	102.922	102.905	102.838	6.375	102.165	102.136	101.939	5.875	100.609	100.546	100.384	FICO 620	- 639		1.500
5.625	103.318	103.302	103.235	6.500	102.666	102.638	102.441	6.000	100.595	100.532	100.370				
5.750	103.315	103.255	103.193	6.625	103.160	103.132	102.935	6.125	100.581	100.518	100.356	Non-Own	er		0.500
5.875	103.050	103.025	103.000	6.750	103.648	103.620	103.422	6.250	100.568	100.505	100.343	Loan Amo	ount \$50K < \$10	OOK	0.500
7.000	103.536	103.510	103.485									Loan < \$5	OK (exception o	nly)	1.500
7.125	103.911	103.886	103.860									All FHA St	reamline Loans		0.250
												All FHA Re	efinance Loans		0.125
FI	HA 30 YR I	Fixed High	n Bal	F	HA 15 YR	Fixed High	n Bal	RU	RAL HOUS	ING 30 Y	R Fixed	П	USDA - Price	Adjustmo	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78	30		0.000
5.250	101.789	101.714	101.522	6.250	98.494	98.455	98.413	6.250	102.864	102.789	102.597	FICO 740	- 779		0.000
.375	101.798	101.781	101.715	6.375	98.717	98.678	98.635	6.375	102.055	101.995	101.797	FICO 700	- 739		0.125
5.500	102.269	102.252	102.186	6.500	99.002	98.963	98.921	6.500	102.627	102.566	102.368	FICO 680	- 699		0.250
.625	102.556	102.539	102.472	6.625	99.196	99.157	99.115	6.625	103.129	103.068	102.870	FICO 660	- 679		0.375
5.750	102.478	102.417	102.219	6.750	99.373	99.345	99.147	6.750	103.615	103.555	103.357	FICO 640	- 659		0.875
5.875	101.738	101.713	101.688	6.875	99.407	99.369	99.326	6.875	102.663	102.633	102.457	FICO 620	- 639		1.500
7.000	102.223	102.198	102.173	7.000	99.570	99.531	99.488	7.000	103.200	103.169	102.994	CA Prope	rty		0.150
7.125	102.598	102.573	102.548	7.125	99.705	99.666	99.623	7.125	103.722	103.692	103.516	1 <u> </u>	OK (exception)		1.500
7.250	102.475	102.445	102.269	7.250	99.414	99.299	99.185	7.250	104.145	104.115	103.939	All RD Ref	inance Loans		0.125
7.375	100.977	100.917	100.719					7.375	103.052	102.992	102.794		. Adjustments n	nay apply	
				1								11			
						GOV	'ERN	MF	NT V	′Δ					
	VA 15	YR Fixed				YR Fixed	LIVIN	IVIL		ARM 1/1	' 5		VA 30 YR	Fixed IRR	RL
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
5.000	101.740	101.711	101.514	6.000	101.888	101.698	101.507	5.750	100.620	100.557	100.395	6.000	101.888	101.671	101.403
5.125	102.247	102.219	102.021	6.125	102.243	102.167	101.976	5.875	100.609	100.546	100.384	6.125	102.183	101.965	101.697
5.250	102.749	102.721	102.523	6.250	102.564	102.489	102.297	6.000	100.595	100.532	100.370	6.250	102.230	102.012	101.745
5.375	102.165	102.136	101.939	6.375	102.490	102.474	102.407	6.125	100.581	100.518	100.356	6.375	102.490	102.474	102.407
5.500	102.666	102.638	102.441	6.500	102.922	102.905	102.838	6.250	100.568	100.505	100.343	6.500	102.922	102.905	102.838
5.625	103.160	103.132	102.935	6.625	103.318	103.302	103.235					6.625	103.318	103.302	103.235
5.750	103.648	103.620	103.422	6.750	103.315	103.255	103.193					6.750	103.243	103.218	103.193
				6.875	103.050	103.025	103.000					6.875	103.050	103.025	103.000
				7.000	103.536	103.510	103.485					7.000	103.536	103.510	103.485
				7.125	103.911	103.886	103.860					7.125	103.911	103.886	103.860
V ate	/A 15 YR F 15-Day	ixed High 30-Day	45-Day	Rate	/A 30 YR F 15-Dav	ixed High 30-Day	45-Day	Rate	VA 5/1 15-Day	ARM HE 30-Day	45-Day	Rate	/A 30 YR Fi: 15-Dav	30-Day	L HB 45-Day
