



United Fidelity Funding  
1300 NW Briarcliff Prky, Ste 275  
Kansas City MO, 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

Lock Expirations		Lock Extensions	
15 Days	11/21/2025	2 days	0.100
30 Days	12/6/2025	7 days	0.250
45 Days	12/21/2025	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  
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Effective: 11/6/2025 11:02

## CONVENTIONAL

CONVENTIONAL 30/25YR FIXED				CONVENTIONAL 20 YR 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	100.052	100.011	99.927	5.250	99.713	99.613	99.537	5.000	99.689	99.675	99.562	5.125	99.532	99.518	99.405
5.875	100.636	100.594	100.497	5.375	100.238	100.138	100.062	5.125	100.054	100.040	99.927	5.250	99.947	99.934	99.820
6.000	101.198	101.156	101.059	5.500	99.938	99.837	99.768	5.250	100.355	100.305	100.278	5.375	100.373	100.359	100.246
6.125	101.680	101.638	101.591	5.625	100.462	100.361	100.292	5.375	100.841	100.828	100.714	5.500	100.609	100.596	100.482
6.250	101.496	101.454	101.407	5.750	100.956	100.855	100.786	5.500	101.118	101.104	100.991	5.625	100.854	100.841	100.727
6.375	101.996	101.954	101.907	5.875	101.412	101.311	101.242	5.625	101.442	101.428	101.315	5.750	101.119	101.105	100.992
6.500	102.480	102.438	102.391	6.000	101.439	101.411	101.243	5.750	101.475	101.462	101.394	5.875	101.517	101.504	101.390
6.625	102.852	102.811	102.763	6.125	101.794	101.766	101.598	5.875	101.985	101.972	101.859	6.000	101.718	101.705	101.591
6.750	102.720	102.692	102.656	6.250	101.937	101.836	101.767	6.000	102.229	102.215	102.102	6.125	101.939	101.926	101.812
6.875	103.157	103.130	103.094	6.375	102.314	102.213	102.144	6.125	102.514	102.501	102.387	6.250	102.236	102.223	102.110
CONV 30 YR FIXED HIGH BAL				CONV 20 YR FIXED HIGH BAL				CONV 15 YR FIXED HIGH BAL				CONV 10 YR FIXED HIGH 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	100.214	100.173	99.984	5.875	100.256	100.214	100.173	6.250	100.418	100.405	100.291	6.250	99.991	99.977	99.864
6.000	100.776	100.748	100.580	6.000	100.747	100.706	100.664	6.375	100.829	100.816	100.703	6.375	100.293	100.280	100.166
6.125	101.125	101.084	101.037	6.125	101.167	101.125	101.084	6.500	100.975	100.961	100.848	6.500	100.505	100.492	100.379
6.250	101.294	101.252	101.205	6.250	101.335	101.294	101.252	6.625	101.142	101.129	101.016	6.625	100.682	100.669	100.555
6.375	101.674	101.633	101.585	6.375	101.716	101.674	101.633	6.750	101.259	101.232	101.106	6.750	100.833	100.806	100.679
6.500	102.092	102.065	101.962	6.500	102.092	102.050	102.009	6.875	101.645	101.618	101.492	6.875	101.111	101.084	100.957
6.625	102.400	102.359	102.311	6.625	102.442	102.400	102.359	7.000	101.749	101.722	101.595	7.000	101.266	101.239	101.112
6.750	101.849	101.828	101.800	6.750	101.868	101.849	101.828	7.125	101.828	101.801	101.675	7.125	101.386	101.359	101.232
6.875	102.160	102.139	102.111	6.875	102.179	102.160	102.139	7.250	99.130	99.032	98.938	7.250	99.130	99.032	98.938
7.000	102.568	102.554	102.418	7.000	102.486	102.467	102.446								
SOFR 5/6 ARMS				SOFR 7/6 ARMS				SOFR 10/6 ARMS				Misc Price Adjustments			
No Current Program Data				No Current Program Data				No Current Program Data				No Impounds (Non-CA)		0.250	
												No Impounds (CA Only)		0.150	
												Non-Owner, LTV <= 75		2.125	
												Non-Owner, LTV 75.01-80		3.375	
												Non-Owner, LTV > 80		4.125	
												2-4 Unit		1.000	
												Condo, LTV > 75		0.750	
												FICO < 660		0.500	
												Loan Amt \$50K < \$100K		0.500	
Loan < \$50K (exception only)		1.500													
Loss Payee Clause				Lock Desk Hours				Contact Us				Approved States			
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				Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300				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			

