

10/20/2025 9:40

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	11/4/2025	2 days	0.100
30 Days	11/19/2025	7 days	0.250
15 Days 30 Days 45 Days	12/4/2025	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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CONVENTIO	VAL 30/25\	YR FIXED	ED CONVENTIONAL 20 YR FIXED			FIXED	CONVENTIONAL 15 YR FIXED				CONVENTIONAL 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
5.750 100.34	1 100.341	100.269	5.250	100.470	100.373	100.294	5.000	99.797	99.742	99.714	5.125	98.861	98.864	98.840
5.875 100.90	1 100.854	100.749	5.375	100.966	100.869	100.790	5.125	100.059	100.004	99.976	5.250	99.022	99.033	99.006
6.000 101.42	7 101.380	101.275	5.500	100.377	100.272	100.192	5.250	100.305	100.250	100.222	5.375	99.185	99.203	99.173
6.125 101.90	5 101.860	101.805	5.625	100.873	100.768	100.688	5.375	100.554	100.499	100.471	5.500	99.509	99.527	99.497
6.250 101.482	2 101.453	101.381	5.750	101.337	101.231	101.152	5.500	100.769	100.722	100.701	5.625	99.627	99.618	99.581
6.375 101.97	5 101.929	101.874	5.875	101.764	101.658	101.579	5.625	101.024	100.977	100.956	5.750	99.784	99.782	99.743
6.500 102.482	2 102.436	102.381	6.000	101.236	101.130	101.051	5.750	101.274	101.227	101.205	5.875	99.972	99.973	99.930
6.625 102.884	4 102.837	102.782	6.125	101.663	101.557	101.478	5.875	101.514	101.467	101.446	6.000	100.280	100.285	100.242
6.750 102.676	5 102.643	102.595	6.250	102.055	101.950	101.870	6.000	101.868	101.804	101.769	6.125	100.473	100.451	100.402
6.875 103.133	3 103.100	103.052	6.375	102.408	102.303	102.223	6.125	102.121	102.058	102.023	6.250	100.662	100.626	100.574
CONV 30 Y	R FIXED HIG	IGH BAL	CO	NV 20 YR I	FIXED HIG	H BAL	CC	NV 15 YR	FIXED HIG	SH BAL	CO	NV 10 YR	FIXED HIG	H BAL
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
5.875 100.399	9 100.353	100.098	5.875	100.441	100.399	100.353	6.250	98.028	97.992	97.950	6.250	98.028	97.992	97.950
6.000 100.836	5 100.790	100.535	6.000	100.878	100.836	100.790	6.375	98.205	98.169	98.127	6.375	98.205	98.169	98.127
6.125 101.239	9 101.193	3 101.138	6.125	101.281	101.239	101.193	6.500	98.408	98.372	98.330	6.500	98.408	98.372	98.330
6.250 101.24	1 101.195	101.140	6.250	101.283	101.241	101.195	6.625	98.544	98.505	98.461	6.625	98.544	98.505	98.461
6.375 101.612	2 101.566	5 101.511	6.375	101.654	101.612	101.566	6.750	98.700	98.656	98.606	6.750	98.700	98.656	98.606
6.500 101.993	3 101.947	7 101.892	6.500	102.035	101.993	101.947	6.875	98.841	98.797	98.747	6.875	98.841	98.797	98.747
6.625 102.32	5 102.278	3 102.223	6.625	102.366	102.325	102.278	7.000	98.947	98.903	98.853	7.000	98.947	98.903	98.853
6.750 101.81	1 101.786	101.745	6.750	101.828	101.811	101.786	7.125	99.048	99.004	98.954	7.125	99.048	99.004	98.954
6.875 102.100	102.075	102.034	6.875	102.117	102.100	102.075	7.250	99.099	98.994	98.877	7.250	99.099	98.994	98.877
7.000 102.369	9 102.344	102.303	7.000	102.386	102.369	102.344								
SOF	R 5/6 ARMS	IS		SOFR 7	7/6 ARMS		SOFR 10/6 ARMS			Misc Price Adjustments				
											No Impou	nds (Non-CA)		0.250
											No Impou	nds (CA Only)		0.150
											Non-Own	er, LTV <= 75		2.125
											Non-Own	er, LTV 75.01-8	0	3.375
											Non-Own	er, LTV > 80		4.125
No Curre	ent Program D	Data		No Current	Program Da	ata		No Current	t Program D	ata	2-4 Unit			1.000
											Condo, LT	V > 75		0.750
											FICO < 660)		0.500
											Loan Amt	\$50K < \$100K		0.500
											Loan < \$50	OK (exception o	only)	1.500
	oss Payee	e Clause		Lo	ck Desk H	lours		Cont	tact Us			Approv	ed States	
United Fid	elity Funding (Corp ISAOA AT	IMA	0.1	Oam 5:00-	ım CST	Em	ail: locks@	uffmortga _{	ge.com	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	I, KS, KY, LA
1300 N	IW Briarcliff P	Pkwy, Suite 275	5				l	ock Desk: (816) 457-6	440	ME, MI, M	N, MO, NC, I	NE, NH, NM,	NV, OK, OF
ŀ	Cansas City, M	MO 64150		LOCK OF	iiiie Oilid o	.oopiii C3 i	In	side Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,WI	
Loss Payee Clause United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150			8:3 Lock Or	0am - 5:00p nline Unitl 8	m CST :00pm CST	l In	ail: locks@ ock Desk: (side Sales:	uffmortga 816) 457-6 (816) 457-	440	Loan Amt Loan < \$50 AR, AZ, C, ME, MI, M	\$50K < \$100K OK (exception of the control of the c	ed States HI, IA, IL, IN	NV	



