

7/28/2025 10:26

Effective:

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

Lo	ock Expirations	Lock Exten	sions
15 Days	8/12/2025	2 days	0.100
30 Days	8/27/2025	7 days	0.250
45 Days	9/11/2025	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	<b>IVENTION</b>	AL 30/25Y	'R FIXED	CC	OITMAN	NAL 20 YF	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CC	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.125	99.217	99.173	99.125	6.000	99.841	99.740	99.656	5.750	100.622	100.517	100.450	5.875	100.467	100.435	100.301
5.250	99.588	99.590	99.518	6.125	100.338	100.237	100.153	5.875	100.933	100.901	100.767	6.000	100.703	100.671	100.537
5.375	100.176	100.123	100.066	6.250	100.809	100.708	100.624	6.000	101.227	101.140	101.055	6.125	100.970	100.938	100.805
5.500	100.729	100.676	100.619	6.375	101.244	101.143	101.059	6.125	101.517	101.412	101.345	6.250	101.304	101.258	101.124
5.625	101.209	101.156	101.100	6.500	101.054	100.945	100.865	6.250	101.825	101.719	101.653	6.375	101.703	101.657	101.524
5.750	101.477	101.416	101.351	6.625	101.487	101.379	101.299	6.375	102.168	102.122	101.989	6.500	101.919	101.873	101.739
5.875	101.971	101.911	101.846	6.750	101.888	101.780	101.700	6.500	102.384	102.338	102.205	6.625	102.160	102.114	101.981
7.000	102.421	102.367	102.295	6.875	102.259	102.153	102.080	6.625	102.620	102.574	102.440	6.750	102.355	102.330	102.197
7.125	102.844	102.803	102.719	7.000	102.940	102.854	102.779	6.750	102.878	102.757	102.653	6.875	102.750	102.725	102.591
7.250	103.136	103.197	103.110	7.125	103.374	103.287	103.213	6.875	103.216	103.191	103.058	7.000	102.940	102.915	102.781
CO	NV 30 YR I	EIVED HIG	LI RAI	CC	NV 20 YR	EIVED HIG	LI RAI	C	DNV 15 YR	EIVED HI	CH RAI	CC	NV 10 YR	EIVED HIG	LI RAI
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
.500	100.295	100.248	100.100	6.500	100.149	100.100	100.039	6.250	99.430	99.384	99.251	6.250	99.004	98.958	98.825
5.625	100.632	100.585	100.467	6.625	100.642	100.592	100.532	6.375	99.846	99.799	99.666	6.375	99.310	99.264	99.131
5.750	100.856	100.795	100.730	6.750	100.905	100.856	100.795	6.500	100.016	99.970	99.836	6.500	99.574	99.528	99.394
.875	101.229	101.168	101.103	6.875	101.278	101.229	101.168	6.625	100.200	100.154	100.021	6.625	99.817	99.771	99.638
.000	101.591	101.531	101.466	7.000	101.641	101.591	101.531	6.750	100.174	100.149	100.015	6.750	99.747	99.722	99.589
.125	101.895	101.834	101.770	7.125	101.945	101.895	101.834	6.875	100.585	100.560	100.427	6.875	100.051	100.026	99.892
7.250	102.134	102.069	101.997	7.250	102.177	102.134	102.069	7.000	100.727	100.702	100.569	7.000	100.279	100.254	100.120
7.375	102.434	102.369	102.296	7.375	102.476	102.434	102.369	7.125	100.838	100.813	100.680	7.125	100.465	100.440	100.306
7.500	102.662	102.597	102.524	7.500	102.704	102.662	102.597	7.250	99.192	99.086	98.966	7.250	99.192	99.086	98.966
7.625	102.832	102.768	102.695	7.625	102.875	102.832	102.768					1			
	SOER 5	5/6 ARMS			SOER :	7/6 ARMS			SOER 1	l0/6 ARM	c		Misc Price	Adjustme	nte
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												<u>'</u>	ands (Non-CA)		0.150
													ner, LTV <= 75		2.125
													ier, LTV 75.01-8	10	3.375
													er, LTV > 80		4.125
	No Current	Program D	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
		Ü				· ·				Ü		Condo, LT	ΓV > 75		0.750
												FICO < 66	60		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
			Classic			-l-Dl-t	1								
		ss Payee		TINAA	Lo	ck Desk H	lours	E~	Con ail: locks@	tact Us	To com	AD 47.0		ed States	L KC 107 :
	United Fideli	, 0	.orp ISAOA A kwy, Suite 27		8:3	0am - 5:00p	om CST	l	Lock Desk: (			1 ' '	A, CO, FL, GA MN, MO, NC, I		
		r Briarciiii Pi nsas City, M		J	Lock O	nline Unitl 8	:00pm CST	l	rside Sales:	,		IVIE, IVII, IV		ve, IVH, IVIVI , VA, WA,WI	
							381. Intended f	l		<u> </u>				, , ,	