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## GOVERNMENT FHA and USDA

FHA #2655700006

FHA 30 YR Fixed				FHA 15 YR Fixed				FHA 5/1 ARM				FHA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
5.250	99.867	99.825	99.733	5.250	100.577	100.564	100.450	5.375	99.636	99.573	99.411	FICO >=780	0.000
5.375	100.223	100.181	100.089	5.375	100.113	100.100	99.986	5.500	99.627	99.564	99.402	FICO 740 - 779	0.000
5.500	100.704	100.662	100.570	5.500	100.654	100.640	100.527	5.625	99.617	99.554	99.392	FICO 680 - 739	0.125
5.625	101.221	101.179	101.087	5.625	101.186	101.173	101.059	5.750	100.204	100.141	99.979	FICO 660 - 679	0.250
5.750	101.368	101.328	101.188	5.750	101.710	101.697	101.584	5.875	100.193	100.130	99.968	FICO 640 - 659	0.500
5.875	101.354	101.304	101.204	5.875	101.238	101.225	101.111	6.000	100.181	100.118	99.956	FICO 620 - 639	1.500
6.000	101.897	101.847	101.747	6.000	101.758	101.745	101.632	6.125	100.167	100.104	99.942	Non-Owner	0.500
6.125	102.372	102.322	102.222	6.125	102.268	102.254	102.141	6.250	99.854	99.791	99.629	Loan Amount \$50K < \$100K	0.500
6.250	102.510	102.460	102.359	6.250	102.771	102.758	102.644					Loan < \$50K (exception only)	1.500
6.375	102.406	102.397	102.339	6.375	102.392	102.365	102.238					All FHA Streamline Loans	0.250
												All FHA Refinance Loans	0.125
FHA 30 YR Fixed High Bal				FHA 15 YR Fixed High Bal				RURAL HOUSING 30 YR Fixed				USDA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
6.250	101.897	101.847	101.747	6.250	98.496	98.483	98.369	6.000	101.669	101.629	101.489	FICO >=780	0.000
6.375	101.713	101.705	101.646	6.375	98.435	98.409	98.362	6.125	102.215	102.175	102.035	FICO 740 - 779	0.000
6.500	102.135	102.127	102.068	6.500	98.639	98.613	98.566	6.250	102.694	102.654	102.514	FICO 700 - 739	0.125
6.625	102.519	102.511	102.452	6.625	99.119	99.092	98.965	6.375	101.877	101.850	101.723	FICO 680 - 699	0.250
6.750	102.289	102.263	102.136	6.750	99.609	99.582	99.455	6.500	102.455	102.429	102.302	FICO 660 - 679	0.375
6.875	102.033	101.949	101.865	6.875	99.022	98.989	98.955	6.625	102.966	102.939	102.812	FICO 640 - 659	0.875
7.000	102.507	102.423	102.340	7.000	99.144	99.110	99.077	6.750	103.458	103.431	103.305	FICO 620 - 639	1.500
7.125	102.950	102.866	102.783	7.125	99.279	99.245	99.212	6.875	102.917	102.837	102.656	CA Property	0.150
7.250	102.750	102.670	102.490	7.250	99.130	99.032	98.938	7.000	103.461	103.380	103.200	Loan < \$50K (exception)	1.500
7.375	99.839	99.786	99.632					7.125	103.987	103.907	103.727	All RD Refinance Loans	0.125
												*Other St. Adjustments may apply	