.750	100.910	100.901	100.843	6.250	101.789	101.714	101.522	6.125	100.581	100.518	100.356	6.250	101.789	101.714	101.522
		101.114		11				11				11			101.715
.8/5	101.122	101.114	101.055	6.375	101.798	101.781	101.715	6.250	100.568	100.505	100.343	6.375	101.798	101.781	
	101.122	101.114	101.055	6.500	101.798 102.269	101.781	101.715 102.186	6.250	100.568	100.505	100.343	6.375 6.500	101.798	101.781	
5.000				11				6.250	100.568	100.505	100.343	11			102.186
i.000 i.125	101.443	101.434	101.376	6.500	102.269	102.252	102.186	6.250	100.568	100.505	100.343	6.500	102.269	102.252	102.186 102.472
5.000 5.125 5.250	101.443 101.738	101.434 101.729	101.376 101.671	6.500 6.625	102.269 102.556	102.252 102.539	102.186 102.472	6.250	100.568	100.505	100.343	6.500 6.625	102.269 102.556	102.252 102.539	102.186 102.472 102.219
5.000 5.125 5.250 5.375	101.443 101.738 101.660	101.434 101.729 101.644	101.376 101.671 101.627	6.500 6.625 6.750	102.269 102.556 102.478	102.252 102.539 102.417	102.186 102.472 102.219	6.250	100.568	100.505	100.343	6.500 6.625 6.750	102.269 102.556 102.478	102.252 102.539 102.417	102.186 102.472 102.219 101.688
5.875 5.000 5.125 5.250 5.375 5.500 5.625	101.443 101.738 101.660 101.568 101.998	101.434 101.729 101.644 101.551 101.981	101.376 101.671 101.627 101.535 101.964	6.500 6.625 6.750 6.875 7.000	102.269 102.556 102.478 101.738 102.223	102.252 102.539 102.417 101.713 102.198	102.186 102.472 102.219 101.688 102.173	6.250	100.568	100.505	100.343	6.500 6.625 6.750 6.875 7.000	102.269 102.556 102.478 101.738 102.223	102.252 102.539 102.417 101.713 102.198	102.186 102.472 102.219 101.688 102.173
.000 .125 .250 .375 .500	101.443 101.738 101.660 101.568 101.998 102.164	101.434 101.729 101.644 101.551 101.981 102.147	101.376 101.671 101.627 101.535 101.964 102.130	6.500 6.625 6.750 6.875 7.000 7.125	102.269 102.556 102.478 101.738 102.223 102.598	102.252 102.539 102.417 101.713 102.198 102.573	102.186 102.472 102.219 101.688 102.173 102.548	6.250	100.568	100.505	100.343	6.500 6.625 6.750 6.875 7.000 7.125	102.269 102.556 102.478 101.738 102.223 102.598	102.252 102.539 102.417 101.713 102.198 102.573	102.186 102.472 102.219 101.688 102.173 102.548
5.000 5.125 5.250 5.375 5.500 5.625	101.443 101.738 101.660 101.568 101.998	101.434 101.729 101.644 101.551 101.981	101.376 101.671 101.627 101.535 101.964	6.500 6.625 6.750 6.875 7.000	102.269 102.556 102.478 101.738 102.223 102.598 102.475	102.252 102.539 102.417 101.713 102.198	102.186 102.472 102.219 101.688 102.173	6.250	100.568	100.505	100.343	6.500 6.625 6.750 6.875 7.000 7.125 7.250	102.269 102.556 102.478 101.738 102.223	102.252 102.539 102.417 101.713 102.198	102.186 102.472 102.219 101.688 102.173 102.548 102.269
5.000 5.125 5.250 5.375 5.500 5.625	101.443 101.738 101.660 101.568 101.998 102.164	101.434 101.729 101.644 101.551 101.981 102.147	101.376 101.671 101.627 101.535 101.964 102.130 99.147	6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	102.269 102.556 102.478 101.738 102.223 102.598 102.475 100.977	102.252 102.539 102.417 101.713 102.198 102.573 102.445	102.186 102.472 102.219 101.688 102.173 102.548 102.269	6.250	100.568	100.505	100.343	6.500 6.625 6.750 6.875 7.000 7.125	102.269 102.556 102.478 101.738 102.223 102.598 102.475	102.252 102.539 102.417 101.713 102.198 102.573 102.445	102.186 102.472 102.219 101.688 102.173 102.548 102.269