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Effective:	7/	/28/2025 10:	26							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	\S					
	Purch	nase Mon	ey Loans	- LLPA	by Credit						Refinance		_	Credit Sco	ore/LTV
	r aro.		oy Lound		TV Rang		. v rtatio					Ratio	LTV Rang	10	
Credit Score		Applic	cable for				r than 15	years		Credit Score				or all loans	S
700	<u>&gt;0%</u>	>30%	>60%	>70%		>80%	>85%	>90%	>95%	. 700	<u>&gt;0%</u>	>30%	>60%	>70%	>75%
≥ = 780 760 – 779			0.000%							≥ = 780 760 – 779	0.375% 0.375%		0.625% 0.875%	0.875% 1.250%	1.375% 1.875%
740 – 759			0.125%							740 – 759	0.375%		1.000%	1.625%	2.375%
720 – 739			0.250%							720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719 680 – 699			0.625%							700 – 719 680 – 699	0.375% 0.375%		2.000%	2.625% 2.875%	3.250%
660 – 679	0.000%	0.000%	0.750%	1.375%	1.875%	2.125%	1.750%	1.625%	1.250%	660 – 679	0.375%	0.875%	2.750%	4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375%	1.375%	3.125%	4.625% 4.875%	5.125% 5.125%
									1.730 //	Additional L					
Addi	ilionai LL	PAS DY L	.oan Attri	bute App	oncable to	Purcha	se money	Loans				Refinance	ces		
Loan Feature	- 20/				TV Rang					Loan Feature			LTV Rang		L . ==0/
Adjustable-rate	> <b>0%</b>	> <b>30%</b>	<b>&gt;60%</b> 0.000%	> <b>70%</b>	> <b>75%</b>	> <b>80%</b>	> <b>85%</b>	> <b>90%</b>	> <b>95%</b>	Condo	<b>&gt;0%</b> 0.000%	>30%	<b>&gt;60%</b> 0.125%	<b>&gt;70%</b> 0.125%	> <b>75%</b> 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  Manufactured			1.625%							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 Subordinate	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%
financing	0.625%		0.625%						1.875%						
			i Reiman	ces – LL	PADVUR	aon Scor	'e/LIV Ra	TIO		AII I PA	s will he v	vaived to	or the tol	ilowina io	ans
	Limited	Casii-Ou	t Reiman		PA by Cr .TV Rang		e/LIV Ra	tio		All LLPA	<b>s will be v</b> Hoi	valved for meReady	0	llowing io	ans
Credit Score			cable for	L	TV Rang with tern	е				Loans to first-tir	Hoi ne homebu	meReady yers with	<sup>®</sup> loans qualifying	income ≤1	00% area
	<u>&gt;0%</u>	Applio	cable for	L all loans >70%	.TV Rang with tern >75%	e ns greate >80%	r than 15 >85%	years >90%	>95%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
≥ = 780	<u>&gt;0%</u> 0.000%	<b>Applic</b> >30% 0.000%	>60% 0.000%	L all loans >70% 0.125%	TV Rang with term >75% 0.500%	e ns greate >80% 0.625%	>85% 0.500%	years >90% 0.375%	0.375%	Loans to first-tir	Hoi ne homebu	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
≥ = 780 760 – 779	>0% 0.000% 0.000%	Applic >30% 0.000% 0.000%	>60% 0.000% 0.125%	L all loans >70% 0.125% 0.375%	.TV Rang with tern >75% 0.500% 0.875%	ens greate >80% 0.625% 1.000%	>85% 0.500% 0.750%	years >90% 0.375% 0.625%	0.375% 0.625%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
≥ = 780 760 – 779 740 – 759	>0% 0.000% 0.000% 0.000%	<b>Applic</b> >30% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250%	Lall loans >70% 0.125% 0.375% 0.750%	TV Rang with tern >75% 0.500% 0.875% 1.125%	ens greate >80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750% 1.125%	years >90% 0.375% 0.625% 1.000%	0.375% 0.625% 1.000%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
≥ = 780 760 – 779	>0% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125%	Lall loans >70% 0.125% 0.375% 0.750% 1.000%	TV Rang with term >75% 0.500% 0.875% 1.125% 1.625%	ens greate >80% 0.625% 1.000% 1.375% 1.750%	>85% 0.500% 0.750% 1.125% 1.500%	years >90% 0.375% 0.625% 1.000% 1.250%	0.375% 0.625% 1.000% 1.250%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
$\geq = 780$ $760 - 779$ $740 - 759$ $720 - 739$	>0% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250%	75% 0.500% 0.875% 1.125% 1.625% 1.875%	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125%	er than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625%	0.375% 0.625% 1.000% 1.250% 1.625%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719	>0% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	75% 0.500% 0.875% 1.125% 1.625% 1.875%	e >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
$\geq = 780$ $760 - 779$ $740 - 759$ $720 - 739$ $700 - 719$ $680 - 699$ $660 - 679$ $640 - 659$	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875%	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
$\geq = 780$ $760 - 779$ $740 - 759$ $720 - 739$ $700 - 719$ $680 - 699$ $660 - 679$ $640 - 659$ $\leq 639$	20% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	cable for >60% 0.000% 0.125% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875%	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
$\geq = 780$ $760 - 779$ $740 - 759$ $720 - 739$ $700 - 719$ $680 - 699$ $660 - 679$ $640 - 659$ $\leq 639$	20% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% E Application	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
$\geq = 780$ $760 - 779$ $740 - 759$ $720 - 739$ $700 - 719$ $680 - 699$ $660 - 679$ $640 - 659$ $\leq 639$	20% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	cable for >60% 0.000% 0.125% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% E Application	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