## GOVERNMENT VA

VA 15 YR Fixed				VA 30 YR Fixed				VA 5/1 ARM 1/1/5				VA 30 YR Fixed IRRRL			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.000	101.758	101.745	101.632	5.500	100.704	100.662	100.570	5.750	100.204	100.141	99.979	5.500	100.704	100.662	100.570
6.125	102.268	102.254	102.141	5.625	101.221	101.179	101.087	5.875	100.193	100.130	99.968	5.625	101.221	101.179	101.087
6.250	102.771	102.758	102.644	5.750	101.368	101.328	101.188	6.000	100.181	100.118	99.956	5.750	101.271	101.221	101.121
6.375	102.392	102.365	102.238	5.875	101.354	101.304	101.204	6.125	100.167	100.104	99.942	5.875	101.354	101.304	101.204
6.500	102.897	102.870	102.743	6.000	101.897	101.847	101.747	6.250	99.854	99.791	99.629	6.000	101.897	101.847	101.747
6.625	103.394	103.367	103.240	6.125	102.372	102.322	102.222					6.125	102.372	102.322	102.222
6.750	103.884	103.857	103.730	6.250	102.510	102.460	102.359					6.250	102.510	102.460	102.359
				6.375	102.406	102.397	102.339					6.375	102.406	102.397	102.339
				6.500	102.788	102.779	102.721					6.500	102.788	102.779	102.721
				6.625	103.282	103.273	103.215					6.625	103.282	103.273	103.215
VA 15 YR Fixed High Bal				VA 30 YR Fixed High Bal				VA 5/1 ARM HB				VA 30 YR Fixed IRRRL HB			
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	100.740	100.659	100.529	6.250	101.897	101.847	101.747	6.125	100.167	100.104	99.942	6.250	101.897	101.847	101.747
5.875	100.992	100.911	100.781	6.375	101.713	101.705	101.646	6.250	99.854	99.791	99.629	6.375	101.713	101.705	101.646
6.000	101.348	101.267	101.137	6.500	102.135	102.127	102.068					6.500	102.135	102.127	102.068
6.125	101.680	101.599	101.469	6.625	102.519	102.511	102.452					6.625	102.519	102.511	102.452
6.250	101.916	101.908	101.900	6.750	102.289	102.263	102.136					6.750	102.289	102.263	102.136
6.375	101.858	101.850	101.842	6.875	102.033	101.949	101.865					6.875	102.033	101.949	101.865
6.500	102.328	102.320	102.311	7.000	102.507	102.423	102.340					7.000	102.507	102.423	102.340
6.625	102.522	102.513	102.505	7.125	102.950	102.866	102.783					7.125	102.950	102.866	102.783
6.750	99.609	99.582	99.455	7.250	102.750	102.670	102.490					7.250	102.750	102.670	102.490
				7.375	99.839	99.786	99.632					7.375	99.839	99.786	99.632

### VA Price Adjustments

FICO >=740	0.000	VA Loans	0.250
FICO 680 - 739	0.125	Non-Owner	0.500
FICO 660 - 679	0.250	Loan Amount \$50K < \$100K	0.500
FICO 640 - 659	2.000	Loan < \$50K (exception only)	1.500
FICO 620 - 639	3.000		