Subordinate

financing

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	Lock Expirations	Lock E	xtensions
15 Days	11/4/2025	2 days	0.100
30 Days	11/19/2025	7 days	0.250
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		30 days	0.625

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						Con	form	ning	LLPA	\S					
	Purch	nase Mon	ey Loans	- LLPA	by Credit						Refinance	Loans - Ratio	_	Credit Sco	ore/LTV
				L	TV Rang	e							LTV Rang	e	
Credit Score					with tern	ns greate									3
700	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	700	>0%	>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 – 779			0.000%							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			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%							680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679 640 - 659			0.750% 1.125%							660 – 679 640 - 659	0.375%		2.750% 3.125%	4.000% 4.625%	4.750% 5.125%
≤ 639			1.500%							≤ 639			3.375%		5.125%
	Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans							Additional L		₋oan Attri	bute App				
LTV Range								Refinan	ces LTV Rang	10					
Loan Feature	>00/	>30%	>60%		>75%	>80%	>0E0/	>00%	>0E9/	Loan Feature	>00/	>30%			\
Adjustable-rate	>0%		0.000%	> 70% 0.000%			> 85%	>90% 0.250%	>95% 0.250%	Condo	> 0% 0.000%		>60% 0.125%	>70% 0.125%	> 75% 0.750%
Condo			0.125%							Investment	1.125%		1.625%	2.125%	3.375%
Investment	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	1.125%	1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%		0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four-	0.000%	0.000%	0.375%	0.375%	0.625%
home										unit property		-			
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%						1.875%						
	Limited	Cash-ou	t Refinan		PA by Cr .TV Rang		e/LIV Ra	itio		All LLPA	s will be v		0	lowing lo	ans
Credit Score		Applia	cable for				r than 15	vears		HomeReady [®] loans Loans to first-time homebuyers with qualifying income ≤100% area					
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		ncome (AM				
≥ = 780	0.000%		0.000%							Loa	ns meeting	Duty to S	Serve requ	irements	
760 – 779		_	0.125%	_		_	_	_	_			•			
740 – 759			0.250%							1					
720 – 739	_		0.500%							1					
700 – 719			0.625%							1					
680 – 699	_		0.875%												
660 – 679			1.125%	_	_		2.375%								
640 - 659		_	1.375%	_											
640 - 639 ≤ 639			1.750%												
	nal LLPA									ł					
	nai ELFA	o by Lua			TV Rang		an-out K	Gillianice:		1					
Loan Feature	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
Adjustable-rate mortgage			0.000%							1					
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	1					
Investment										1					
property Second home			1.625% 1.625%												
Manufactured home			0.500%												
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
High-balance	1 250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						
ARM	1.20070	l .		l .			l .	l .							