5.000 5.125 5.250 5.375 5.500 6.625 5.750	101.443 101.738 101.660 101.568 101.998 102.164 99.373	101.434 101.729 101.644 101.551 101.981 102.147	101.376 101.671 101.627 101.535 101.964 102.130 99.147	6.500 6.625 6.750 6.875 7.000 7.125 7.250	102.269 102.556 102.478 101.738 102.223 102.598 102.475 100.977	102.252 102.539 102.417 101.713 102.198 102.573 102.445	102.186 102.472 102.219 101.688 102.173 102.548 102.269 100.719	6.250	100.568	100.505	100.343	6.500 6.625 6.750 6.875 7.000 7.125 7.250	102.269 102.556 102.478 101.738 102.223 102.598 102.475	102.252 102.539 102.417 101.713 102.198 102.573 102.445	102.186 102.472 102.219 101.688 102.173 102.548 102.269
5.000 5.125 5.250 5.375 5.500 5.625 5.750	101.443 101.738 101.660 101.568 101.998 102.164 99.373	101.434 101.729 101.644 101.551 101.981 102.147	101.376 101.671 101.627 101.535 101.964 102.130 99.147	6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	102.269 102.556 102.478 101.738 102.223 102.598 102.475 100.977	102.252 102.539 102.417 101.713 102.198 102.573 102.445	102.186 102.472 102.219 101.688 102.173 102.548 102.269	6.250	100.568			6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	102.269 102.556 102.478 101.738 102.223 102.598 102.475 100.977	102.252 102.539 102.417 101.713 102.198 102.573 102.445 100.917	102.186 102.472 102.219 101.688 102.173 102.548 102.269 100.719
5.000 5.125 5.250 5.375 5.500 5.625 5.750	101.443 101.738 101.660 101.568 101.998 102.164 99.373	101.434 101.729 101.644 101.551 101.981 102.147	101.376 101.671 101.627 101.535 101.964 102.130 99.147 VA Price A	6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne	102.269 102.556 102.478 101.738 102.223 102.598 102.475 100.977	102.252 102.539 102.417 101.713 102.198 102.573 102.445 100.917	102.186 102.472 102.219 101.688 102.173 102.548 102.269 100.719	6.250	100.568		RVING	6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	102.269 102.556 102.478 101.738 102.223 102.598 102.475 100.977	102.252 102.539 102.417 101.713 102.198 102.573 102.445 100.917	102.186 102.472 102.219 101.688 102.173 102.548 102.269 100.719
5.000 5.125 5.250 5.375	101.443 101.738 101.660 101.568 101.998 102.164 99.373	101.434 101.729 101.644 101.551 101.981 102.147	101.376 101.671 101.627 101.535 101.964 102.130 99.147 VA Price A 0.000 0.125	6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owned Loan Amo	102.269 102.556 102.478 101.738 102.223 102.598 102.475 100.977	102.252 102.539 102.417 101.713 102.198 102.573 102.445 100.917	102.186 102.472 102.219 101.688 102.173 102.548 102.269 100.719	6.250	100.568		RVING	6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	102.269 102.556 102.478 101.738 102.223 102.598 102.475 100.977	102.252 102.539 102.417 101.713 102.198 102.573 102.445 100.917	102.186 102.472 102.219 101.688 102.173 102.548 102.269 100.719