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Non-QM UW Fee  
\$1,499

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

## NON-QM: A PLUS (Tighter credit box, best pricing)

Residential 30 Yr Fixed		DSCR	
11.500	110.947	11.500	112.665
11.375	110.697	11.375	112.415
11.250	110.447	11.250	112.165
11.125	110.197	11.125	111.915
11.000	109.947	11.000	111.665
10.875	109.697	10.875	111.415
10.750	109.447	10.750	111.165
10.625	109.197	10.625	110.915
10.500	108.947	10.500	110.665
10.375	108.697	10.375	110.415
10.250	108.447	10.250	110.165
10.125	108.197	10.125	109.915
10.000	107.947	10.000	109.665
9.875	107.697	9.875	109.415
9.750	107.447	9.750	109.165
9.625	107.197	9.625	108.915
9.500	106.947	9.500	108.665
9.375	106.697	9.375	108.415
9.250	106.447	9.250	108.165
9.125	106.197	9.125	107.915
9.000	105.947	9.000	107.665
8.875	105.697	8.875	107.415
8.750	105.447	8.750	107.165
8.625	105.197	8.625	106.915
8.500	104.947	8.500	106.665
8.375	104.697	8.375	106.415
8.250	104.447	8.250	106.165
8.125	104.197	8.125	105.884
8.000	103.947	8.000	105.571
7.875	103.665	7.875	105.259
7.750	103.384	7.750	104.946
7.625	103.072	7.625	104.634
7.500	102.759	7.500	104.259
7.375	102.384	7.375	103.884
7.250	102.009	7.250	103.446
7.125	101.634	7.125	103.009
7.000	101.259	7.000	102.509
6.875	100.822	6.875	102.009
6.750	100.384	6.750	101.446
6.625	99.947	6.625	100.884
6.500	99.509	6.500	100.259
6.375	99.009	6.375	99.634
6.250	98.509	6.250	98.946
6.125	97.946	6.125	98.258
6.000	97.384	6.000	97.571
5.875	96.759	5.875	96.821
5.750	96.134	5.750	96.071
5.625	95.446	5.625	95.321
5.500	94.759	5.500	94.571

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

	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
Full Doc	>= 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	-
	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
Alt Doc	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	-
	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									
	>= 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
Loan Size	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	>\$3.5mm, <=\$4.0mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	>\$4.0mm, <=\$4.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	>\$4.5mm, <=\$5.0mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	>\$5.0mm, <=\$5.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	>\$5.5mm, <=\$6.0mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	>\$6.0mm, <=\$6.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	>\$6.5mm, <=\$7.0mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
Loan Type LPAs	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
	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 LPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	-
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125
	12 Month Bank Statement	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750	-	-
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000	-	-
Full Doc LPAs	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	-
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125
	12 Month Bank Statement	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750	-	-
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000	-	-
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	-
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125
	12 Month Bank Statement	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125
Alt Doc LPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750	-	-
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000	-	-
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	-
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125
	12 Month Bank Statement	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750	-	-
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000	-	-
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	-

Salaried/Wage Earners		
Qualifying Income	Income Summary	Grid
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	Income Summary	Grid
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
DSCR	>= 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
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
	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
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
	>=\$2.0mm, <\$2.5mm							
	>=2.5mm, <\$3.0mm							
DSCR	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
	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/DII/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
Loan Type LLPAs	Purchase	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
	Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500

Loss Payee Clause		Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150		Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
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Non-QM UW Fee	\$1,499
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1300 NW Briarcliff Prky, Ste 275  
Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