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



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100.784 10	k (x (y) (x) (y) (y) (y) (y) (y) (y) (y) (y) (y) (y	0.000 0.000 0.125 0.250 0.500 0.500 0.500 0.500 0.500 0.500 0.125 0.250 0.125 1.500 0.000 0.000 0.000 0.000 0.125 0.125 0.125 0.125 0.125 0.125
0 779 779 779 779 6679 6679 6639 er unt \$50K < \$100K IX (exception only) earnline Loans JSDA - Price Ar 0 779 739 669 679 6679 6659 679 0X (exception) nance Loans Adjustments may VA 30 YR Fix 15-Day 36 100.784 16	k y) Adjustmen	0.000 0.000 0.125 0.250 0.500 1.500 0.500 0.500 0.125 0.250 0.125 ts 0.000 0.000 0.125 0.250 0.375 0.875 1.500 0.150 0.150
779 739 669 669 er unt \$50K < \$100K 0K (exception only) earnline Loans finance Loans JSDA - Price A 0 779 739 669 679 659 639 0K (exception) nance Loans Adjustments may	y) Adjustmen y apply xed IRRRI	0.000 0.125 0.250 0.500 0.500 0.500 0.500 0.500 0.1500 0.125 ts 0.000 0.000 0.125 0.250 0.375 0.875 1.500 0.1500 0.1500
739 679 679 6659 639 er unt \$50K < \$100K K (exception only) eamline Loans finance Loans JSDA - Price A 0 779 739 699 679 659 639 by OK (exception) nance Loans Adjustments may	y) Adjustmen y apply xed IRRRI	0.125 0.250 0.500 1.500 0.500 0.500 0.500 0.500 0.250 0.125 ts 0.000 0.000 0.000 0.375 0.875 1.500 0.1500 0.1500 0.1500
679 659 639 er unt \$50K < \$100K K (exception only) eamline Loans JSDA - Price Ar 0 779 739 669 6679 669 679 669 All (exception) nance Loans Adjustments may VA 30 YR Fix 15-Day 36 100.784 16	y) Adjustmen y apply xed IRRRI	0.250 0.500 1.500 0.500 0.500 0.500 0.250 0.125 ts 0.000 0.025 0.250 0.375 0.875 1.500 0.150 0.150
er unt \$50K < \$100K OK (exception only) earlier Loans Ifinance Loans JSDA - Price Ar O 7779 7339 6699 6679 6659 639 OK (exception) nance Loans Adjustments may	y) Adjustmen y apply xed IRRRI	0.500 1.500 0.500 0.500 0.500 0.250 0.025 0.000 0.125 0.250 0.375 0.875 1.500 0.150 0.150
er unt \$50K < \$100K (exception only) reamline Loans Inflance Loans JSDA - Price Ar 0 0 779 699 679 659 639 V OK (exception) nance Loans Adjustments may	y) Adjustmen y apply xed IRRRI	1.500 0.500 0.500 0.500 1.500 0.250 0.125 0.000 0.000 0.125 0.250 0.375 1.500 0.150 0.150 0.150
unt \$50K < \$100K (exception only) earnline Loans Inflance Loans JSDA - Price Ar 0 779 739 699 679 659 639 by OK (exception) nance Loans Adjustments may VA 30 YR Fix 15-Day 36 100.784 16	y) Adjustmen y apply xed IRRRI	0.500 0.500 1.500 0.250 0.125 ts 0.000 0.125 0.250 0.375 0.875 1.500 0.150 0.150 0.125
unt \$50K < \$100K (exception only) earnline Loans finance Loans JSDA - Price A 0 779 739 699 679 659 639 by OK (exception) nance Loans Adjustments may VA 30 YR Fix 15-Day 31 100.784 16	y) Adjustmen y apply xed IRRRI	0.500 1.500 0.250 0.125 0.000 0.000 0.125 0.250 0.375 0.875 1.500 0.125