5.000 5.125 5.250 5.375 5.500 6.625 5.750 FICO>=740 FICO 680 - FICO 660 - FICO 6	101.443 101.738 101.660 101.568 101.998 102.164 99.373	101.434 101.729 101.644 101.551 101.981 102.147	101.376 101.671 101.627 101.535 101.964 102.130 99.147 VA Price A 0.000 0.125 0.250	6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owned Loan Amo	102.269 102.556 102.478 101.738 102.223 102.598 102.475 100.977	102.252 102.539 102.417 101.713 102.198 102.573 102.445 100.917	102.186 102.472 102.219 101.688 102.173 102.548 102.269 100.719	6.250	100.568		RVING	6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	102.269 102.556 102.478 101.738 102.223 102.598 102.475 100.977	102.252 102.539 102.417 101.713 102.198 102.573 102.445 100.917	102.186 102.472 102.219 101.688 102.173 102.548 102.269 100.719
6.000 6.125 6.250 6.375 6.500 6.625 6.750 ICO>=740 ICO 680 - ICO 660 - ICO 660 - ICO 640	101.443 101.738 101.660 101.568 101.998 102.164 99.373	101.434 101.729 101.644 101.551 101.981 102.147 99.345	101.376 101.671 101.627 101.535 101.964 102.130 99.147 VA Price A 0.000 0.125 0.250 2.000 3.000	6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owned Loan Amo	102.269 102.556 102.478 101.738 102.223 102.598 102.475 100.977 ts	102.252 102.539 102.417 101.713 102.198 102.573 102.445 100.917	102.186 102.472 102.219 101.688 102.173 102.548 100.719 0.250 0.500 0.500 1.500	6.250		SEI	RVING	6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	102.269 102.556 102.478 101.738 102.223 102.598 102.475 100.977	102.252 102.539 102.417 101.713 102.198 102.573 102.445 100.917	102.186 102.472 102.219 101.688 102.173 102.548 102.269 100.719
5.000 5.125 5.250 5.375 5.500 6.625 5.750 FICO>=740 FICO 680 - FICO 660 - FICO 640 - FICO 620 - FICO 6	101.443 101.738 101.660 101.568 101.998 102.164 99.373	101.434 101.729 101.644 101.551 101.981 102.147 99.345	101.376 101.671 101.627 101.535 101.964 102.130 99.147 VA Price A 0.000 0.125 0.250 0.250 0.200 3.000	6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amo	102.269 102.556 102.478 101.738 102.223 102.598 102.475 100.977 ts	102.252 102.539 102.417 101.713 102.198 102.573 102.445 100.917	102.186 102.472 102.219 101.688 102.173 102.548 100.719 0.250 0.500 0.500 1.500		Cont	SEI	RVING VA	6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	102.269 102.556 102.478 101.738 102.223 102.598 102.475 100.977	102.252 102.539 102.417 101.713 102.198 102.573 102.445 100.917	102.186 102.472 102.219 101.688 102.173 102.548 102.269 100.719
5.000 5.125 5.250 5.375 5.500 6.625 5.750 FICO>=740 FICO 680 - FICO 660 - FICO 640 - FICO 620 - FICO 6	101.443 101.738 101.660 101.568 101.998 102.164 99.373	101.434 101.729 101.644 101.551 101.981 102.147 99.345	101.376 101.671 101.627 101.535 101.964 102.130 99.147 VA Price A 0.000 0.125 0.250 2.000 3.000	6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amo Loan < \$50	102.269 102.556 102.478 101.738 102.223 102.598 102.475 100.977 ts	102.252 102.539 102.417 101.713 102.198 102.573 102.445 100.917	102.186 102.472 102.219 101.688 102.173 102.548 102.269 100.719 0.250 0.500 1.500	Em		SEI sact Us uffmortgag	RVING VA	6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	102.269 102.556 102.478 101.738 102.223 102.598 102.475 100.977	102.252 102.539 102.417 101.713 102.198 102.573 102.445 100.917	102.186 102.472 102.219 101.688 102.173 102.548 102.269 100.719