30 Days	12/6/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

## NON-QM

Residential 30YR Fixed		Investor 30YR Fixed	
Rate	30 Day	Rate	30 Day
6.375%	98.275	6.375%	99.200
6.500%	99.225	6.500%	100.100
6.625%	99.925	6.625%	100.600
6.750%	100.525	6.750%	101.100
6.875%	100.975	6.875%	101.575
6.990%	101.425	6.990%	102.025
7.125%	101.800	7.125%	102.525
7.250%	102.200	7.250%	102.975
7.375%	102.575	7.375%	103.450
7.500%	102.900	7.500%	103.875
7.625%	103.150	7.625%	104.250
7.750%	103.425	7.750%	104.625
7.875%	103.675	7.875%	105.000
7.990%	103.925	7.990%	105.375
8.125%	104.175	8.125%	105.750
8.250%	104.425	8.250%	106.090
8.375%	104.675	8.375%	106.390
8.500%	104.925	8.500%	106.690
8.625%	105.175	8.625%	106.971
8.750%	105.425	8.750%	107.253
8.875%	105.675	8.875%	107.534
8.990%	105.925	8.990%	107.799
9.125%	106.175	9.125%	108.065
Max Price (Owner Occ / 3Yr+ PPP)	101.500	Max Price (3Yr PPP)	101.500
Max Price (2 Yr PPP)	101.000	Max Price (2Yr PPP)	101.000
Max Price (1 Yr PPP)	100.000	Max Price (1Yr PPP)	100.500
Max Price (No Prepay)	99.500	Max Price (No Prepay)	99.500

Price Adjustments								
Residential NQM -- LLPAs								
Full Doc								
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	-0.750	-2.750	N/A
700	0.125	0.000	0.000	-0.250	-0.500	-1.250	-4.000	N/A
680	-0.125	-0.250	-0.500	-0.875	-1.500	-2.500	-6.250	N/A
660	-0.500	-0.750	-1.125	-1.625	-2.500	-5.000	N/A	N/A
Bank Statement / No Ratio								
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	-0.750	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.500	-1.250	-4.250	N/A
680	-0.125	-0.250	-0.500	-0.875	-1.500	-2.500	-6.500	N/A
660	-0.500	-0.750	-1.125	-1.625	-2.500	-5.000	N/A	N/A
Residential NQM -- LLPAs								
LTV	55	60	65	70	75	80	85	90
I/O	-0.250	-0.250	-0.250	-0.250	-0.500	-0.875	N/A	N/A
40 Yr Fully Amor	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500	-1.500	-1.500
Cash-Out   FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.625	-1.125	N/A	N/A
Cash-Out   FICO < 720	-0.250	-0.250	-0.250	-0.500	-1.000	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	-0.750
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	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
State FL / TX	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500
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	-0.750	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.125	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.500	
720	0.625	0.500	0.375	0.125	-0.375	-0.875	-2.125	
700	0.250	0.125	0.000	-0.250	-1.000	-1.625	-2.875	
680	0.000	-0.250	-0.500	-0.750	-1.750	-2.750	N/A	