unt \$50K < \$100K (exception only) earnline Loans finance Loans JSDA - Price A 0 779 739 699 679 659 639 by OK (exception) nance Loans Adjustments may VA 30 YR Fix 15-Day 31 100.784 16	y) Adjustmen y apply xed IRRRI	0.500 1.500 0.250 0.125 0.000 0.000 0.125 0.250 0.375 0.875 1.500 0.125
OK (exception only) earmline Loans finance Loans JSDA - Price Ar 0 7779 739 669 679 659 639 by OK (exception) nance Loans Adjustments may VA 30 YR Fix 15-Day 36 100.784 16	y) Adjustmen y apply xed IRRRI	1.500 0.250 0.125 ts 0.000 0.125 0.250 0.375 0.875 1.500 0.150 0.150
eamline Loans finance Loans JSDA - Price A 0 779 739 699 679 659 639 by OK (exception) nance Loans Adjustments may VA 30 YR Fix 15-Day 36 100.784 16	Adjustmen y apply	0.250 0.125 ts 0.000 0.000 0.125 0.250 0.375 1.500 0.150 0.150 0.125
### STAND TO	y apply xed IRRRI	0.125 0.000 0.000 0.125 0.250 0.375 0.875 1.500 0.150 0.125
JSDA - Price Ar 0 779 739 669 669 669 669 08 (exception) nance Loans Adjustments may VA 30 YR Fix 15-Day 36 100.784 16	y apply xed IRRRI	0.000 0.000 0.125 0.250 0.375 0.875 1.500 0.150 0.125
0 779 779 739 699 679 679 6659 639 ty 0K (exception) nance Loans Adjustments may VA 30 YR Fix 15-Day 36 100.784 16	y apply xed IRRRI	0.000 0.000 0.125 0.250 0.375 0.875 1.500 0.150 0.125
779 739 699 679 659 639 by OK (exception) nance Loans Adjustments may VA 30 YR Fix 15-Day 36 100.784 16	xed IRRRI	0.000 0.125 0.250 0.375 0.875 1.500 0.150 0.125
739 699 679 659 639 by OK (exception) nance Loans Adjustments may	xed IRRRI	0.125 0.250 0.375 0.875 1.500 0.150 0.125
699 679 659 639 by OK (exception) nance Loans Adjustments may VA 30 YR Fix 15-Day 36 100.784 16	xed IRRRI	0.250 0.375 0.875 1.500 0.150 1.500 0.125
679 659 639 by OK (exception) nance Loans Adjustments may VA 30 YR Fix 15-Day 36 100.784 16	xed IRRRI	0.375 0.875 1.500 0.150 1.500 0.125
659 639 by OK (exception) nance Loans Adjustments may VA 30 YR Fix 15-Day 36 100.784 16	xed IRRRI	0.875 1.500 0.150 1.500 0.125
ty OK (exception) nance Loans Adjustments may VA 30 YR Fix 15-Day 36 100.784 16	xed IRRRI	1.500 0.150 1.500 0.125
VA 30 YR Fix 15-Day 30 100.784 10	xed IRRRI	0.150 1.500 0.125
VA 30 YR Fix 15-Day 36 100.784	xed IRRRI	1.500 0.125
VA 30 YR Fix 15-Day 3 100.784 16	xed IRRRI	0.125
VA 30 YR Fix 15-Day 3 100.784 10	xed IRRRI	
VA 30 YR Fix 15-Day 30 100.784 10	xed IRRRI	
15-Day 3 (100.784 10		
15-Day 3 (100.784 10		
15-Day 3 (100.784 10		
100.784 10	30-Day 4	
		45-Day
		100.617
		101.160
		101.282
		101.140 101.661
		102.131
		102.131
		102.308
		102.831
		103.270
105.507	103.333	103.270
A 30 YR Fixe		
•	•	45-Day
		101.695
		101.705
		102.178
		102.507
		102.148
		101.793
		102.166
		102.579
		101.360
100.685 10	100.626	100.567
	-	B 225
-		
EIMAT	SER	ME
IRRRL	_S	
	Charles	127
Approved		VC 10:
	. 1411, 141VI, IN	, UK, U
	101.896 101.822 102.295 102.624 102.550 102.195 102.568 102.980 101.477 100.685	101.896 101.821 101.822 101.788 102.295 102.262 102.624 102.591 102.550 102.349 102.195 101.994 102.568 102.367 102.980 102.780 101.477 101.419