$\geq = 780$ $760 - 779$ $740 - 759$ $720 - 739$ $700 - 719$ $680 - 699$ $660 - 679$ $640 - 659$ $\leq 639$ Addition	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% L >70%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cae >80%	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 2.125% 2.375% 2.875% 3.625% sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinance	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Addition  Loan Feature  Adjustable-rate mortgage  Condo	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.125% 2.500% L >70% 0.000%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to Li TV Rang >75% 0.000%	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cate >80% 0.000%	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinance >90%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  ≤ 639  Addition  Loan Feature  Adjustable-rate mortgage  Condo  Investment property	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat  >30% 0.000% 1.125%	cable for	Lall loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 2.125% 0.000% 0.125% 2.125%	TV Rang with tern >75%  0.500% 0.875% 1.125% 1.625% 2.250% 2.875% 2.875% able to Li TV Rang >75%  0.000%  0.750%	e   s greate   >80%   0.625%   1.000%   1.375%   2.125%   2.500%   3.375%   3.875%   mited Cate   >80%   0.000%   4.125%	**Than 15	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 0.250% 0.250% 0.750% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%  >95% 0.250% 4.125%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Addition  Loan Feature  Adjustable-rate mortgage  Condo  Investment property  Second home	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat  >30% 0.000% 1.125%	cable for	Lall loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 2.125% 0.000% 0.125% 2.125%	TV Rang with term >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750%	e   s greate   >80%   0.625%   1.000%   1.375%   2.125%   2.500%   3.375%   3.875%   mited Cate   >80%   0.000%   4.125%	**Than 15	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 0.250% 0.250% 0.750% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%  >95% 0.250% 4.125%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  ≤ 639  Addition  Loan Feature  Adjustable-rate mortgage  Condo  Investment property	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat  >30% 0.000% 1.125%	cable for	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% 6 Applici >70% 0.000% 0.125% 2.125% 2.125%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375%	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125%	**Than 15 **>85%  0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% **sh-out R**  **>85%  0.000% 4.125% 4.125%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinance >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%  >95% 0.250% 4.125%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Addittol  Loan Feature  Adjustable-rate mortgage  Condo  Investment property  Second home  Manufactured	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.025% 0.255% 0.375% s by Loat  >30% 0.000% 1.125% 0.500%	cable for	Lall loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 2.125% 2.125% 0.000% 2.125% 2.125% 0.500%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375%	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.300% 3.375% 0.000% 0.750% 4.125% 0.500%	**Than 15 **>85%  0.500%  0.750%  1.125%  1.500%  1.750%  2.125%  2.875%  3.625%  **Sh-out R  ***>85%  0.000%  4.125%  4.125%  0.500%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinance >90% 0.250% 4.125% 4.125% 0.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 4.125% 0.500%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≥ 639  Addition  Loan Feature  Adjustable-rate mortgage  Condo  Investment property  Second home  Manufactured home  Two- to four-unit property  High-balance fixed-rate	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% >30% 0.000% 1.125% 0.500% 0.500%	200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200   200	Lall loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 2.125% 2.125% 0.000% 2.125% 2.125% 0.500%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.250% 2.500% 2.875% 3.500% 0.750% 0.750% 3.375% 0.500% 0.625%	e s greate >80% 0.625% 1.750% 2.125% 3.000% 3.375% 3.875% mited Cate >80% 0.000% 4.125% 4.125% 0.500% 0.625%	**Than 15 **>85%  0.500%  0.750%  1.125%  1.500%  1.750%  2.125%  2.875%  3.625%  **Sh-out R  ***>85%  0.000%  4.125%  4.125%  0.500%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% 0.750% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 0.750% 4.125% 0.500% 0.625%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area
≥ = 780  760 - 779  740 - 759  720 - 739  700 - 719  680 - 699  660 - 679  640 - 659  ≤ 639  Addition  Loan Feature  Adjustable-rate mortgage  Condo  Investment property  Second home  Manufactured home  Manufactured home  Two- to four-unit property  High-balance	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loai  >30% 0.000% 1.125% 0.500% 0.500%	>cable for >60% 0.000% 0.125% 0.250% 0.625% 0.875% 1.125% 1.375% 1.750% • Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	Lall loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% 4 Application 0.000% 0.125% 2.125% 0.500% 0.375% 0.375%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.250% 2.500% 2.875% 3.500% 0.750% 0.750% 3.375% 0.500% 0.625%	e s greate >80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125% 4.125% 0.500% 1.000% 1.000%	**Than 15	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6finance >90% 0.250% 4.125% 4.125% 0.500% 0.625% 1.000%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.4125% 4.125% 0.500% 0.625% 1.000%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	<sup>®</sup> loans qualifying 6 AMI in hi	income ≤1 igh-cost are	00% area