RESIDENTIAL PROGRAM ELIGIBILITY				Max LTV									
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	660	-0.500	-0.750	-1.000	-1.250	-2.125	-3.750	N/A
\$1,500,000	50%	6 Months	740	90.00%	80.00%	FN	-2.000	-2.250	-2.750	-3.500	N/A	N/A	N/A
			680	85.00%	75.00%	RESIDENTIAL PROGRAM LIMITATIONS							
			660	80.00%	70.00%	OverlaysLimit							
\$2,500,000	50%	9 Months	720	80.00%	75.00%	Interest Only / 2-4 Units	80% LTV						
			700	80.00%	70.00%	2nd Home / Investor (Min FICO 680 / Max \$2.5M Loan Size)	80% LTV (Purch & R/T) 75% LTV (Cash-Out)						
			680	75.00%	65.00%	No Ratio / Asset Depletion	80% LTV						
\$3,000,000	50%	12 Months	720	75.00%	70.00%	Non Warrantable Condos	80% LTV						
			700	70.00%	70.00%	Residual Income	\$2,500.00						
\$3,500,000	50%	12 Months	700	70.00%	N/A	12 Mos Profit & Loss w/ 2mo Bank Stmt	80% (Purchase) 70% (Refinance)						
INVESTOR PROGRAM ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIONS							
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays		Limit				
\$1,500,000	6 Months	0.75	740	80.00%	80.00%	75.00%	Foreign National	80% LTV					
			700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)					
			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 680, Min \$250,000 LnAmt	80% LTV					
			680	70.00%	70.00%	65.00%							
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%							
			680	65.00%	65.00%	60.00%							
Declining Markets	<<ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%												
Residential Highlights		Primary, Secondary Homes and NOO											
Occupancy		Primary, Secondary Homes (Max \$2M LnAmt) & Investment Properties											
Property Types		SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines											
Loan Programs		Fully Amortized - 30 Year Fixed Interest Only - 40 Year Fixed 10 Yr I/O											
Qual Payment - I/O		Qualify over the fully amortized period - 360 Months											
Max Cash Out		Max Cash-Out = \$1,000,000; Cash-Out > \$500,000 requires 720+ FICO & LTV ≤ 60; Cash-Out Proceeds may be used for reserve requirements											
No Ratio		Eligible Assets must cover 100% of the MTG Note, Minimum Reserve Requirement & 12 Months of Total Payments in DTI determination.											
DC - Debt Consolidation		Defined as the payoff of any Mortgage/Title Lien including delinquent property taxes, any tradeline on credit and any Federal or State Tax Liens with an established Payment Plan. See guidelines for further clarity.											
Prepayment Penalty		Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions.											
Investment Highlights		Non Owner Occupied Homes											
Occupancy		Investment Properties Only											
Property Types		SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines											
Loan Program		Fully Amortized - 30 Year Fixed Interest Only - 30 Year Fixed 10 Yr I/O											
DSCR Calculation		Fully Amortized Loans: Gross Rents / New PITIA Interest Only Loans: Gross Rents / New ITIA											
Gross Rents Defined		Lesser of Market Rents from 1007 or Lease Agreement. Use current lease amount when documenting 3 months of receipt.											
Unleased / Vacant Homes		Gross rents determined from Average Market Rents on Appraisal. Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions Unleased Properties (2+ Units): Max 1 vacant unit on refinances											
Eligible Payoffs		Any Mortgage Lien, Property Taxes and Insurance including delinquent property taxes or prepaids on ANY rental property.											
First Time Investors		Defined as borrowers without a 12 month rental property history over the most recent 12 months.											
Max Cash Out		\$500,000. Refer to delayed financing guidelines for other restrictions.											
Prepayment Penalty		Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions.											
Loss Payee Clause						Contact Us				Approved States			
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150						Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300				AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA			
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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](http://www.uffwholesale.com)

Lock Expirations		Lock Extensions	
30 Days	12/6/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 11/6/2025 11:02

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

## Non-Agency Investor/Second Home (AUS)

	Conforming Balance	Agency Jumbo	Agency Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	112.050	111.425	110.675
9.875	111.800	111.175	110.425
9.750	111.550	110.925	110.175
9.625	111.300	110.675	109.925
9.500	111.050	110.425	109.675
9.375	110.800	110.175	109.425
9.250	110.550	109.925	109.175
9.125	110.300	109.675	108.925
9.000	110.050	109.425	108.675
8.875	109.800	109.175	108.425
8.750	109.550	108.925	108.175
8.625	109.300	108.675	107.925
8.500	109.050	108.425	107.675
8.375	108.800	108.175	107.425
8.250	108.550	107.925	107.175
8.125	108.246	107.621	106.871
8.000	107.943	107.318	106.568
7.875	107.639	107.014	106.264
7.750	107.317	106.692	105.942
7.625	106.978	106.353	105.603
7.500	106.621	105.996	105.246
7.375	106.246	105.621	104.871
7.250	105.851	105.226	104.476
7.125	105.437	104.812	104.062
7.000	105.003	104.378	103.628
6.875	104.549	103.924	103.174
6.750	104.076	103.451	102.701
6.625	103.584	102.959	102.209
6.500	103.073	102.448	101.698
6.375	102.543	101.918	101.168
6.250	101.996	101.415	100.665
6.125	101.432	100.921	100.171
6.000	100.850	100.413	99.663
5.875	100.251	99.889	99.139
5.750	99.637	99.351	98.601
5.625	99.007	98.800	98.050
5.500	98.361	98.235	97.485
5.375	97.700	97.575	96.825
5.250	97.025	96.900	96.150
5.125	96.335	96.210	95.460
5.000	95.632	95.507	94.757