Non-QM UW Fee \$1,499

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2 days 7 days 11/19/2025 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:	10/20/2025 9	:40	
	, ., .,		NON-QM:
Residentia	ll 30 Yr Fixed		DSCR
11.500	111.087	11.500	112.675
11.375	110.837	11.375	112.425
11.250	110.587	11.250	112.175
11.125	110.337	11.125	111.925
11.000	110.087	11.000	111.675
10.875	109.837	10.875	111.425
10.750	109.587	10.750	111.175
10.625	109.337	10.625	110.925
10.500	109.087	10.500	110.675
10.375	108.837	10.375	110.425
10.250	108.587	10.250	110.175
10.125	108.337	10.125	109.925
10.000	108.087	10.000	109.675
9.875	107.837	9.875	109.425
9.750	107.587	9.750	109.175
9.625	107.337	9.625	108.925
9.500	107.087	9.500	108.675
9.375	106.837	9.375	108.425
9.250	106.587	9.250	108.175
9.125	106.337	9.125	107.925
9.000	106.087	9.000	107.675
8.875	105.837	8.875	107.425
8.750	105.587	8.750	107.175
8.625	105.337	8.625	106.925
8.500	105.087	8.500	106.675
8.375	104.837	8.375	106.425
8.250	104.587	8.250	106.175
8.125	104.337	8.125	105.894
8.000	104.087	8.000	105.581
7.875	103.805	7.875	105.269
7.750	103.524	7.750	104.956
7.625	103.212	7.625	104.644
7.500	102.899	7.500	104.269
7.375	102.524	7.375	103.894
7.250	102.149	7.250	103.456
7.125	101.774	7.125	103.019
7.000	101.399	7.000	102.519
6.875	100.962	6.875	102.019
6.750	100.524	6.750	101.456
6.625	100.087	6.625	100.894
6.500	99.649	6.500	100.269
6.375	99.149	6.375	99.644
6.250	98.649	6.250	98.956
6.125	98.086	6.125	98.268
6.000	97.524	6.000	97.581
5.875	96.899	5.875	96.831
5.750	96.274	5.750	96.081

11.250	110.587	11.250	112.175
11.125	110.337	11.125	111.925
11.000	110.087	11.000	111.675
10.875	109.837	10.875	111.425
10.750	109.587	10.750	111.175
10.625	109.337	10.625	110.925
10.500	109.087	10.500	110.675
10.375	108.837	10.375	110.425
10.250	108.587	10.250	110.175
10.125	108.337	10.125	109.925
10.000	108.087	10.000	109.675
9.875	107.837	9.875	109.425
9.750	107.587	9.750	109.175
9.625	107.337	9.625	108.925
9.500	107.087	9.500	108.675
9.375	106.837	9.375	108.425
9.250	106.587	9.250	108.175
9.125	106.337	9.125	107.925
9.000	106.087	9.000	107.675
8.875	105.837	8.875	107.425
8.750	105.587	8.750	107.175
8.625	105.337	8.625	106.925
8.500	105.087	8.500	106.675
8.375	104.837	8.375	106.425
8.250	104.587	8.250	106.175
8.125	104.337	8.125	105.894
8.000	104.087	8.000	105.581
7.875	103.805	7.875	105.269
7.750	103.524	7.750	104.956
7.625	103.212	7.625	104.644
7.500	102.899	7.500	104.269
7.375	102.524	7.375	103.894
7.250	102.149	7.250	103.456
7.125	101.774	7.125	103.019
7.000	101.399	7.000	102.519
6.875	100.962	6.875	102.019
6.750	100.524	6.750	101.456
6.625	100.087	6.625	100.894
6.500	99.649	6.500	100.269
6.375	99.149	6.375	99.644
6.250	98.649	6.250	98.956
6.125	98.086	6.125	98.268
6.000	97.524	6.000	97.581
5.875	96.899	5.875	96.831
5.750	96.274	5.750	96.081
5.625	95.586	5.625	95.331
5.500	94.899	5.500	94.581