Non-QM UW Fee \$1,499

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

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***

FUNI	DING CORP			
Effective:	9/10/2025 10	:28		
			NON-QM:	1
Residentia	l 30 Yr Fixed		DSCR	
11.500	111.147	11.500	113.246	
11.375	110.897	11.375	112.980	
11.250	110.647	11.250	112.715	
11.125	110.397	11.125	112.449	
11.000	110.147	11.000	112.184	
10.875	109.897	10.875	111.918	
10.750	109.647	10.750	111.652	
10.625	109.397	10.625	111.387	
10.500	109.147	10.500	111.121	
10.375	108.897	10.375	110.855	
10.250	108.647	10.250	110.590	
10.125	108.397	10.125	110.324	
10.000	108.147	10.000	110.059	
9.875	107.897	9.875	109.793	
9.750	107.647	9.750	109.527	
9.625	107.397	9.625	109.262	
9.500	107.147	9.500	108.996	
9.375	106.897	9.375	108.730	
9.250	106.647	9.250	108.465	
9.125	106.397	9.125	108.199	
9.000	106.147	9.000	107.934	
8.875	105.897	8.875	107.652	
8.750	105.647	8.750	107.371	
8.625	105.397	8.625	107.090	
8.500	105.147	8.500	106.809	
8.375	104.897	8.375	106.527	
8.250	104.647	8.250	106.246	
8.125	104.365	8.125	105.964	
8.000	104.084	8.000	105.683	
7.875	103.772	7.875	105.371	
7.750	103.459	7.750	105.058	
7.625	103.084	7.625	104.683	
7.500	102.709	7.500	104.308	
7.375	102.334	7.375	103.933	

<u>-U</u>	IVI:	<u> </u>
113.2	246	
	980	
112.7	715	
	149	
	184	
111 0		
	552	
	387	
110.8	555	
	590	
	324	
110.0)59	
109.7	793	
109.5	527	
109.2	262	
108.9	996	
108.7	730	
108.4	165	
108.1	199	
107.9	934	
107.6	552	
107.3	371	
107.0	090	i
106.8	309	
106.5	527	
106.2	246	
105.9	964	
105.6	583	
105.3	371	
105.0)58	
104.6	583	
	308	
103.9	933	
103.4	196	
103.0)58	
102.5	558	
102.0)58	i
101.4	196	
100.9	933	
100.3	371	i
99.7	46	
	58	
98.3	71	l '
97.6	83	
	33	
	83	
	33	1
	83	

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

7.250

7.125

7.000

6.875

6.750

6.625

6.500

6.375

6.250

6.125

6.000

5.875

5.750

5.625

5.500

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

101.959

101.584

101.209

100.772

100.334

99.834

99.334

98.772

98.209

97.584

96.959

96.272

95.584

94.897

94.210

7.250

7.125

7.000

6.875

6.750

6.625

6.500

6.375

6.250 6.125

6.000 5.875

5.750

5.625

5.500

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	00.04.50	E0.04 EE	EE 04 C0	CO 04 CE	CE Od EO	50 od 55	== 04 00	00.04.05	05.04.00
	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 >\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.250 -0.500	-0.250 -0.625	-1.000	-1.500
Loan Size	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.123	-0.250	-0.500	-0.625	-0.623		
	>\$3.0mm, <=\$3.5mm	-0.250	-0.125	-0.500	-0.625	-0.500	-0.023			
	- \$5.0mm, \-\$5.0mm	-0.250	-0.250	-0.500	-0.025					
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	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	0.075
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property LLPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLFAS	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
Full Doc	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

	Salaried/Wage Earners	
Qualifying Income		
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doo
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 Pe	enalty Price
Invest	or 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
 10/10/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