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Purchase Money Loans	>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
Limited Cash-Out Refinance	640 - 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	
	>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
Cash-Out Refinance	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	640 - 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	
	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
	700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
	640 - 659	-0.375	-1.375	-3.125	-4.625	-5.125		

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Purchase Money Loans & Limited Cash-Out Refinance	Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	
	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
Cash-Out Refinance	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
	High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000		
	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375			
	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		

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

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

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

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PROPERTY	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)
	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
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	0.125	0.125	(0.375)	(0.750)	(1.000)	(2.000)	(4.000)		
	700 - 719	(0.750)	(0.750)	(1.375)	(1.875)	(2.375)	(3.125)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.750)	(4.125)	(4.750)	(5.750)			
	660 - 679	(4.250)	(4.375)	(4.875)	(5.500)	(6.000)				
BANK STATEMENT (12 or 24)	≥ 800	0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)		
	780 - 799	0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)		
	760 - 779	0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)		
	740 - 759	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)		
	720 - 739	(0.625)	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)		
	700 - 719	(1.625)	(1.625)	(2.250)	(2.875)	(3.375)	(4.250)			
	680 - 699	(4.000)	(4.000)	(4.750)	(5.250)	(5.875)				
	660 - 679	(5.750)	(5.875)	(6.375)						
P & L Only - WVOE	≥ 800	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.750)	(3.750)		
	780 - 799	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.875)	(4.000)		
	760 - 779	(1.000)	(1.000)	(1.250)	(1.875)	(2.125)	(3.500)	(4.750)		
	740 - 759	(1.375)	(1.375)	(1.750)	(2.375)	(2.625)	(4.125)	(6.000)		
	720 - 739	(2.125)	(2.125)	(2.625)	(3.375)	(3.625)	(4.875)	(7.250)		
	700 - 719	(3.375)	(3.375)	(4.000)	(4.750)	(5.250)				
	680 - 699	(5.750)	(5.750)	(6.500)	(7.125)					
	660 - 679	(7.750)	(7.875)	(8.375)						
DSCR	≥ 800	(0.625)	(0.625)	(0.875)	(1.500)	(1.750)	(3.000)	(4.000)		
	780 - 799	(0.625)	(0.625)	(0.875)	(1.500)	(1.750)	(3.125)	(4.250)		
	760 - 779	(1.125)	(1.125)	(1.375)	(2.000)	(2.250)	(3.750)	(5.000)		
	740 - 759	(1.500)	(1.500)	(1.875)	(2.500)	(2.750)	(4.375)	(6.250)		
	720 - 739	(2.375)	(2.375)	(2.875)	(3.625)	(3.875)	(5.125)	(7.500)		
	700 - 719	(3.625)	(3.625)	(4.250)	(5.000)	(5.500)	(6.500)			
	680 - 699	(6.250)	(6.250)	(7.000)	(7.625)	(8.250)				
TERM	10Yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
	15Yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
	20Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	30Yr Fixed	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)		
	30/15yr Balloon	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		
	40/15yr Balloon	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		

[illegible]



**United Fidelity Funding**  
1300 NW Briarcliff Prkwy  
Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

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Lock Expirations		Lock Extensions	
30 Days	12/6/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

## 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 <\$70,000	-3.000

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a> Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	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

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30 Days	12/6/2025	7 days	0.250
45 Days	12/21/2025	15 days	0.375
		30 days	0.625

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THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT [WWW.UFFEAGLE.COM](http://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

**DID YOU KNOW?**  
**PRICE. PRODUCTS. SERVICE.**  
**IT'S ALL WE DO.**



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)			0.500

Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
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	Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a> Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	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

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