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

DSCR	No PPP	1 yr PPP	2-4 PPP	5 yr PPP
Min Price	99.500	99.500	99.500	99.500
Max Price	103.000	103.500	104.000	104.500

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0.04 EE	EE 04 C0	CO 04 CE	CE Od EO	50 oz 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		

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 Pe	Prepay Penalty 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

2 days 7 days 15 days 0.100 0.250 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%	98.225			6.375%	99.200	
6.500%	99.175			6.500%	100.100	
6.625%	99.875			6.625%	100.600	
6.750%	100.475			6.750%	101.100	
6.875%	100.925			6.875%	101.575	
6.990%	101.375			6.990%	102.025	
7.125%	101.750			7.125%	102.525	
7.250%	102.150			7.250%	102.975	
7.375%	102.525			7.375%	103.450	
7.500%	102.850			7.500%	103.875	
7.625%	103.100			7.625%	104.250	
7.750%	103.375			7.750%	104.625	
7.875%	103.625			7.875%	105.000	
7.990%	103.875			7.990%	105.375	
8.125%	104.125			8.125%	105.750	
8.250%	104.375			8.250%	106.090	
8.375%	104.625			8.375%	106.390	
8.500%	104.875			8.500%	106.690	
8.625%	105.125			8.625%	106.971	
8.750%	105.375			8.750%	107.253	
8.875%	105.625			8.875%	107.534	
8.990%	105.875			8.990%	107.799	
9.125%	106.125			9.125%	108.065	
Max	Price (Owner Occ / 3Yr+ PPP)	101.500		Max Price (3	Yr PPP)	101.500
	Max Price (2 Yr PPP)	101.000	1	Max Price (2	Yr PPP)	101.000
	Max Price (1 Yr PPP)	100.000	1	Max Price (1	Yr PPP)	100.500
	Max Price (No Prepay)	99.500	M	lax Price (No	Prepay)	99.500

	Investor NQM 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
760 740	0.750	0.625	0.625 0.500	0.500	0.375	-0.125 -0.250	-1.500 -2.000	-4.750 -5.250
720	0.500	0.375	0.300	0.375	0.250	-0.250	-3.000	-5.250 N/A
720	0.500	0.375	0.375	-0.250	-0.625	-1.500	-4.000	N/A 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
000	-1.023		atement			-3.000	N/A	IN/A
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
		Reside	ntial NQN	1 LLPA	s			
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
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 -0.125	0.000 -0.125	0.000 -0.250	0.000	0.000 -0.500	0.000	N/A N/A	N/A
Loan Amt > \$2.0M	-1.000	-0.125	-0.250	-0.375 -1.250		-0.500 N/A	N/A N/A	N/A N/A
Loan Amt > \$3.0M ITIN	-3.000	-3.000	-3.000	-3.000	N/A -3.000	N/A	N/A	N/A N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.373	-0.373	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500		-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
1033			IQM LLF		0.300	0.500	0.750	0.750
			x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	l
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	l
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	ļ
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	l
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	l