NON-QM

	Residential 30YR Fixed				Investor 30YR Fixed	
Rate	30 Day			Rate	30 Day	
6.375%	97.250			6.375%	98.675	
6.500%	98.500			6.500%	99.675	
6.625%	99.250			6.625%	100.300	
6.750%	99.900			6.750%	100.820	
6.875%	100.425			6.875%	101.320	
6.990%	100.890			6.990%	101.815	
7.125%	101.320			7.125%	102.289	
7.250%	101.695			7.250%	102.703	
7.375%	102.070			7.375%	103.133	
7.500%	102.395			7.500%	103.535	
7.625%	102.645			7.625%	103.894	
7.750%	102.895			7.750%	104.207	
7.875%	103.145			7.875%	104.582	
7.990%	103.395			7.990%	104.887	
8.125%	103.645			8.125%	105.191	
8.250%	103.895			8.250%	105.488	
8.375%	104.145			8.375%	105.785	
8.500%	104.395			8.500%	106.066	
8.625%	104.645			8.625%	106.348	
8.750%	104.895			8.750%	106.629	
8.875%	105.145			8.875%	106.910	
8.990%	105.395			8.990%	107.176	
9.125%	105.645			9.125%	107.441	
Ma	x Price (Owner Occ / 3Yr+ PPP)	101.500		Max Price (3	BYr PPP)	101.500
	Max Price (2 Yr PPP)	101.000		Max Price (2	2Yr PPP)	101.000
	Max Price (1 Yr PPP)	100.000	I	Max Price (1	LYr PPP)	100.500
	Max Price (No Prepay)	99.500	M	lax Price (No	o Prepay)	99.500

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

			ice Adjustm					
		Reside	ntial NQN		s			
			Full Doo					
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125		-0.500	-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
5100 1771	T ==	_	tatement ,	_				
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
740 720	0.625	0.500	0.500 0.375	0.375	0.250	-0.250	-2.125 -3.250	-5.500 N/A
720	0.500	0.375	0.375	-0.250	0.000 -0.750	-1.000 -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	-6.500 N/A	N/A
660	-1.025		ntial NQN			-3.230	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	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.236	-0.230	-0.230	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500		-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
			IQM LLF x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	1
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. ord = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out District Control C	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid to the prepaid to the prepa	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 to the prepaid to the prepa	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 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 in Yel / 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 D 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
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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

10/10/2025 2 days 7 days 0.250 0.375 15 days 0.625 30 days

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

Non-Agency Investor/Second Home (AUS)

	Conforming Balance	Agency Jumbo	Agency Balance										
Rate	FIX 30	FIX 30	FIX 30			Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.0
10.000	112.201	111.576	110.826			>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
9.875	111.951	111.326	110.576			760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
9.750	111.701	111.076	110.326		D \$4	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
.625	111.451	110.826	110.076		Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
9.500	111.201	110.576	109.826		Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
9.375	110.951	110.326	109.576			680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
9.250	110.701	110.076	109.326			660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
9.125	110.451	109.826	109.076			>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
9.000	110.201	109.576	108.826			760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
8.875	109.951	109.326	108.576			740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
8.750	109.701	109.076	108.326		Limited Cash-Out	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
8.625	109.451	108.826	108.076		Refinance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
8.500	109.201	108.576	107.826			680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
8.375	108.951	108.326	107.576			660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
8.250	108.701	108.076	107.326			>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
8.125	108.374	107,749	106,999			760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
8.000	108.046	107.421	106.671			740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
7.875	107.719	107.094	106.344		Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
7.750	107.371	106,746	105.996			700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
.625	107.004	106.379	105.629			680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
.500	106.616	105.991	105.241			660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
7.375	106.209	105.584	104.834										
7.250	105.781	105.156	104.406			Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.0
.125	105.332	104.707	103.957			Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
7.000	104.863	104.238	103.488			Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
5.875	104.373	103.748	102.998		Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.750	103.864	103.239	102.489	Purchase Money		211111111111111111111111111111111111111	5,555	-					
5.625	103.336	102.711	101.961	Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
5.500	102.790	102.165	101.415	Cash-Out Refinance		riigii balallee rixea nace	0.500	0.500	0.750	0.750	1.000	. 0.000	0.000
5.375	102.225	101.616	100.866			2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
6.250	101.644	101.010	100.357		Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
6.125	101.044	100.584	99.834		Troperty ELFAS	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.730	-0.500
6.000	100.433	100.384	99.834			Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-0.500	-0.500
5.875	99.803	99.496	98.746			Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
5.875	99.803	98.933	98.746		Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
						DII Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
5.625	98.502	98.358	97.608	Cook Cook D. C		Web Relevan Florid Rel	4.252	4.250	4.500	4.500	0.000		
5.500	97.832	97.707	96.957	Cash-Out Refinance	0,	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
5.375	97.148	97.023	96.273		Balances*		0.00-		0.075	0.075	0.505	7	
5.250	96.451	96.326	95.576			2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
5.125	95.739	95.614	94.864		Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
5.000	95.014	94.889	94.139			Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		
					Mortgages with	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	
					Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
					Financing	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125