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 Lock Expirations
 Lock Extensions

 15 Days
 8/12/2025
 2 days
 0.100

 30 Days
 8/27/2025
 7 days
 0.250

 45 Days
 9/11/2025
 15 days
 0.375

 30 days
 0.625

Effective: 7/28/2025 10:26

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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			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	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
6.000	100.518	100.336	100.169	5.875	100.509	100.463	100.329	5.375	97.555	97.492	97.330	FICO 740	- 779		0.000
5.125	100.870	100.815	100.648	6.000	101.048	101.002	100.869	5.500	97.547	97.518	97.490	FICO 680	- 739		0.125
5.250	101.281	101.179	101.012	6.125	101.578	101.532	101.398	5.625	98.106	98.078	98.050	FICO 660			0.250
5.375	101.598	101.534	101.420	6.250	102.101	102.055	101.922	5.750	97.848	97.785	97.636	FICO 640	- 659		0.500
5.500	102.146	102.082	101.968	6.375	101.564	101.540	101.406	5.875	98.289	98.261	98.232	FICO 620	- 639		1.500
5.625	102.511	102.447	102.333	6.500	102.082	102.057	101.923	6.000	98.854	98.826	98.797				
5.750	102.998	102.927	102.856	6.625	102.589	102.564	102.431	6.125	99.352	99.323	99.295	Non-Owr	ner		0.500
5.875	102.864	102.793	102.722	6.750	103.093	103.068	102.935	6.250	97.809	97.746	97.584	Loan Am	ount \$50K < \$1	LOOK	0.500
7.000	103.337	103.266	103.195									Loan < \$5	50K (exception	only)	1.500
7.125	103.797	103.726	103.655	<u> </u>				J				All FHA S	treamline Loan	S	0.250
												All FHA R	efinance Loans		0.125
	HA 30 YR			_	HA 15 YR				JRAL HOU				USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
5.250	100.668	100.579	100.412	6.250	97.826	97.780	97.647	6.250	101.528	101.479	101.312	FICO 740	- 779		0.000
5.375	100.905	100.841	100.727	6.375	97.937	97.846	97.764	6.375	101.320	101.256	101.073	FICO 700	- 739		0.125
5.500	101.494	101.430	101.316	6.500	98.192	98.101	98.018	6.500	101.931	101.867	101.684	FICO 680	- 699		0.250
5.625	101.748	101.684	101.570	6.625	98.387	98.296	98.213	6.625	102.474	102.410	102.226	FICO 660			0.375
5.750	101.855	101.784	101.713	6.750	98.818	98.793	98.660	6.750	102.999	102.935	102.751	FICO 640			0.875
5.875	101.552	101.481	101.410	6.875	98.663	98.581	98.502	6.875	102.478	102.404	102.220	FICO 620			1.500
7.000	102.025	101.954	101.883	7.000	98.838	98.734	98.645	7.000	103.053	102.979	102.795	CA Prope			0.150
7.125	102.484	102.413	102.342	7.125	99.027	98.921	98.816	7.125	103.610	103.535	103.352		50K (exception	)	1.500
7.250	102.399	102.324	102.141	7.250	99.192	99.086	98.966	7.250	104.069	103.994	103.811	All RD Re	finance Loans		0.125
7.375	101.121	101.072	100.905	<b> </b>				7.375	102.977	102.928	102.761	*Other S	t. Adjustments	may apply	
				11		:						11			
							/ERN	<u>IME</u>							
		YR Fixed				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