	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, max LTV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out 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) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of arm ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (prepaid with Matrices for St Homes dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty Investment Highlights Decupancy Property Types Oan Program DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea nent Penalty ner Occupied rily. 4 Units, Concert Fixed 10 Yr I/6 Gross Rents /	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes dos, Non Warra O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (I) r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner Occupied Inly 4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for if Investment On 1% stepdown if see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Tax Cash Out Io Ratio C - Debt Consolidation repayment Penalty Investment Highlights Ioccupancy roperty Types Ioan Program ISCR Calculation Iross Rents Defined Inleased / Vacant Holi Inligible Payoffs Irist Time Investors Inax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for for Investment On SFR, PUD, Tow Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ily; Standa ree structt al Prepayr Non Owr operties O nhome, 2: d - 30 Year d Loans: (eet Rents f termined erties: Ma erties (2+ Lien, Prop rowers with	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea ment Penalty ner Occupied inly. 4 Units, Conder r Fixed ixed 10 Yr I/V Gross Rents / rom 1007 or from Average ix LTV 70% or Units): Max 1 verty Taxes ar thout a 12 med financing	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (j r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents or efinances; no vacant unit or onth rental pro guidelines for or	equires 720+ FIGUINING RESERVATION RESERVA	irrement & 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 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 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%, 5%, 1' structure; OR 2-Year penalty with 5%, 4%, 5%, 1' structure; OR 2-Year penalty with 5%, 4%, 5%, 1' structure; OR 2-Year penalty with 5%,	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; OI ceipt.
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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

11/19/2025 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)

Rate	FIX 30	FIX 30	FIX 30			Credit Score / CLTV	<=30	30.01-60.00			75.01-80.00		
10.000	112.310	111.685	110.935			>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
9.875	112.060	111.435	110.685			760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
.750	111.810	111.185	110.435		Purchase Money	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
9.625	111.560	110.935	110.185		Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
9.500	111.310	110.685	109.935			700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
9.375	111.060	110.435	109.685			680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
9.250	110.810	110.185	109.435			660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
9.125	110.560	109.935	109.185			>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
9.000	110.310	109.685	108.935			760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
8.875	110.060	109.435	108.685		Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
8.750	109.810	109.185	108.435		Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
8.625	109.560	108.935	108.185			700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
8.500	109.310	108.685	107.935			680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
8.375	109.060	108.435	107.685			660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
8.250	108.810	108.185	107.435			>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
8.125	108.509	107.884	107.134			760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
8.000	108.208	107.583	106.833		Cook Out Before	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375	_	
7.875	107.906	107.281	106.531		Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750	_	
7.750	107.587	106.962	106.212			700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250	_	
7.625	107.250	106.625	105.875			680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
7.500	106.896	106.271	105.521			660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
7.375	106.523	105.898	105.148			a 11: a / a = 1						00.04.05.0	
7.250	106.130	105.505	104.755			Credit Score / CLTV	<=30	30.01-60.00			75.01-80.00		
7.125	105.717	105.092	104.342			Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
7.000	105.284	104.659	103.909		Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
6.875	104.830	104.205	103.455			DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.750	104.357	103.732	102.982	Purchase Money									
6.625	103.863	103.238	102.488	Loans & Limited Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
6.500	103.351	102.726	101.976	Cash-Out Reimance	Balances*								
6.375	102.818	102.193	101.443			2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
6.250	102.268	101.654	100.904		Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
6.125	101.702	101.158	100.408			Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
6.000	101.118	100.647	99.897			Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
5.875	100.516	100.121	99.371		Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
5.750	99.900	99.581	98.831			DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
5.625	99.268	99.028	98.278										
5.500	98.621	98.462	97.712	Cash-Out Refinance	0 ,	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
5.375	97.958	97.833	97.083		Balances*								
5.250	97.281	97.156	96.406			2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
5.125	96.589	96.464	95.714		Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
5.000	95.883	95.758	95.008			Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		
					Mortgogos 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	95 01 00
					Mortgages with Subordinate								
					Financing	CLTV > LTV & FICO >= 720	-0.625 -0.625	-0.625 -0.625	-0.625 -0.625	-0.875	-1.125 -1.125	-1.125	-1.125 -1.125
					1 mancing	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
						Program Notes							