	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	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	0.000	0.000
Cash-Out Refinance	Balances*								
		2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
		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		
	Louis Type LLI As	DTI Ratio > 40%	0.000	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	0.000		
	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	-0.500	-0.500	-0.500	-0.500	-0.500		

Mortgages with	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
Financing	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-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 10/10/2025

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

Effective: 9/10/2025 10:28

FIXED SECONDS

RES	IDENTIAL	IN	VESTOR
Rate	30 Day	Rate	30 Day
12.625	113.625	13.375	112.625
12.500	113.375	13.250	112.500
12.375	113.125	13.125	112.375
12.250	112.875	13.000	112.250
12.125	112.625	12.875	112.125
12.000	112.375	12.750	112.000
11.875	112.125	12.625	111.750
11.750	111.875	12.500	111.500
11.625	111.625	12.375	111.250
11.500	111.375	12.250	111.000
11.375	111.125	12.125	110.750
11.250	110.875	12.000	110.500
11.125	110.625	11.875	110.250
11.000	110.375	11.750	110.000
10.875	110.125	11.625	109.750
10.750	109.875	11.500	109.500
10.625	109.625	11.375	109.250
10.500	109.375	11.250	109.000
10.375	109.125	11.125	108.750
10.250	108.875	11.000	108.500
10.125	108.500	10.875	108.250
10.000	108.125	10.750	108.000
9.875	107.750	10.625	107.750
9.750	107.375	10.500	107.500
9.625	107.000	10.375	107.250
9.500	106.625	10.250	107.000
9.375	106.250	10.125	106.625
9.250	105.875	10.000	106.250
9.125	105.500	9.875	105.875
9.000	105.125	9.750	105.500
8.875	104.750	9.625	105.125
8.750	104.375	9.500	104.750
8.625	103.875	9.375	104.375
8.500	103.375	9.250	103.875
8.375	102.875	9.125	103.375
8.250	102.375	9.000	102.875
8.125	101.875	8.875	102.375
8.000	101.125	8.750	101.625
7.875	100.375	8.625	100.875
7.750	99.625	8.500	100.125
7.625	98.875		

				RES	IDENTIAL PRIC	E 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)
ĕ	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
FULL DOC	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
т.	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)		
_	≥ 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)
(12.0	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)
EM	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STAI	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
٨	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
8	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)
Ĭ	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
Ζ	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
DTI	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)			
ROP	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
۵	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)				
Ē	≥ 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)		
12	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)		
핕	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
STA	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)				
-	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		
۱×	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8	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		
	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)		
$ldsymbol{ld}}}}}}$	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)			
ĒRT	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
PROPERTY	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 ME MI MO MAN
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, 14C, 14E, 14H, 143, 14V, 14WI, OH, OK, OK, FA, SC, FR, TA, VA, WI, WA



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

 30 Days
 10/10/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 9/10/2025 10:28

FHA with DPA Seconds

30 Year Fixed						
Rate	15 Day	30 Day	45 Day			
7.875	100.758	100.700	100.325			
7.750	100.658	100.600	100.225			
7.625	99.867	99.809	99.434			
7.500	99.764	99.706	99.331			
7.375	99.651	99.593	99.218			
7.250	99.529	99.471	99.096			

Underwriting Fee \$1,095

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

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

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	N. 45 47 64 66 51 64 15 14 11 11 11 11 11 11 11 11 11 11 11 11
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	116, 112, 111, 10, 110, 111, 111, 111, 111,



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	Lock Expirations	Lock Extensions	
15 Days	9/25/2025	2 days	0.100
30 Days	10/10/2025	7 days	0.250
45 Days	10/25/2025	15 days	0.375
		30 days	0.625

Effective: 9/10/2025 10:28 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 Fo	ees		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 \$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

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