5.000	101.048	101.002	100.869	6.000	100.518	100.336	100.169	5.750	97.848	97.785	97.623	6.000	100.518	100.334	100.099
6.125	101.578	101.532	101.398	6.125	100.870	100.815	100.648	5.875	97.840	97.777	97.615	6.125	100.870	100.685	100.450
5.250	102.101	102.055	101.922	6.250	101.281	101.179	101.012	6.000	97.830	97.767	97.605	6.250	101.281	101.096	100.862
5.375	101.564	101.540	101.406	6.375	101.598	101.534	101.420	6.125	97.820	97.757	97.595	6.375	101.598	101.534	101.420
5.500	102.082	102.057	101.923	6.500	102.146	102.082	101.968	6.250	97.809	97.746	97.584	6.500	102.146	102.082	101.968
5.625	102.589	102.564	102.431	6.625	102.511	102.447	102.333					6.625	102.511	102.447	102.333
5.750	103.093	103.068	102.935	6.750	102.998	102.927	102.856					6.750	102.998	102.927	102.856
				6.875	102.864	102.793	102.722					6.875	102.864	102.793	102.722
				7.000	103.337	103.266	103.195					7.000	103.337	103.266	103.195
				7.125	103.797	103.726	103.655	┨├──				7.125	103.797	103.726	103.655
	VA 15 YR F				/A 30 YR F				•	1 ARM H			VA 30 YR F		
late	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.750	100.236	100.172	100.058	6.250	100.668	100.579	100.412	6.125	97.520	97.457	97.295	6.250	100.668	100.579	100.412
5.875	100.471	100.407	100.293	6.375	100.905	100.841	100.727	6.250	97.509	97.446	97.284	6.375	100.905	100.841	100.727
5.000	100.809	100.745	100.631	6.500	101.494	101.430	101.316					6.500	101.494	101.430	101.316
5.125	101.106	101.043	100.929	6.625	101.748	101.684	101.570					6.625	101.748	101.684	101.570
5.250	101.090	101.076	101.062	6.750	101.855	101.784	101.713					6.750	101.855	101.784	101.713
5.375	101.011	100.996	100.982	6.875	101.552	101.481	101.410					6.875	101.552	101.481	101.410
5.500	101.446	101.432	101.417	7.000	102.025	101.954	101.883	П				7.000	102.025	101.954	101.883
5.625	101.611	101.596	101.582	7.125	102.484	102.413	102.342					7.125	102.484	102.413	102.342
5.750	98.818	98.793	98.660	7.250	102.399	102.324	102.141					7.250	102.399	102.324	102.141
				7.375	101.121	101.072	100.905	┨				7.375	101.121	101.072	100.905
			VA Price	Adjustmen	ts			7					40	4 1	100
ICO>=74			0.000	VA Loans			0.250								
ICO 680			0.125	Non-Owne		201	0.500			SE	RVING	THOS	SETH	ATSE	BVE
ICO 660			0.250		unt \$50K < \$1		0.500				VA	S. W	IRRE	11 6	
ICO 640			2.000	Loan < \$50	OK (exception	oniy)	1.500						ملماماك	-5	
ICO 620	- 639		3.000					11/							
	Lo	ss Payee	Claus <u>e</u>		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli	•		TIMA		0am - 5:00p		Em	ail: locks@		ge.com	AR, AZ, C	CA, CO, FL, GA		
			wy, Suite 27	5	1	nline Unitl 8		1	Lock Desk: (			ME, MI, N	иN, MO, NC,		
	Kar	nsas City, M	D 64150					l Ir	nside Sales:	(816) 457	-6300		SC, TN, TX	, va, wa,w	I
			@ 2021	Desired Products	. Frankling Con	NIN ALC HOA	201 1-411		- Df:I-	0 1 11 16	the state of the				