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

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



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

 Lock Expirations
 Lock Extensions

 30 Days
 11/19/2025
 2 days
 0.100

 7 days
 0.250

7 days 0.250 15 days 0.375 30 days 0.625

Effective: 10/20/2025 9:40

FIXED SECONDS

RES	IDENTIAL	IN	VESTOR
Rate	30 Day	Rate	30 Day
12.500	111.750	13.375	111.625
12.375	111.625	13.250	111.500
12.250	111.500	13.125	111.375
12.125	111.375	13.000	111.250
12.000	111.250	12.875	111.125
11.875	111.125	12.750	111.000
11.750	111.000	12.625	110.875
11.625	110.875	12.500	110.750
11.500	110.750	12.375	110.625
11.375	110.625	12.250	110.500
11.250	110.500	12.125	110.375
11.125	110.375	12.000	110.250
11.000	110.250	11.875	110.125
10.875	110.000	11.750	110.000
10.750	109.750	11.625	109.875
10.625	109.500	11.500	109.750
10.500	109.250	11.375	109.500
10.375	109.000	11.250	109.250
10.250	108.750	11.125	109.000
10.125	108.500	11.000	108.750
10.000	108.250	10.875	108.500
9.875	108.000	10.750	108.250
9.750	107.625	10.625	108.000
9.625	107.250	10.500	107.750
9.500	106.875	10.375	107.500
9.375	106.500	10.250	107.250
9.250	106.125	10.125	106.875
9.125	105.750	10.000	106.500
9.000	105.375	9.875	106.125
8.875	105.000	9.750	105.750
8.750	104.625	9.625	105.375
8.625	104.125	9.500	105.000
8.500	103.625	9.375	104.625
8.375	103.125	9.250	104.125
8.250	102.625	9.125	103.625
8.125	102.125	9.000	103.125
8.000	101.500	8.875	102.625
7.875	100.875	8.750	102.000
7.750	100.125	8.625	101.375
7.625	99.375	8.500	100.625
7.500	98.625	<u> </u>	•

	RESIDENTIAL PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.625)	(6.250)
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.875)	(6.500)
FULL DOC	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
2 or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
(12 (760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
붑	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK STATEMENT (12	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)
OAN AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
A	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ΙÓΑ	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
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
-	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
ğ	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
L	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
FULL DOC	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)		
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)		
	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)		
	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)		
	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
	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)		
BANK STATEMENT (12 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)		
富	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)				
~	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
Ļ	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)		
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Į₹	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
OAN AMOUNT	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ΙŠ	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		
百	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)				
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
L	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 1300 NW Briarcliff Pkwy, Suite 275	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN,
Kansas City, MO 64150	Inside Sales: (816) 457-6300	MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA



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

	Lock Expirations	Lock E	xtensions
30 Days	11/19/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 10/20/2025 9:40

FHA with DPA Seconds

30 Year Fixed						
Rate	15 Day	30 Day	45 Day			
7.750	101.026	100.963	100.588			
7.625	100.235	100.172	99.797			
7.500	100.132	100.070	99.695			
7.375	100.019	99.956	99.581			
7.250	99.897	99.834	99.459			
7.125	99.184	99.121	98.746			

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	11/4/2025	2 days	0.100
30 Days	11/19/2025	7 days	0.250
45 Days	12/4/2025	15 days	0.375
		30 days	0.625

Effective: 10/20/2025 9:40 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 F	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			
1004D/442 Final Inspection	\$100	2016 Operating Income Statement	\$100			
1073MC URAR Condo	\$475	1007 Schedule of Rents	\$100			
1025MC URAR for 2-4 Unit (FHA	\$550	2000 Field Review Appraisal	\$250			

Appraisal Desk (816) 457-6349

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

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

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

Lock Desk Hours

8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST

Contact Us Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300

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