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
 8/27/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Effective:	7/28/2025 10	:26		
			NON-QM:	1
Residenti	al 30 Yr Fixed		DSCR	
11.500	110.057	11.500	111.816	
11.375	109.807	11.375	111.550	
11.250	109.557	11.250	111.285	
11.125	109.307	11.125	111.019	
11.000	109.057	11.000	110.754	
10.875	108.807	10.875	110.488	
10.750	108.557	10.750	110.222	
10.625	108.307	10.625	109.957	
10.500	108.057	10.500	109.691	
10.375	107.807	10.375	109.425	
10.250	107.557	10.250	109.160	
10.125	107.307	10.125	108.894	
10.000	107.057	10.000	108.629	
9.875	106.807	9.875	108.363	
9.750	106.557	9.750	108.097	
9.625	106.307	9.625	107.832	
9.500	106.057	9.500	107.566	
9.375	105.807	9.375	107.300	
9.250	105.557	9.250	107.035	
9.125	105.307	9.125	106.769	
9.000	105.057	9.000	106.504	
8.875	104.807	8.875	106.222	
8.750	104.557	8.750	105.941	
8.625	104.307	8.625	105.660	
8.500	104.057	8.500	105.379	
8.375	103.807	8.375	105.097	
8.250	103.557	8.250	104.816	
8.125	103.275	8.125	104.534	
8.000	102.994	8.000	104.253	
7.875	102.682	7.875	103.941	
7.750	102.369	7.750	103.628	
7.625	101.994	7.625	103.253	
7.500	101.619	7.500	102.878	
7.375	101.244	7.375	102.503	
7.250	100.869	7.250	102.066	
7.125	100.494	7.125	101.628	
7.000	100.119	7.000	101.128	
6.875	99.682	6.875	100.628	
6.750	99.244	6.750	100.066	
6.625	98.744	6.625	99.503	
6.500	98.244	6.500	98.941	

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

6.375

6.250

6.125

6.000

5.875

5.750

5.625

5.500

98.316

97.628

96.941

96.253

95.503

94.753

94.003

93.253

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

97.682

97.119

96.494

95.869

95.182

94.494

93.807

93.120

6.375

6.250

6.125

6.000 5.875

5.750 5.625

5.500

<b>PLUS</b>	(Tighter credit b	ox, k	pest	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	00.04.50	E0.04 EE	EE 04 60	CO O4 CF	CE OF EO	E0.04 EE	== 04 00	00.04.05	OF 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	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm >\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.125	-0.250	-0.250	-0.500 -0.625	-0.625		-
		-0.250	-0.125	-0.230	-0.625	-0.300	-0.023		-	
	>\$3.0mm, <=\$3.5mm	-0.230	-0.230	-0.500	-0.623	-				-
	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	-
	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	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
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
Full Dos	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc 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 Doc
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
WVOE	FNMA Form 1005	Alt-Doc
	Self Employed Borrowers	
Qualifying Income		
Full Documentation	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification	Full Doc
Streamlined Documentation	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
12M/24M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL	Alt-Doc
12M PnL	CPA/EA/CTEC Prepared (12M PnL)	Alt-Doc

Prepay Penalty Price								
Investor Only								
5 year	1.000							
4 year	0.500							
3 year	0.000							
2 year	-0.375							
1 year	-0.750							
None	-1.125							

Minimum Loan Size \$150,000

_								
	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
 8/27/2025
 2 days
 0.100

 7 days
 0.250
 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%	101.475	
7.625%	101.750	
7.750%	102.025	
7.875%	102.300	
7.990%	102.550	
8.125%	102.800	
8.250%	103.050	
8.375%	103.300	
8.500%	103.550	
8.625%	103.800	
8.750%	104.050	
8.875%	104.300	
8.990%	104.550	
9.125%	104.800	
9.250%	105.050	
9.375%	105.300	
Max Pr	rice (Owner Occ / 2Yr+ PPP)	102.000
	Max Price (1 Yr PPP)	100.500
N	/lax Price (No Prepay)	99.500

	111	JIN-Q
	Investor 30YR Fixed	
Rate	30 Day	
6.625%	99.650	
6.750%	100.160	
6.875%	100.629	
6.990%	101.090	
7.125%	101.520	
7.250%	101.934	
7.375%	102.348	
7.500%	102.778	
7.625%	103.180	
7.750%	103.539	
7.875%	103.852	
7.990%	104.227	
8.125%	104.532	
8.250%	104.836	
8.375%	105.133	
8.500%	105.430	
8.625%	105.711	
8.750%	105.992	
8.875%	106.274	
8.990%	106.555	
9.125%	106.821	
9.250%	107.086	
9.375%	107.274	
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 Adjustm	onte				
			ntial NQN		s			
		neside	Full Dod		-			
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
5105 :-:			atement					
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	0.250	-0.250 -1.000	-2.125 -3.250	-5.500
720	0.500	0.375	0.375	0.250 -0.250	-0.750	-1.625	-4.250	N/A N/A
680	-0.125	-0.250	-0.500	-0.250	-0.750	-3.250	-6.500	N/A
660	-0.125	-0.250	-2.000	-2.875	-3.750	-5.250	-6.500 N/A	N/A
550	2.023		ntial NQN			3.230	,,,	,/.
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	-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	N/A
4 Yr PPP	0.375	0.375	0.375 0.625	0.375	0.375	0.375		N/A N/A
5 Yr PPP Loan Amt <\$150K	0.625	0.625	0.000	0.625	0.625 -0.250	0.625 -0.250	N/A -0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.230	-0.230	-0.230	-0.250
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	-0.125 N/A	-0.230 N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
Investor NQM LLPAs DSCR ≥ 1.00x / 3 Yr Prepay								
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	

	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 Mortgago rity. ord = % of amo	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 ame ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of am ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes  los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty  Nestment Highlights Occupancy roperty Types oan Program	in .	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity.  In 10% of the any Mortgage rity.  In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly.  -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid ( prepaid with Matrices for St Homes  dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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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 (I) r penalty with Matrices for St Homes  New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of ame ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: ( et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 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
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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	8/27/2025	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	111.379	110.754	110.004
9.875	111.129	110.504	109.754
9.750	110.879	110.254	109.504
9.625	110.629	110.004	109.254
9.500	110.379	109.754	109.004
9.375	110.129	109.504	108.754
9.250	109.879	109.254	108.504
9.125	109.629	109.004	108.254
9.000	109.379	108.754	108.004
8.875	109.129	108.504	107.754
8.750	108.879	108.254	107.504
8.625	108.629	108.004	107.254
8.500	108.379	107.754	107.004
8.375	108.129	107.504	106.754
8.250	107.879	107.254	106.504
8.125	107.529	106.904	106.154
8.000	107.179	106.554	105.804
7.875	106.829	106.204	105.454
7.750	106.459	105.834	105.084
7.625	106.069	105.444	104.694
7.500	105.659	105.034	104.284
7.375	105.229	104.604	103.854
7.250	104.779	104.154	103.404
7.125	104.309	103.684	102.934
7.000	103.819	103.194	102.444
6.875	103.309	102.684	101.934
6.750	102.783	102.158	101.408
6.625	102.240	101.629	100.879
6.500	101.680	101.139	100.389
6.375	101.104	100.635	99.885
6.250	100.513	100.118	99.368
6.125	99.909	99.589	98.839
6.000	99.291	99.048	98.298
5.875	98.658	98.495	97.745
5.750	98.012	97.887	97.137
5.625	97.352	97.227	96.477
5.500	96.678	96.553	95.803
5.375	95.991	95.866	95.116
5.250	95.292	95.167	94.417
5.125	94.581	94.456	93.706
5.000	93.859	93.734	92.984

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

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		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	
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	
	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	
		Manufactured Homes					

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

Program Notes			
Program Name Non-Agency Investor/2nd Hor			
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

30 Days 8/27/2025 2 days 0.100 0.250 7 days 15 days

0.375 30 days 0.625

Effective: 7/28/2025 10:26

# **FIXED SECONDS**

RES	IDENTIAL	IN'	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		

				RES	IDENTIAL PRIC	F 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)
٠,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
FILL	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)		
_	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
Jr 24	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
120	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
STATEMENT (12 or 24)	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)
STAI	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
80	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
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
百	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)			
δ	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)				
⋤	≥ 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	Wis, Ne, Ne, Ne, Ni, Ni, Ni, Oli, Oli, Oli, I A, Se, III, IX, VA, Wi, WA



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

 30 Days
 8/27/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 7/28/2025 10:26

# 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	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, 113, 114, 1111, 511, 511, 511, 77, 35, 111, 77, 77, 77, 77,



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

	Lock Expirations	Lock Extensions		
15 Days	8/12/2025	2 days	0.100	
30 Days	8/27/2025	7 days	0.250	
45 Days	9/11/2025	15 days	0.375	
		30 days	0.625	

Effective: 7/28/2025 10:26

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

### Administration and Appraisal Fees

Admin Fees		Admin Waiver Fee			
Conventional	\$1,395	\$50k - \$75K	1.650	> \$225K - \$250K	0.430
FHA	\$1,395	> \$75K - \$100K	1.100	> \$250K - \$300K	0.390
VA	\$1,395	> \$100K - \$125K	0.950	> \$300K - \$350K	0.330
RD	\$1,395	>\$125K - \$150K	0.750	> \$350K - \$417K	0.280
		> \$150K - \$175K	0.600	>\$417K - \$600K	0.220
Non-appraisal	\$895	>\$175K - \$200K	0.520	> \$600K - \$900K	0.170
(Streamlines, IRRRLS)		> \$200K - \$225K	0.480	> \$900K	0.000





Appraisal Cost Schedule 1004MC (FHA/USDA) \$475 1025 URAR for 2-4 Units \$475 1004MC (Conventional \$475 2075 Drive by \$200 \$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